

CITY OF NEW BRUNSWICK

4/08/15 PUBLIC HEARING DRAFT



CONSOLIDATED PLAN 2015-2019

ANNUAL ACTION PLAN 2015-2016



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City of New Brunswick **Five Year Consolidated** **Plan**

July 1, 2015 to June 30, 2019



Prepared by:
Department of Planning, Community, and Economic
Development
25 Kirkpatrick Street
New Brunswick, NJ

4/08/15 PUBLIC HEARING DRAFT

FIVE YEAR CONSOLIDATED PLAN TABLE OF CONTENTS

Executive Summary.....	6
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	6
The Process	9
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	9
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	11
PR-15 Citizen Participation.....	17
Needs Assessment	18
NA-05 Overview	18
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	20
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	30
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	34
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	38
NA-35 Public Housing – 91.205(b)	39
NA-40 Homeless Needs Assessment – 91.205(c).....	44
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	51
NA-50 Non-Housing Community Development Needs – 91.215 (f)	53
Housing Market Analysis.....	55
MA-05 Overview	55
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	56
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	60
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	63
MA-25 Public and Assisted Housing – 91.210(b)	66
MA-30 Homeless Facilities and Services – 91.210(c).....	70

4/08/15 PUBLIC HEARING DRAFT

MA-35 Special Needs Facilities and Services – 91.210(d).....	73
MA-40 Barriers to Affordable Housing – 91.210(e).....	77
MA-45 Non-Housing Community Development Assets – 91.215 (f).....	79
MA-50 Needs and Market Analysis Discussion.....	85
Strategic Plan	88
SP-05 Overview	88
SP-10 Geographic Priorities – 91.215 (a)(1) Geographic Area.....	89
SP-25 Priority Needs - 91.215(a)(2).....	92
SP-30 Influence of Market Conditions – 91.215 (b).....	96
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	107
SP-55 Barriers to affordable housing – 91.215(h).....	108
SP-60 Homelessness Strategy – 91.215(d).....	112
SP-65 Lead based paint Hazards – 91.215(i).....	115
SP-70 Anti-Poverty Strategy – 91.215(j)	117
SP-80 Monitoring – 91.230	119

**FIVE YEAR CONSOLIDATED PLAN
TABLE OF FIGURES**

TABLES

- Table 1 – Responsible Agencies
- Table 2 – Agencies, groups, organizations who participated
- Table 3 – Other local / regional / federal planning efforts
- Table 4 – Citizen Participation Outreach
- Table 5 - Housing Needs Assessment Demographics
- Table 6 - Total Households Table
- Table 7 – Housing Problems Table
- Table 8a – Housing Problems 2
- Table 8b - Inadequate Housing Indicator
- Table 9 – Cost Burden > 30%
- Table 10 – Cost Burden > 50%
- Table 11 – Crowding Information – 1/2
- Table 12 – Crowding Information – 2/2
- Table 13 - Disproportionally Greater Need 0 - 30% AMI
- Table 14 - Disproportionally Greater Need 30 - 50% AMI
- Table 15 - Disproportionally Greater Need 50 - 80% AMI
- Table 16 - Disproportionally Greater Need 80 - 100% AMI
- Table 17 – Severe Housing Problems 0 - 30% AMI
- Table 18 – Severe Housing Problems 30 - 50% AMI
- Table 19 – Severe Housing Problems 50 - 80% AMI
- Table 20 – Severe Housing Problems 80 - 100% AMI
- Table 21 – Greater Need: Housing Cost Burdens AMI
- Table 22 – Greater Need: Housing Problem vs Severe Housing Problem
- Table 22 - Public Housing by Program Type
- Table 23 – Characteristics of Public Housing Residents by Program Type
- Table 25 – Race of Public Housing Residents by Program Type
- Table 26 – Ethnicity of Public Housing Residents by Program Type
- Table 27 – New Brunswick 2014 FMR
- Table 28 - Homeless Needs Assessment
- Table 29 – Length of Homelessness in New Brunswick
- Table 30 – Racial and Ethnic Groups of Homelessness in New Brunswick
- Table 31 – Homelessness Needs
- Table 32 – Residential Properties by Unit Number
- Table 33 – Unit Size by Tenure
- Table 34 – Cost of Housing
- Table 35 - Rent Paid
- Table 36 – Housing Affordability
- Table 37 – Monthly Rent
- Table 38 - Condition of Units
- Table 39 – Year Unit Built
- Table 40 – Risk of Lead-Based Paint
- Table 41 – Total Number of Units by Program Type

4/08/15 PUBLIC HEARING DRAFT

Table 42 - Public Housing Condition
Table 43 – Facilities Serving the Homeless Population
Table 44 - Business Activity
Table 45 - Labor Force
Table 46 – Occupations by Sector
Table 47 - Travel Time
Table 48 - Educational Attainment by Employment Status
Table 49 - Educational Attainment by Age
Table 50 – Median Earnings in the Past 12 Months
Table 51 – Geographic Priority Areas
Table 52 – Priority Needs Summary
Table 53 – Influence of Market Conditions
Table 54 - Anticipated Resources
Table 55 - Institutional Delivery Structure
Table 56 - Homeless Prevention Services Summary
Table 57a – Goals Summary
Table 57b – Goals Description
Table 58 - Lead Hazard Housing Stock for Children with Blood Lead Levels 10-14ug
Table 59 - Lead Hazard Housing Stock for Children with Blood Lead Levels > 20ug/Dl.
Table 60 - Outstanding Abatements as of 01/01/2012
Table 61 - Lead Blood Level Screenings 2012-2014

FIGURES

Figure 1 - Housing Problems and Severe Housing Problems
Figure 2 – Population by House Area Median Family Income
Figure 3 - Renter Housing Problems
Figure 4 - Owner Housing Problems
Figure 5 – Facilities and Services for Imminent Homelessness
Figure 6 – Affordable Family Housing Units in New Brunswick
Figure 7 – Population and Housing Change
Figure 8 – Average Rents for RU Off-Campus Housing
Figure 9 – Owner-Occupied Units Median Household Value
Figure 10 – Housing Occupancy Rate in New Brunswick
Figure 11 – New Brunswick Home Improvement Program Marketing Material
Figure 12 - Disabled Population by Age Cohort
Figure 13 – Unemployment Rates
Figure 14 –Hispanic Ethnicity in New Brunswick
Figure 15 – African-American Population in New Brunswick
Figure 16 – Esperanza Neighborhood
Figure 17 – New Brunswick CDBG Eligible Areas
Figure 18 – Supportive Needs Housing in New Brunswick
Figure 19 – Poverty Rate in New Brunswick

4/08/15 PUBLIC HEARING DRAFT

Executive Summary

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

1. Introduction

The Consolidated Plan is a product of a planning and coordination process required by the U.S. Department of Housing and Urban Development to prioritize the spending of Federal funding allocated to the City of New Brunswick and its related agencies over the coming five years. The Plan is updated each year with an Action Plan that presents how Federal funds, such as Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds will be allocated to address the needs and priorities identified in the five-year strategic plan.

The City's Department of Planning, Community and Economic Development (DPCED) is the lead agency for New Brunswick for developing the Consolidated Plan. In order to develop the Plan, DPCED consulted with local agencies and governments to discuss community development and housing in New Brunswick and to solicit their input about what the needs are in the City and how to prioritize funding to address these needs.

DPCED also undertook an analysis of demographic data related to housing, the homeless and community development needs. DPCED used this data, along with input from local agencies and governments to develop a picture of the City's housing and community development needs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The New Brunswick Five Year Consolidated Plan contains several goals and anticipated outcomes as described below.

Affordable Housing

- Increase the accessibility to affordable housing through financial assistance for the development of affordable housing, including housing targeted for homeless populations; maintenance of existing affordable housing, including public housing rehabilitation; and maintenance and expansion of housing voucher programs.
- Continue a periodic inspection program for rental housing to increase compliance with code standards for property maintenance to protect the health and safety of tenants.
- Continued support of zoning regulations that encourage medium- and high-density development in mixed-use neighborhoods to reduce the per unit cost of residential development and encourage the continuation and expansion of walkable neighborhoods that allow residents to access jobs, goods and services with less reliance on car travel. Support coordination with for- and non-profit development partners and the New Brunswick Housing

4/08/15 PUBLIC HEARING DRAFT

Authority to develop public-private partnerships for developing and managing affordable housing.

Suitable Living Environment and Sustainability

- Fund enhanced public safety and code enforcement programs to reduce crime in LMI neighborhoods and to improve the safety and livability of rental housing.
- Support the improvement of the living environment in neighborhoods by providing funding for bicycle and pedestrian improvements intended to calm traffic and provide a safer environment for cyclists and pedestrians in LMI neighborhoods.
- Continue to fund improvements to parks and streetscape.

Community Development

- Facilitate improvements to public facilities and the continued funding of enhanced public services to improve safety in LMI neighborhoods.
- Improve economic development opportunities for LMI persons by assisting in the development of micro-enterprises owned and/or serving LMI populations.

3. Evaluation of past performance

At the conclusion of each program year the City of New Brunswick prepares its Consolidated Annual Performance Evaluation Report (CAPER) which is submitted to HUD within 90 days of the end of the Program Year. Prior to submitting the CAPER to HUD, notice of the CAPER will be published in a newspaper of general circulation at least 15 days prior to its submission to HUD advising that the CAPER is available for public comment and where copies can be reviewed. The CAPER analyzes the City's use of its annual CDBG and HOME fund allocations and serves as an evaluation of the City's performance.

Furthermore, the City of New Brunswick monitors performance of program/project sub-recipients. DPCED has a monitoring plan which can be found within this Consolidated Plan. On an annual basis, all CDBG sub-recipients are monitored by DPCED, including submission requirements of quarterly reports of progress. HOME projects are also monitored on a timely schedule by DPCED in order to ensure accountability, respond to community needs, and confirm resources are efficient and effective.

DPCED staff also works with other City Departments to ensure program compliance such as Davis-Bacon regulations, as well as encourage the participation of MBE/WBE businesses in projects are carried out.

4. Summary of citizen participation process and consultation process

Citizen Participation Plan Process

4/08/15 PUBLIC HEARING DRAFT

This Citizen Participation Plan outlines the public participation process that will be used by the City of New Brunswick, New Jersey in the planning and implementation of housing and community development programs and activities included within a Consolidated Plan. This process is undertaken in accordance with U.S Department of Housing and Urban Development (HUD) regulations found in 24 CFR Part 91. It is an essential component of New Brunswick's Consolidated Plan. The programs included in the Consolidated Planning process are the U.S Department of Housing and Urban Development (HUD) Community Development Block Grant and HOME Programs, as well as, other federal, state, local and private sector activities and programs addressing housing and community development needs within the City of New Brunswick.

The overall goal of community planning and development programs covered by HUD's consolidated planning rule in 24 CFR Part 91 is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons.

Citizens of New Brunswick are encouraged to participate in the development of housing and community development programs. This participation is of great use to the City in identifying needs, developing priorities and assessing the effectiveness of ongoing activities and programs. Participation by low and moderate-income persons, residents of blighted areas, residents of predominantly low and moderate-income neighborhoods and of public housing, by minorities, by non-English speaking persons, and by persons with disabilities is especially encouraged.

Consultation Process

The City of New Brunswick has consulted and coordinated with public and private agencies, as well as among its own departments, in order to assure that as comprehensive a document as possible has been produced. The City of New Brunswick contacted local agencies and non-profit organizations that are involved in advocacy, service provision and development developed the Consolidated Plan involved several aspects. Previous 5-year plans that were submitted and approved were used as the foundation for the new submission, with updated information and statistics being used as available and appropriate. The City contacted multiple agencies, both public and private, in order to update information and obtain the views of those persons working with the public, especially the specific populations in greatest need of services.

- 5. Summary of public comments**
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- 7. Summary**

See above narratives.

4/08/15 PUBLIC HEARING DRAFT

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
C-Plan Preparation	Golda Speyer	DPCED
CDBG Administration	Golda Speyer	DPCED
HOME Administration	Golda Speyer	DPCED

Table 1 – Responsible Agencies

Narrative

The Department of Planning, Community and Economic Development will be responsible to lead and coordinate the planning and submission process for the City's Consolidated Plan.

The affordable housing strategy will be carried out by several primary providers and coordinators: The City's Department of Planning, Community and Economic Development, County of Middlesex, State of New Jersey, and the New Brunswick Housing Authority. Other agencies, such as non-profit and for-profit housing developers will also play an important role in service provisions. These include the Puerto Rican Action Board- Housing Coalition Unit, Catholic Charities of the Diocese of Metuchen and other local housing developers.

It is anticipated that these government agencies and housing developers will continue to be supported by outside funding sources, such as NJDCA (public agency), NJHMFA (public agency lender) and local banks (financing).

The Department will be the primary coordinator for non-federal funds and federal funds, such as CDBG and HOME for the development and rehabilitation of affordable housing. This function will continue to be augmented by other providers, particularly non-profits such as the Housing Coalition of Central Jersey, Catholic Charities and housing developers. The Department will communicate with these and other providers to improve coordination of services and to pool resources.

The Department will act as the conduit for local funds such as Regional Contribution Agreements (RCA's) and CDBG/HOME funding requests, as well as State funds. It will also work with private developers to assist them in obtaining financing and approvals for affordable housing development.

4/08/15 PUBLIC HEARING DRAFT

The New Brunswick Housing Authority will coordinate all projects associated with the City's public housing units and housing vouchers. The Authority is responsible for reporting directly with HUD regarding public housing and housing vouchers.

Other housing voucher rental assistance programs run by the County and the State also assist tenants in New Brunswick. Coordination between the three providers of rental assistance should be strengthened to ensure the efficient use of funds and to reduce duplication.

Assistance programs for the homeless population will be coordinated by the County of Middlesex, which will work with the City, Housing Authority and non-profit providers. Communications between the City, County and non-profits will continue to be enhanced in order to deal more effectively with this program.

Consolidated Plan Public Contact Information

Department of Planning, Community and Economic Development
P.O. Box 269
25 Kirkpatrick Street
New Brunswick, NJ 08903-0269

Phone Number: 732-745-5050

Fax Number: 732-565-7532

4/08/15 PUBLIC HEARING DRAFT

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

1. Introduction

The City coordinates and works with the Middlesex County Department of Housing, Community Development and Social Services, which is the Continuum of Care agency for Middlesex County, as well as Coming Home, a non-profit established by the County to coordinate the development of housing for the homeless. Additionally, the City works with non-profit developers to coordinate and support the development of housing for the homeless, including supportive needs housing. The City's assistance includes both financial support for such housing, as well as assisting project developers during the zoning and permitting approval process to ensure that the approval process proceeds efficiently.

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

The New Brunswick Housing Authority was consulted in the preparation of this Plan. Their strategic plans and goals were submitted and reviewed. They also provided data on characteristics of vouchers, waiting lists and future plans. Input from private, non-profits and governmental health services agencies was also considered in preparation of this Consolidated Plan. Many of these agencies participate in the Continuum of Care (CoC). Coordination with the CoC is described in more detail below.

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

The City has worked with the County, Coming Home and non-profit developers to develop supportive needs housing for the homeless. The City will continue to work in coordination with these agencies and developers to continue to develop such housing.

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

The City of New Brunswick does not receive ESG funds allocation.

DPCED staff consults with agencies and organizations who are members of the local Continuum of Care on an on-going basis throughout the program year.

4/08/15 PUBLIC HEARING DRAFT

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

See following page.

4/08/15 PUBLIC HEARING DRAFT

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NEW BRUNSWICK
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Planning Division, Rent Control Office
2	Agency/Group/Organization	NEW BRUNSWICK HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Director of NBHA
3	Agency/Group/Organization	PUERTO RICAN ACTION BOARD
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Housing Coalition Unit
4	Agency/Group/Organization	WOMEN AWARE, INC
	Agency/Group/Organization Type	Housing Services-Children Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children

4/08/15 PUBLIC HEARING DRAFT

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Director of Women Aware
5	Agency/Group/Organization	Civic League of Greater New Brunswick
	Agency/Group/Organization Type	Services-Education Services-Employment Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Director of Civic League
6	Agency/Group/Organization	Metuchen of Diocese Catholic Charities
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Director of Housing and Homeless Prevention
7	Agency/Group/Organization	ELIJAH'S PROMISE
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy

4/08/15 PUBLIC HEARING DRAFT

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Executive Director
8	Agency/Group/Organization	Coming Home of Middlesex County, Inc.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Assistant Director
9	Agency/Group/Organization	The Alliance for Disabled In Action
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Executive Director
10	Agency/Group/Organization	Middlesex County Health Department
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Childhood Lead Poisoning Prevention Program Coordinator

Table 2 – Agencies, groups, organizations who participated

4/08/15 PUBLIC HEARING DRAFT

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

N/A

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	Various Organizations	The goals for addressing homelessness are similar

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City contacted several agencies, both public and private, in order to update information and obtain the views of those persons working with the public, especially the specific populations in greatest need of services. Some of the consultations took place by phone, some by letter/email, and other information was gathered from available written materials.

Narrative:

After consultation with the appropriate City departments regarding the budgeting of available funds, a draft document was completed. A public hearing on the draft Consolidated Plan took place on April 8, 2015 at 5:30PM, after which the plan was put into final form.

4/08/15 PUBLIC HEARING DRAFT

PR-15 Citizen Participation

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

Throughout the planning process, the public will have free access to data, information, and records used to develop the Consolidated Plan. The City of New Brunswick will make available a draft copy of the Consolidated Plan and Action Plans 30 days prior to submission to HUD at the following locations:

- City of New Brunswick, Dept. of Planning, Community and Economic Development (25 Kirkpatrick Street, Civic Square 2nd Floor, New Brunswick, NJ 08903)
- The New Brunswick Public Library (60 Livingston Avenue, New Brunswick, NJ 08901)
- New Brunswick Housing Authority (7 Van Dyke Avenue, New Brunswick, NJ 08901)
- <http://cityofnewbrunswick.org/planninganddevelopment>

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	New Brunswick Citizens	See section ES-05	See section ES-05	See section ES-05	
2	Newspaper Ad	New Brunswick Citizens	N/A	N/A	N/A	
3	Internet Outreach	New Brunswick Citizens	N/A	N/A	N/A	http://thecityofnewbrunswick.org/dept-of-planning-community-and-economic-development-announces-april-8-public-meetings
4	Social Media	New Brunswick Citizens	N/A	N/A	N/A	https://www.facebook.com/CityofNewBrunswick/posts/838632669545566

Table 24 – Citizen Participation Outreach

4/08/15 PUBLIC HEARING DRAFT

Needs Assessment

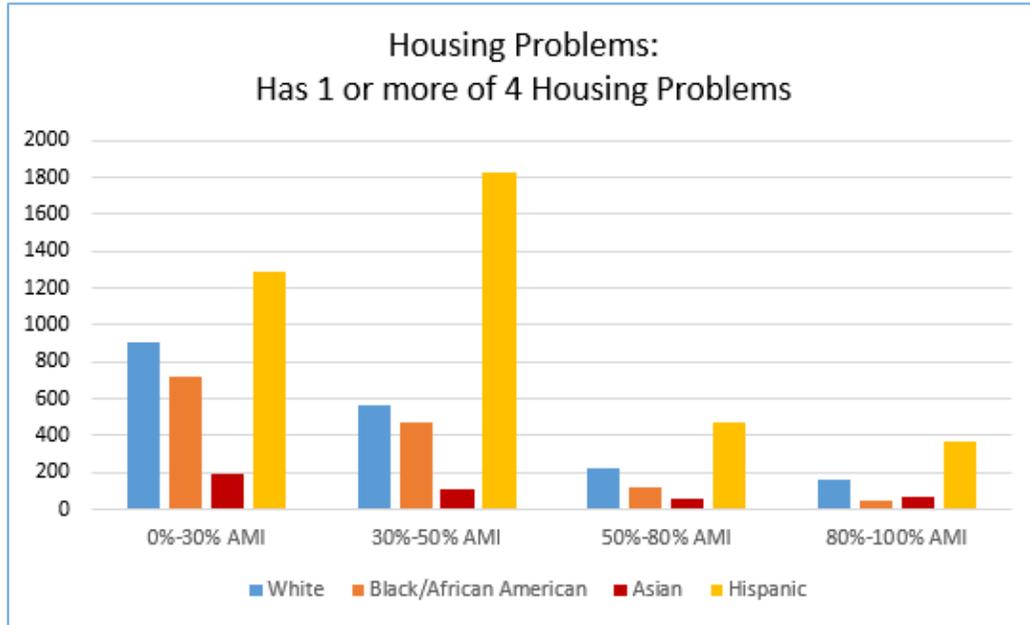
NA-05 Overview

Needs Assessment Overview

The City of New Brunswick has undertaken an assessment of the jurisdiction's housing needs for households residing in, and those expected to reside in, the jurisdiction over the next five years.

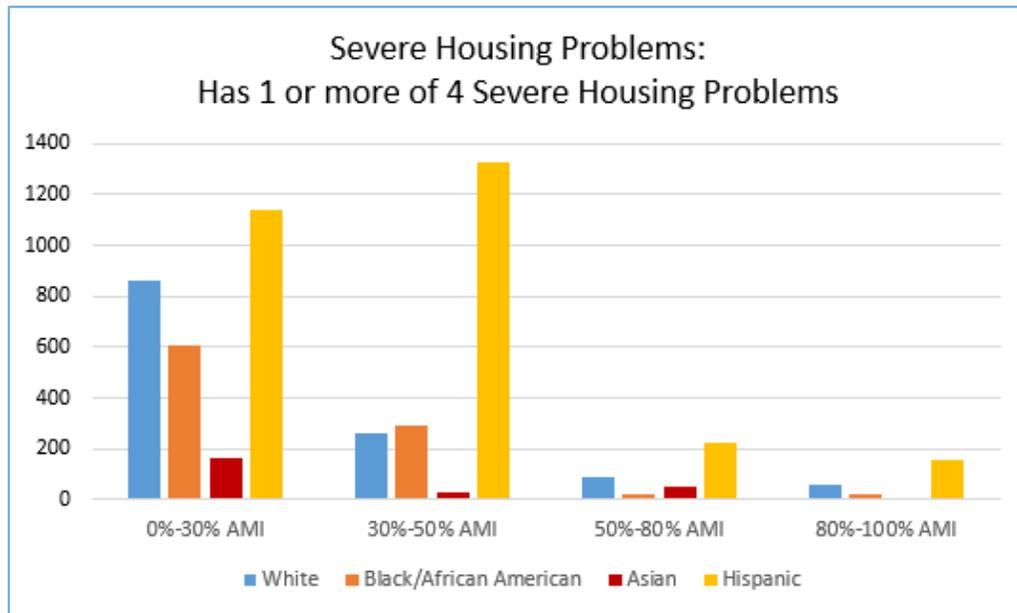
- Extremely Low Income Households: This category includes households whose incomes are less than 30 percent of the median family income. The data show that nearly all of the households reporting a housing problem report a cost burden problem. The data is not disaggregated to determine what percentage of households with cost burden problems also report other housing problems.
- Low Income Households: Households in this category include those whose income falls between 31 and 50 percent of the median income for this area. Approximately 85.2% of people in this income cohort reported that their household has 1 of 4 of HUD's housing problems.
- Moderate Income Households: Those households with incomes between 51 and 80 percent of the median income are considered to be of moderate income. Approximately 66.7% of moderate income households reported having HUD's 1 of 4 housing problems.

4/08/15 PUBLIC HEARING DRAFT



*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 50%

Figure 1 - Housing Problems and Severe Housing Problems

4/08/15 PUBLIC HEARING DRAFT

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Access to affordable housing was cited as a problem in New Brunswick by many of the agencies consulted during the planning process, including agencies operating facilities and providing services to the homeless population. New Brunswick's housing market is dominated by rental housing as there is a large demand for rental housing due to the demand for off-campus housing for Rutgers University students and a large population of recent immigrants. These sub-populations have a greater need for rental housing due to their greater transiency and lack of resources for qualifying for homeownership. Additionally, the rent paying ability of renters in the off-campus student housing market inflates the value of housing for investment purposes. Investor-owners are able to pay more to acquire housing than are owner-occupiers.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	48,573	54,500	12%
Households	13,053	14,833	14%
Median Income	\$36,080.00	\$40,528.00	12%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	4,465	3,630	2,100	1,255	3,380
Small Family Households *	1,465	1,660	760	410	1,450
Large Family Households *	425	560	485	230	315
Household contains at least one person 62-74 years of age	425	385	280	80	440
Household contains at least one person age 75 or older	425	265	125	45	135
Households with one or more children 6 years old or younger *	1,124	1,055	550	249	199
* the highest income category for these family types is >80% HAMFI					

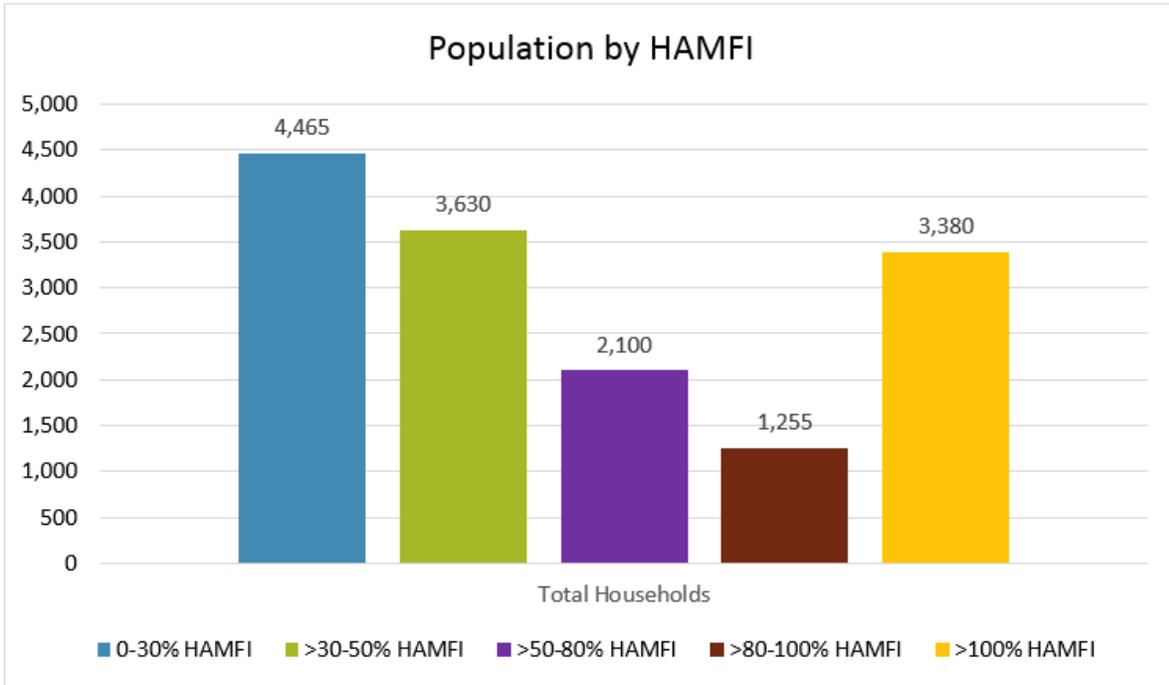
Table 6 - Total Households Table

Data 2007-2011 CHAS

Source:

Notes: HAMFI: Housing Urban Development Area Median Family Income

4/08/15 PUBLIC HEARING DRAFT



Source: 2007-2011 CHAS

**The highest income category for these family types is >80% HAMFI*

Figure 2 – Population by House Area Median Family Income

According Figure 2 above, approximately 68.7% of households in New Brunswick are considered either very low, low, or moderate income by HAMFI.

4/08/15 PUBLIC HEARING DRAFT

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	40	40	50	30	160	0	0	0	10	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	260	115	175	25	575	0	15	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	355	525	215	130	1,225	0	60	70	0	130
Housing cost burden greater than 50% of income (and none of the above problems)	2,255	810	100	0	3,165	275	315	145	20	755
Housing cost burden greater than 30% of income (and none of the above problems)	350	1,010	425	130	1,915	35	215	225	95	570
Zero/negative Income (and none of the above problems)	515	0	0	0	515	25	0	0	0	25

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

4/08/15 PUBLIC HEARING DRAFT

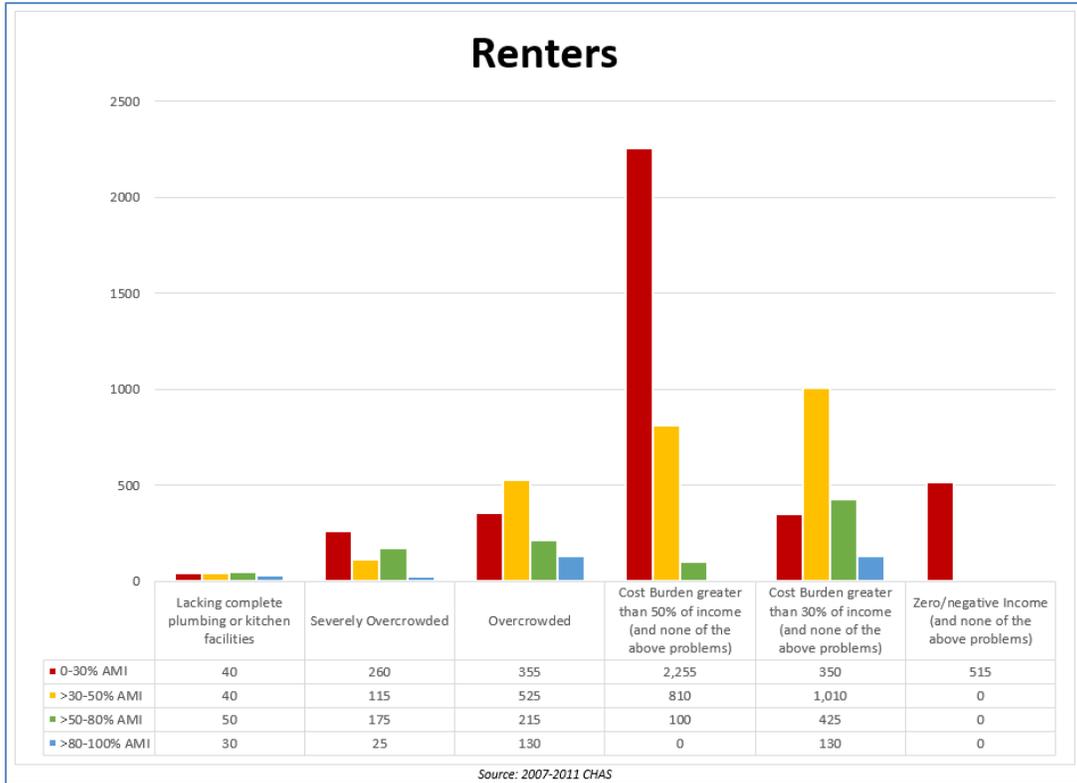


Figure 3 - Renter Housing Problems

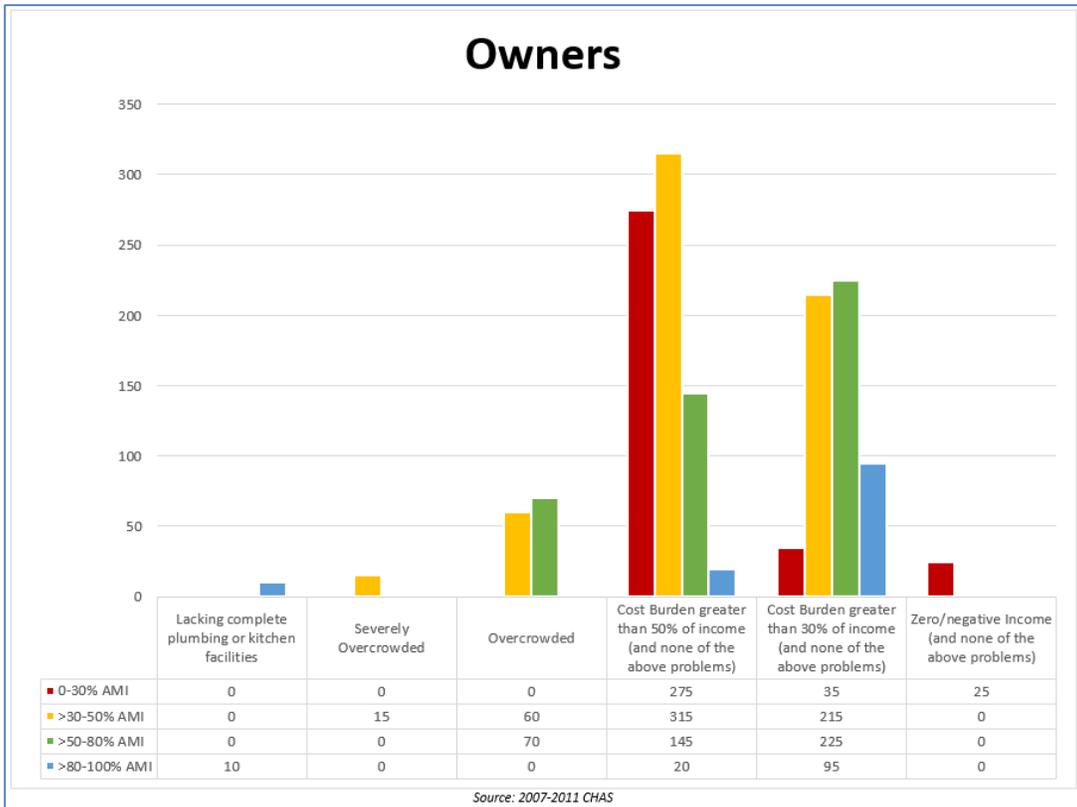


Figure 4 - Owner Housing Problems

4/08/15 PUBLIC HEARING DRAFT

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,905	1,485	540	185	5,115	275	385	220	30	910
Having none of four housing problems	705	1,430	895	730	3,760	45	325	450	310	1,130
Household has negative income, but none of the other housing problems	515	0	0	0	515	25	0	0	0	25

Table 8a – Housing Problems 2

Data 2007-2011 CHAS
Source:

The CHAS 2007-2011 housing data show that the cost burden of providing housing is wide spread for LMI households. The cost burden problem is more acute for large related rental households. The following table shows data for indicators of inadequate housing for households in the City of New Brunswick.

	Renter	Owner
Household has 1 of 4 Housing Problems	54.5%	44.1%
Household has none of 4 Housing Problems	40.0%	55.4%
Cost Burden not available	1.2%	5.4%

Table 8b - Inadequate Housing Indicator

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,270	1,025	315	2,610	80	260	175	515
Large Related	345	500	40	885	15	45	170	230
Elderly	380	200	20	600	150	220	70	440
Other	1,185	705	270	2,160	60	20	25	105
Total need by income	3,180	2,430	645	6,255	305	545	440	1,290

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4/08/15 PUBLIC HEARING DRAFT

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,085	340	20	1,445	80	190	75	345
Large Related	335	70	0	405	15	35	40	90
Elderly	170	105	10	285	115	95	35	245
Other	1,140	335	70	1,545	60	0	25	85
Total need by income	2,730	850	100	3,680	270	320	175	765

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	520	495	290	70	1,375	0	70	70	0	140
Multiple, unrelated family households	60	75	115	85	335	0	4	0	0	4
Other, non-family households	30	65	25	0	120	0	0	0	0	0
Total need by income	610	635	430	155	1,830	0	74	70	0	144

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 12 – Crowding Information – 2/2

Data Source
Comments:

4/08/15 PUBLIC HEARING DRAFT

Describe the number and type of single person households in need of housing assistance.

HUD's FY 2014 Income Limits Documentation System indicates the following summary for classifying income limit by 1-person households:

- Extremely low income: \$21,150
- Very low income: \$35,200
- Low income: \$47,600.

According to the 2011-2013 ACS, the median household income for a single person household in New Brunswick was \$21,144. Therefore, the median household income for a single person household is categorized as extremely low income. The same survey also estimated approximately 28% of owner-occupied residents are a 1-person household and 26% of renter-occupied residents are a 1-person household.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The City of New Brunswick is working with different non-profits to address the needs of housing for both the disabled and victims of domestic violence. Women Aware, a not-for-profit organization designated lead domestic violence agency for Middlesex County, estimates that they see approximately 500 victims of domestic violence from New Brunswick annually. About 75% of those, or 375 victims, need to explore housing options as part of their safety planning process.

In 2014, Women Aware had about 120 victims with various disabilities, 6% of all victims served. Women Aware estimates that 6% (about 23 people) of their New Brunswick clients were domestic violence victims with disabilities and need housing assistance.

What are the most common housing problems?

The four housing problems as defined by HUD are:

1. Incomplete kitchen facilities;
2. Incomplete plumbing facilities;
3. 1.01 or more persons per room; and
4. A cost burden.

The most common housing problems in the City of New Brunswick is cost burden. A cost burden is the ratio of housing costs to household income. For renters, housing cost is defined as gross rent (contract rent plus utilities). For owners, housing cost is defined as "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. Problem categories 1-3 are less significant contributors to inadequate housing problems in the city, as almost 90% of the housing with problems is due to cost burden issues.

4/08/15 PUBLIC HEARING DRAFT

Are any populations/household types more affected than others by these problems?

The 2010 Census reported that the total number of housing units in the City of New Brunswick was 15,611, of which 14,558 were occupied. The tenure breakdown of the occupied houses was 23.6 % owner-occupied and 76.4% renter-occupied (Census 2010). The City of New Brunswick's homeownership rate has been slowly declining for many decades and the ACS 2008-2012 estimates indicate this trend is continuing. When examining the cost burden and tenure, the differences between renter and owner households is evident. The number of renter households facing housing problems due to cost burden is 6,420, or 57.5%, whereas the number of owner households facing housing problems due to cost burden is 1,610, or 43.9%.

The Comprehensive Housing Affordability Strategy (CHAS) data indicates 76% of renters in New Brunswick have incomes that are less than 80% of the Middlesex-Somerset-Hunterdon metro area median income of \$66,250 (HUD, 2013) and are classified as low, very-low or extremely low income households. The statistics for homeowners are relatively better than the statistics for renters, with over half (53%) of all homeowners having incomes greater than 80% of the area median family income.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

LMI individuals and families who are at risk of becoming homeless are characterized the following factors:

- Low incomes and unstable resources that can lead to homelessness if an emergency occurs.
- Overcrowding in a housing unit that can lead to eviction for illegal occupancy.

The county receives annual from HUD an ESG entitlement grant. A portion of the ESG grant is used for rapid re-housing. Usually because of the limited amount of funds, the length of assistance is only 2-6 months. While these funds are somewhat targeted to families with minor children, they can still serve individuals. According to Middlesex County, there were 2 families from New Brunswick (and stayed in New Brunswick) who were assisted with RRH funds through Emergency Shelter Grants in 2014. One family received security and first month's rent, and the second family received security and 3 months' rent. No individuals were served in New Brunswick.

The County also received approximately \$44,000 from the HUD Continuum of Care program for a rapid re-housing program. This program strictly serves families with minor children. This assistance can be for up to 12 months, so we only may serve 2-4 households over the course of the year. Catholic Charities is the subrecipient for both of these grants. They have case managers who would be working with the families during their time of assistance to connect to mainstream resources (as needed) and to prepare them for when the assistance terminates.

4/08/15 PUBLIC HEARING DRAFT

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of New Brunswick utilizes Coming Home Middlesex and its Point-in-Time-Count to analyze the homeless population, at-risk group and their needs. This document can be found online at <http://www.cominghomemiddlesex.org/wp-content/uploads/2014/01/2013-PIT-Data-Analysis.pdf>.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

There are several housing and household characteristics linked with instability and increased risk of homelessness:

- Income levels in New Brunswick are significantly lower than the Middlesex-Somerset-Hunterdon metro area.
- Long waiting list for public housing. The Authority currently has a waiting list of 294 persons waiting for public housing and 3,044 persons waiting to take part in the Housing Choice voucher program.
- Cost burden for both renters and owners

Discussion

The data show that there is a high percentage of renter households that have a cost burden of greater than 50% of household income. The City's population has increased 13.6% over the past 15 years, creating more demand for housing (2000 Census, 2007-2011 ACS). The City's housing stock has not increased comparably and household size has consequently increased. It currently stands at 3.79 persons per household. In contrast, both statewide and nationally, average household size has decreased over the past 15 years. The increase in population and lower increase in the supply of new housing increases demand for housing units, leading to increased rents and overcrowding. The City has and continues to support the development of new housing, including affordable housing. The fully developed nature of the city makes developing new housing slower, due to higher costs and land assemblage problems. Additionally, assembling development parcels can also lead to displacement of existing households. The City has responded to the need for more housing by allowing housing development at higher densities to reduce per unit costs, by supporting the development of new market housing to increase the overall supply of housing, the development of new affordable housing to address the cost burden issue directly and developing supportive needs housing to address the needs of the homeless population. The City enforces rent control regulations to protect existing tenants from large rent increases that could create a need to find other housing. The City also maintains a pro-active rental housing code inspection program to address substandard property maintenance issues so that more of the rental housing that is available is in safe, code standard condition.

4/08/15 PUBLIC HEARING DRAFT

There is a need for additional rental assistance to address the housing cost burden and the significant waiting list for rental assistance vouchers through the New Brunswick Housing Authority. However, limits on federal funding severely constrain the number of additional rental assistance vouchers available nationally. This constrains New Brunswick's ability to expand the pool of available vouchers to address the voucher waiting list and the larger cost burden situation.

4/08/15 PUBLIC HEARING DRAFT

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The 2010 U.S. Census reported the population of New Brunswick's was 54,181. The population grew over 13.6% in the decade from 2000 to 2010, which increased the demand for housing within the City. The makeup of New Brunswick's population changed as more Hispanic immigrants took residence within the municipality. According to the 2009-2013 ACS, the overall racial composition of the population in New Brunswick are as follows:

- White Non-Hispanic– 23.0%
- Black/African American Non-Hispanic– 14.1%
- American Indian/Alaskan Native–0.2%
- Asian or Pacific Islander– 7.9%
- Other Non-Hispanic (other, 2+ races)– 1.2%
- Hispanic, Any Race 53.6

The percentage of households with housing problems for each racial and ethnic category in the three AMI income strata were compared to the percentage of each racial and ethnic category in the overall city population to identify any racial or ethnic group in each income strata that may have a disproportionate need. Only two cohorts were identified as having greater than 5% more of the population having a housing problem than that groups portion of the overall population: Hispanics in the 30-50% AMI strata and Whites in the 0-30% AMI strata. The disproportionate number of White households with housing problems in the lowest income strata may reflect the large population of Rutgers students within the New Brunswick population. The neighborhoods near the College Avenue Campus have the highest reported levels of poverty and LMI households.

4/08/15 PUBLIC HEARING DRAFT

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	% of Total	City Population %	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
TOTAL	3,225			360	240
White	910	28%	23%	165	145
Black / African American	715	22%	14%	149	20
Asian	190	6%	8%	4	60
American Indian, Alaska Native	0	0%	0%	0	0
Pacific Islander	0	0%	0%	0	0
Hispanic	1,290	40%	54%	35	15

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	% of Total	City Population %	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,020			370	0
White	565	19%	23%	145	0
Black / African American	470	16%	14%	85	0
Asian	110	4%	8%	30	0
American Indian, Alaska Native	0	0%	0%	0	0
Pacific Islander	0	0%	0%	0	0
Hispanic	1,825	60%	54%	104	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room,
4. Cost Burden greater than 30%

4/08/15 PUBLIC HEARING DRAFT

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	% of Total	City Population %	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	890			545	0
White	225	25%	23%	170	0
Black / African American	125	14%	14%	65	0
Asian	55	6%	8%	35	0
American Indian, Alaska Native	0	0%	0%	4	0
Pacific Islander	0	0%	0%	0	0
Hispanic	475	53%	54%	270	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	675	1,150	0
White	160	400	0
Black / African American	50	225	0
Asian	70	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	370	430	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

4/08/15 PUBLIC HEARING DRAFT

Discussion

The percentage of population having housing problems is generally reflective of the overall racial and ethnic population distribution in New Brunswick. The data show that cost burden is by far the predominant housing problem and that this problem occurs across racial and ethnic categories in the LMI population. Very-low income (30-50% AMI) Hispanic households are somewhat disproportionately impacted.

4/08/15 PUBLIC HEARING DRAFT

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

This section analyzes whether any racial or ethnic groups have a disproportionately greater need related to severe housing problems. Most of the severe housing problems are related to the household having a housing cost burden of greater than 60% of their income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	% of Total	City Population %	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,875			710	240
White	860	30%	23%	220	145
Black / African American	610	21%	14%	255	20
Asian	165	6%	8%	25	60
American Indian, Alaska Native	0	0%	0%	0	0
Pacific Islander	0	0%	0%	0	0
Hispanic	1,140	40%	54%	185	15

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	% of Total	City Population %	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,945			1,445	0
White	260	13%	23%	450	0
Black / African American	290	15%	14%	265	0
Asian	30	2%	8%	110	0
American Indian, Alaska Native	0	0%	0%	0	0
Pacific Islander	0	0%	0%	0	0
Hispanic	1,330	68%	54%	600	0

Table 18 – Severe Housing Problems 30 - 50% AMI

4/08/15 PUBLIC HEARING DRAFT

Data 2007-2011 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	% of Total	City Population %	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	395			1,040	0
White	90	23%	23%	305	0
Black / African American	20	5%	14%	170	0
Asian	55	14%	8%	35	0
American Indian, Alaska Native	0	0%	0%	4	0
Pacific Islander	0	0%	0%	0	0
Hispanic	225	57%	54%	525	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	245	1,580	0
White	60	500	0
Black / African American	20	255	0
Asian	0	145	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	160	640	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

4/08/15 PUBLIC HEARING DRAFT

Discussion

The data show that Whites and Blacks in the 0-30% AMI income strata experience a disproportionately greater percentage of severe housing problems. As stated previously, the disproportionate impact in the White cohort may reflect the significant presence of Rutgers students living in New Brunswick. In the 30-50% AMI income strata, Hispanics experience a disproportionate impact of severe housing problems. As discussed above and below, most housing problems and severe housing problems are related to cost burden.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

As previously discussed, housing cost burden is the predominant housing problem in New Brunswick.

Housing Cost Burden

Housing Cost Burden	<=30%	% of Inc. Strata	30-50%	% of Inc. Strata	>50%	% of Inc. Strata	No / negative income (not computed)	Racial/Ethnic % of Total Pop.
Total Pop. w/ Cost Burden	6,590		3,345		4,160		240	
White	2,565	39%	750	22%	1,190	29%	145	23%
Black / African American	1,390	21%	505	15%	835	20%	20	14%
Asian	430	7%	180	5%	240	6%	60	8%
American Indian, Alaska Native	4	0%	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%	0	0%
Hispanic	2,145	33%	1,825	55%	1,760	42%	15	54%

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

4/08/15 PUBLIC HEARING DRAFT

Discussion:

Housing cost burden is the dominant housing issue in New Brunswick. The high cost burden is related to the growing population in the city and the lag behind that growth for developing new housing units. The cost of rental housing is also exacerbated as the Rutgers off-campus student population, though reporting low incomes, has a much higher rent paying ability due to access to non-income sources of funding, such as parental assistance for rents. These factors create high demand for available rental units, which creates pressure for increased rents. The City has acted to address the issue by establishing rent controls to protect existing tenants from burdensome annual rent increases, establishing zoning and other incentives to encourage the development of new units at relatively high densities to reduce the per unit cost of development and supporting the development of affordable housing units and provision of rental assistance vouchers.

4/08/15 PUBLIC HEARING DRAFT

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The Hispanic population experiences a disproportionately greater need in the 50-80% AMI income strata.

If they have needs not identified above, what are those needs?

There are no unidentified needs.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the 2010 U.S. Census via GIS Policy Map, the most heavily concentrated Hispanic populations are located between the east of French Street and west of Remsen Avenue in the City's Second Ward with 81%+ Hispanic Census Block Population.

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI
Total Households *	4,465	3,630	2,100
Housing Problem	3,225	3,020	890
% of Strata w/ Problem	72%	83%	42%
White	28%	19%	25%
Black	22%	16%	14%
Asian	6%	4%	6%
Native American	0%	0%	0%
Pacific Islander	0%	0%	0%
Hispanic	40%	60%	53%
Severe Housing Problem	2,875	1,945	395
% of Strata w/ Severe Problem	64%	54%	19%
White	30%	13%	23%
Black	21%	15%	5%
Asian	6%	2%	14%
Native American	0%	0%	0%
Pacific Islander	0%	0%	0%
Hispanic	40%	68%	57%

Table 22 – Greater Need: Housing Problem vs Severe Housing Problem

Data Source: 2007-2011 CHAS

4/08/15 PUBLIC HEARING DRAFT

NA-35 Public Housing – 91.205(b)

Introduction

The New Brunswick Housing Authority's mission is to assist eligible families by providing decent, affordable housing as they move to achieve self-sufficiency. The New Brunswick Housing Authority is committed to operate in an ethical, efficient and professional manner. The New Brunswick Housing Authority will establish and maintain relationships with its clients and appropriate community agencies in order to accomplish this mission.

Public housing was established to provide decent and safe housing for eligible low-income families, the elderly, and persons with disabilities.

The Housing Authority of the City of New Brunswick operates 4 asset management projects (AMPs) of public housing units. The complexes include AMP 1-Robeson Village / Schwartz Homes (260 units); AMP 2- Hoffman Pavilion (60 units, currently demolished, awaiting development financing); AMP 3- Hope Manor/Riverside (144 total units which includes 72 public housing annual contribution contract (ACC) units and 72 tax credit units) and AMP 4- 55 Harvey Street (53 total units which includes 26 public housing annual contribution contract (ACC) units and 27 tax credit units).

In addition to these units, NBHA is currently managing a housing choice voucher assistance program of approximately 905 vouchers (*note: this number is the HUD max*).

Additionally, the Authority will focus on improving its management efficiency so as to be able to effectively operate in an environment of reduced public funding for public housing. Management improvements include adoption of zero-based budgeting practices and public/private management partnerships.

4/08/15 PUBLIC HEARING DRAFT

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	340	599*	43	556	0	0	0

Table 23 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

*NOTE: SNAPSHOT of vouchers being utilized. A total of 905 vouchers is maximum HUD limit. PHA Five-Year Plan states that 798 HVAC in use.

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	18,071	17,668	12,174	18,093	0	0	
Average length of stay	0	0	6	5	4	5	0	0	
Average Household size	0	0	2	2	1	2	0	0	
# Homeless at admission	0	0	15	1	0	1	0	0	
# of Elderly Program Participants (>62)	0	0	80	120	43	77	0	0	
# of Disabled Families	0	0	30	85	0	85	0	0	
# of Families requesting accessibility features	0	0	340	599	43	556	0	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

4/08/15 PUBLIC HEARING DRAFT

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	172	233	25	208	0	0	0
Black/African American	0	0	160	363	18	345	0	0	0
Asian	0	0	2	1	0	1	0	0	0
American Indian/Alaska Native	0	0	4	2	0	2	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	164	170	8	162	0	0	0
Not Hispanic	0	0	176	429	35	394	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

4/08/15 PUBLIC HEARING DRAFT

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The NBHA's complexes include the following:

AMP 1- Robeson Village- A 60-unit garden apartment complex located on the westside of New Brunswick. The site includes one, two, and three bedroom units. The site was built in 1947. Thirteen (13) of the 69 units are handicapped accessible. The site is in need of a number of capital improvements including, but not limited to: exterior and interior building repairs, fencing repairs/replacement, plumbing and electrical upgrades, heating/mechanical upgrades and repairs, roofing repairs/replacement and various site work repairs and upgrades.

Schwartz Homes- This complex is located adjacent to Robeson Village and consists of 200 units in two-story brick garden apartment units. The site includes one, two, three and four bedroom units. The site was built in 1950. The site is in need of a number of capital improvements including, but not limited to: exterior and interior building repairs, fencing repairs/replacement, plumbing and electrical upgrades, heating/mechanical upgrades and repairs, roofing repairs/replacement and various site work repairs and upgrades

Additionally, 3 housing projects were developed through the HOPE VI program and contain privately owned and managed units monitored by the Authority with rents determined using criteria substantially similar to the rents for public housing units:

AMP 2- The Authority demolished one (1) high rise senior/disabled building called Hoffman Pavilion in 2012. This site previously contained a ten-story brick high-rise building with 60 units consisting of 12 studio and 48 one bedroom units. The building was built in 1961 and was in need of a number of capital improvements including, but not limited to: exterior and interior building repairs, elevator repairs/replacement, plumbing and electrical upgrades, heating/mechanical upgrades and repairs, roofing repairs/replacement and various site work repairs and upgrades. A site plan to construct 72 units (34 ACC and 38 LIHTC units) has been approved and submitted for funding consideration to the NJHMFA. If approved, construction on this project would begin in 2015/early 2016.

AMP 3- Hope Manor- The project consists of 68 units and 9,000 square feet of commercial office space. Thirty-four (34) of the units are public housing ACC units. The project was developed as part of the NBHA's HOPE VI Program. The site was built in 2002 with Low Income Housing Tax Credit (LIHTC) and other private and public financing. This site also includes 34 low income housing tax credit affordable housing units, in addition to the 34 ACC units. None of these units have capital needs at this time.

Riverside Complex- The project consists of 76 units in two-story garden apartment buildings, of which 38 units are public housing ACC units. The property was built in 2004 as part of the same HOPE VI revitalization program that included the development of the Authority's Hope Manor complex. The balance of 38 units at the site is affordable low income housing tax credit units.

4/08/15 PUBLIC HEARING DRAFT

Lord Stirling – The project consists of 48 senior rental units developed through the HOPE VI program with HUD 202, LIHTC, HOME and other financing. The units are contained in a mid-rise building. The project was completed in 2007.

AMP 4- 55 Harvey Street- The project consists of a six story fifty three (53) unit senior building. Twenty-six (26) of the units are public housing ACC units and 27 units are LIHTC units (including 11 project based housing choice vouchers units).

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Housing Authority maintains public housing and Housing Choice rental housing assistance voucher waiting lists. As of February 2015, the Authority currently has a waiting list of 294 persons waiting for public housing and 3,044 persons waiting to take part in the Housing Choice voucher program. The Authority is a “Standard Performer” as indicated by the Public Housing Assessment System (PHAS) Score Report administered by the HUD Real Estate Assessment Center (REAC) with a score of 84 out of a possible 100 (*report produced 13 January 2014*).

The most immediate needs of residents of Public Housing and Housing Choice voucher holders are access to high paying jobs, job training and more affordable education programs. Access to more services for senior and disabled residents is also an immediate need (e.g. case workers, drug and alcohol treatment, daily meals, home aids, etc).

How do these needs compare to the housing needs of the population at large

The needs of residents in public and assisted housing are similar to the needs of the LMI population at-large.

Discussion

In addition to the public housing programs, the Authority administers 868 Housing Choice Vouchers (35 of which are VASH vouchers). In FY 2014, the Authority received \$9,598,816 in Section 8 HAP funds. The Authority’s payment standard for its program vouchers are based on rents at 100% of the Fair Market Rents (FMR) for the area. Based on 100% of the 2014 FMR for Middlesex County PMSA, the monthly unit FMRS would be as follows:

0 BR	1 BR	2 BR	3 BR	4 BR
\$928	\$1,184	\$1,458	\$1,892	\$2,482

Table 27 – New Brunswick 2014 FMR

The Housing Authority will continue to look for ways to develop mixed-income affordable housing.

4/08/15 PUBLIC HEARING DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Each year, a complete “Point in Time” count of the homeless is conducted on one day as a snapshot of homelessness in New Jersey. The goal of this “Point-in-Time” count is to identify the number of homeless people at a given point in time, and to collect demographic and other information about those who are homeless to be used to develop effective plans to address and end homelessness. The Point-in-Time Counts provide counts of sheltered and unsheltered people experiencing homelessness on a single night. Counts are provided by household type (individuals, families, and child-only households), and are further broken down by subpopulation categories, such as homeless veterans and people who are chronically homeless.

On the night of January 28th, 2014 a total of 819 households, including 1,415 persons, were experiencing homelessness in Middlesex County, according to the 2014 Point-In-Time Count. Homelessness in Middlesex County has been on the rise over the last three full HUD count years.

The following statistics about New Brunswick have concluded based off of Middlesex County’s PITC:

- Over half (56%) of those survey in 2014 indicated that New Brunswick was the location of their last permanent address.
- The majority of households reported that they spent the night of the survey in New Brunswick (80%).
- 2 out of the 29 unaccompanied young adults (ages 18-24) who reported being literally homeless were residing in New Brunswick.

(Note: HUD defines "literally homeless" as: an individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: (i) Has a primary nighttime residence that is a public or private place not meant for human habitation; (ii) Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or (iii) Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution).

4/08/15 PUBLIC HEARING DRAFT

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	158*	223	N/A	N/A	N/A
Persons in Households with Only Children	0	0	0	N/A	N/A	N/A
Persons in Households with Only Adults	80	164**	345	N/A	N/A	N/A
Chronically Homeless Individuals	22	13	50	N/A	N/A	N/A
Chronically Homeless Families	0	1	2	N/A	N/A	N/A
Veterans	8	5	18	N/A	N/A	N/A
Unaccompanied Child	0	0	0	N/A	N/A	N/A
Persons with HIV	1	7	11	N/A	N/A	N/A

Table 28 - Homeless Needs Assessment

Alternate Data Source Name:
2014 Middlesex County PITC Survey

The information provided represents New Brunswick as per information provided via e-mail from Coming HOME Middlesex on March 9, 2015.

*NOTE: Of the 158 persons in households with adult(s) and child(ren), 101 were in receipt of temporary rental assistance and 57 were emergency sheltered.

Data Source Comments: **NOTE: Of the 164 persons in households with adult(s) only, 50 were in receipt of temporary rental assistance and 114 were emergency sheltered.



Figure 5 – Facilities and Services for Imminent Homelessness

Elijah's Promise Submission of Housing Needs for the Homeless Population

In 2014 (the most recent data available for the Point in Time) 1,415 homeless people were counted in Middlesex County on the appointed day. The *Coming Home in Middlesex County Data Analysis* collected during the 2014 Point-In-Time Count held on January 28, 2014 in Middlesex County substantiate the need for services:

- 103% increase in use of emergency shelters
- 7.5% of people surveyed have been chronically homeless
- 106 out of 1,415 homeless men, women and children counted that night were unsheltered
- There we 29 homeless youth (ages 18-24) at the time of this survey
- The majority of homeless families (84%) are headed by female single parents

The highest numbers of homeless persons stated their last permanent residences were in the cities of New Brunswick or Perth Amboy.

The 2007 MIDDLESEX COUNTY MENTAL HEALTH PLAN describes the homeless population: “According to the *National Resource Center on Homelessness and Mental Illness (2006)*, thirty-nine percent of people who are homeless report a mental health concern, with 20% to 25% meeting the criteria for serious mental illness. *The Governor’s Task Force on Mental Health* reported that an estimated 8,000 individuals with mental illness are chronically homeless in New Jersey. Individuals with serious mental illness have a greater difficulty overcoming homelessness and tend to be on the street more often than other homeless people. The *National Resource Center on Homelessness and Mental Illness, SAMHSA, (2006)*, reported the following with respect to homeless people with mental illness:

4/08/15 PUBLIC HEARING DRAFT

- Up to 50% have co-occurring mental illnesses and substance use disorders.
- Their symptoms are often active and untreated, making it difficult to negotiate basic needs for food, shelter and safety, often causing distress to others who observe them.
- They are impoverished, and many are not receiving the benefits for which they may be eligible.
- Their social support and family networks are usually unraveled.
- They are twice as likely as other people who are homeless to be arrested or jailed, mostly for misdemeanors, or end up in hospital emergency rooms.

<http://www.co.middlesex.nj.us/humanservices/mentalhealth2007.asp>

The numbers of chronically homeless and unsheltered individuals in Middlesex County represent clear evidence for directing a well-organized outreach program to:

- Engage unsheltered homeless individuals where they usually reside outdoors;
- Build trust by introducing them to special “peer” outreach workers who understand and have themselves, experienced homelessness;
- Deliver basic human essentials – food, clothing, and personal hygiene materials;
- Bring to them *or* transport them to basic medical, dental, and other services including mental health, substance abuse, and HIV-AIDS counseling;
- Persuade them to move from living unsheltered to permanent affordable housing or Housing First facilities.

Demographics in the Population to be served

According to the 2014 Point-in-Time count the top factors that contributed to homelessness were loss of work (19%), asked to leave shared residence (17%), and release from institution (hospital, prison, or mental illness) (16%). Many homeless reported being discharged from mainstream institutions to homelessness. In addition, 28% of all Sheltered Adults without Children reported having a Mental Health disorder and 31% reported having substance abuse issues.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically Homeless Individuals and Families

4/08/15 PUBLIC HEARING DRAFT

Someone with a long-term disabling condition, who has been continually homeless for a year or more, or at least four times in the past three years, meets HUD's definition of chronically homeless. Any family with one adult that meets this definition is considered a chronically homeless family.

Families with Children

A 'household' means "any group of persons who, if they were able to attain permanent housing, would choose to live together; and, shared the same sleeping arrangements on the night of the count." Households with adults and children under 18 are considered 'families'.

Unaccompanied Youth

Unaccompanied homeless persons under the age of 25 and without a head of household older than 24. This would be a sub-group of homeless households within the Adults without Children and Unsheltered cohorts. If a young adult has a child, they are counted in the Family category, regardless of age.

4/08/15 PUBLIC HEARING DRAFT

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In Middlesex County, 1415 individuals (819 Households) reported being literally homeless on the Point in Time. Of this total, 1309 individuals (or 92.5%), including 524 were children, were sheltered in Emergency Shelter, Transitional Housing, Hotel Placement or TRA. One hundred six (106) people (103 adults and 3 children) were unsheltered. There were 213 individuals who reported their last permanent address as New Brunswick during the 2014 PIT. Also, see below this chart for a table of Length of Homelessness for the entire County, which could be used to extrapolate for New Brunswick. However, this Length of Homelessness chart counts “households,” not individuals.

Length of Homelessness	Sheltered Families (households=262)	Sheltered Adults without Children (households=459)	Unsheltered (households=97)
Less than 3 months	55	173	30
3 – 12 months	119	199	47
More than 1 year	87	86	21
No response	1	1	0

Table 29 – Length of Homelessness in New Brunswick

Data Source: Coming HOME Middlesex

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The following information provided represents New Brunswick as per information via e-mail from Coming HOME Middlesex on March 9, 2015.

	American Indian (Non-Hisp)	Asian (Non-Hisp)	Black/Hispanic	Black/Non-Hisp	White/Hispanic	White/Non-Hispanic	Multi-Racial/Hispanic	Multi-Racial/Non-Hisp	No Race/Hispanic
Sheltered	0	3	3	104	91	90	19	4	4
Unsheltered	1	0	3	29	27	17	0	0	1

Table 30 – Racial and Ethnic Groups of Homelessness in New Brunswick

Data Source: Coming HOME Middlesex

4/08/15 PUBLIC HEARING DRAFT

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Individuals and families are categorized as “homeless” if their housing status meets the definition for homeless at 24 CFR 91.5 on the night of the PITC. Homeless individuals and families are further categorized as “sheltered” and “unsheltered” as described below:

Sheltered, or “living in a supervised publicly or privately operated shelter designated to provide temporary living arrangement (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals),” or

Unsheltered, “with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.”

Discussion:

In order to address the needs of the homeless population, the City has supported the development facilities to provide housing to this population, including Oznam Inn men’s shelter and Naomi’s Way transitional housing. The City also works with Middlesex County and non-profit agencies that provide homeless facilities on a regional basis. The Oznam Inn men’s homeless shelter, Women Aware and the seasonal Interfaith Shelter provide shelter beds in New Brunswick. The Oznam Family Shelter in Edison provides shelter beds for single women and families. In addition to shelter beds, transitional housing is provided in New Brunswick at Naomi’s Way (single mothers) and Bates House (formerly incarcerated men).

In addition to homeless facilities, there are services in the City that are targeted to reducing and preventing homelessness. These services include Elijah’s Promise soup kitchen, Promise Jobs Culinary School, the Salvation Army meals and clothing programs and financial literacy training through Emanuel CDC and Central Jersey CDC.

The City continues to support the development of facilities and services to address the needs of the homeless population. The City intends to work with local non-profit and for-profit developers to develop single-room occupancy supportive needs housing or similar small unit housing, to provide relocation assistance in response to substandard life/safety conditions found in existing housing and to continue funding fair housing and other housing counseling services.

4/08/15 PUBLIC HEARING DRAFT

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The following narratives describe the special needs assessment of the populations in New Brunswick who are not homeless.

Describe the characteristics of special needs populations in your community:

There are several cohorts of people with special needs who are not chronically homeless. The special needs characteristics include: personas with disabilities, veterans, substance abuse, and victims of domestic violence.

The Alliance Center for Independence assist individuals with cognitive, physical and mental health disabilities. They also work with individuals who have sensory disabilities (blind and hard of hearing) as well as those with brain injury, autism, aspergers and those with severe health concerns. Many of the individuals ACI works with are low-income and rely on SSI or SSD as their sole source of income.

What are the housing and supportive service needs of these populations and how are these needs determined?

The 2014 PIT data indicates that, as with literally homeless households, “precariously housed” (PH)/ “at risk of homelessness” households requested the same top 4 services: Housing, Financial Assistance for Housing and Utilities, and Employment. However, Emergency Food also surfaced in the top 5 for the PH cohort. As discussed in the Services section for the Literally Homeless cohort, these needs are consistent with the needs reported through the 2012 County Needs Assessment.

Adults without Children	Families
Housing (70%)	Housing (55%)
Financial Assistance with Housing (48%)	Financial Assistance with Housing (53%)
Employment (43%)	Financial Assistance for Moving Expenses (33%)
Emergency Food (34%)	Utility Assistance (32%)
Dental Care (33%)	Employment (27%)
Routine Medical Care (31%)	Emergency Food (24%)

Table 31 – Homelessness Needs

The lack of PH households reporting governmental income sources and non-cash benefits may be due to their ability to more easily utilize informal resources for support. However, these households are reporting the same needs as the literally homeless households. Therefore, they may also be struggling with connecting to the formal social service system, leaving them isolated in their living situation without the benefit of case management assistance needed to progress toward permanent housing and self-sufficiency. In the 2012 Needs Assessment, households reported the following four barriers to accessing services: Lack of information about available services; Eligibility criteria; Wait time to access services; and too much paperwork. Coming Home is actively working with the County to plan for a

4/08/15 PUBLIC HEARING DRAFT

community-based case management/self-sufficiency bridge program, which would provide this connection to the formal network of services to households living in the community.

Additionally, the Alliance Center for Independence work with individuals to assist need accessible and low income housing located in areas that are close to public transportation, stores and services. Many people with disabilities need access to personal assistance to help them activities of daily living (dressing, feeding, light housekeeping, assistance with mobility) and some rely on these services to help them get ready for work or volunteering positions in the community.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As of December 31, 2013, the New Jersey Department of Health estimates that there are 968 cases of HIV/AIDS in New Brunswick since approximately 1990. Of the 968 cases of people diagnosed with HIV/AIDS, 440 people are living with HIV/AIDS. Of the twenty-five municipalities in the Middlesex County, New Brunswick makes up 22.7% of cases of HIV/AIDS.

The number of cases by age at time of diagnosis is predominantly in the 25-34 and 35-44 age cohort, both representing 37% of the total cases in New Brunswick each.

The number of cases by racial distribution in New Brunswick is 27% Hispanic, 57% Black, and 15% White.

New Brunswick offers free and anonymous HIV/AIDS testing the community at Robert Wood Johnson Hospital. The Hyacinth AIDS Foundation is also located in New Brunswick, which helps people live with HIV, slow the spread of the epidemic, and serve as a critical voice in the public debate surrounding AIDS in New Jersey.

Discussion:

The City of New Brunswick provides supportive needs housing to its eligible community. Supportive Housing is permanent, affordable housing that helps low-income people facing unique circumstances live more stable, productive lives. These unique circumstances may include persons with disabilities, the homeless and victims of domestic violence. Tenants of supportive housing are committed to making positive changes in their lives. Supportive housing residences are owned and operated by nonprofit organizations.

4/08/15 PUBLIC HEARING DRAFT

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

According to HUD's Basically CDBG for Entitlements Handbook, the definition of the terms “public facilities” or “public improvements” are not established. The needs of each category will be discussed separately in this section, as required by HUD, but throughout much of this document, particularly the Strategic Plan these activities are grouped together.

Public Facilities and Improvements under the CDBG Program may use funds to undertake a variety of public facilities and public improvement projects. In general, public facilities and public improvements are interpreted to include all facilities and improvements that are publicly owned, or that are owned by a nonprofit and open to the general public.

The City has identified parks, recreational space and open space public facility needs. Public facility projects that are being currently undertaken to include:

- Community Gardens
- Recreation Park Expansion
- Synthetic Turf Field to Memorial Stadium

How were these needs determined?

The need for funding for parks, recreational and open space was determined based on a report prepared by the Trust for Public Land, input from community groups such as the Civic League, Unity Square and Elijah’s Promise and coordination with the City’s efforts to promote healthy living environments throughout the city.

Describe the jurisdiction’s need for Public Improvements:

Improvements are needed to make neighborhoods healthier environments for living, including improving general neighborhood safety, pedestrian/cyclist safety, improved access to healthy foods and healthcare. Current public improvement projects include:

- Pedestrian Improvements
- Bicycle Infrastructure Improvements

How were these needs determined?

Needs were determined based on regular interactions with the public and community groups, including, the Civic League, Unity Square, the Esperanza Partnership, New Brunswick Tomorrow and the Puerto Rican Action Board.

4/08/15 PUBLIC HEARING DRAFT

Describe the jurisdiction's need for Public Services:

The primary public service needs are for improved neighborhood safety and housing counseling. Current public services by the City of New Brunswick include:

- Crime prevention and public safety: assignment of police officers to various activities including saturation patrols high crime areas, meetings with crime watch groups, implementation of youth programs (DARE and gang prevention), and assisting the anti-crime unit with drug prevention.
- Fair housing counseling to be provided by a HUD certified fair housing counseling agency.

How were these needs determined?

New Brunswick's crime rates are higher than the statewide crime rates, with violent crime being 2.3 times higher and property crimes being 1.3 times higher. Higher crime rates contribute to neighborhood instability and reduced economic growth. Surveys conducted by a local non-profit over the past 30 years have identified crime and personal safety as significant concerns to residents. New Brunswick has used CDBG funds to target high crime areas with enhanced enforcement and community policing. These efforts have contributed to a 53% drop in violent crime and 63% drop in property crime over the 20 year period spanning 1993-2012 (the last year FBI UCR data is available for).

Fair housing counseling is a mandated service to be provided by CDBG-entitlement cities. Additionally, as New Brunswick is a community that is predominated by rental housing occupied by LMI households that are ethnic or racial minorities, there is a higher than standard potential that minority households may experience bias in their housing search or harassment from landlords.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of New Brunswick has a lower median income compared to Middlesex County and the State of New Jersey. Household income in New Brunswick is strongly affected by the student population living in the city. These households often report very low income but have other means of income support than reported income (e.g. parental support). The City has also experienced a large population increase due to Hispanic immigrants locating in the city. The Hispanic immigrant population has a larger share of LMI households than the overall Middlesex County population. The median household income in New Brunswick, according to the 2008-2012 ACS, is \$40,280, which is substantially less than Middlesex County (\$79,442) and New Jersey (\$71,637). A plurality of New Brunswick households are in the lowest income cohort (<\$25,000), whereas in Middlesex County and the State, a slight plurality of households are in the highest income cohort (>\$150,000).

New Brunswick's housing market is dominated by rental housing. The student and immigrant sub-populations have a greater need for rental housing due to their greater transiency and lack of resources for qualifying for homeownership. Additionally, the rent paying ability of renters in the off-campus student housing market inflates the value of housing for investment purposes. Investor-owners are able to pay more to acquire housing than are owner-occupiers.

Housing development has not kept pace with population growth. As discussed previously, cost burden is the predominant housing problem and household size has increased over the past several decades. Cost burden problems and household size increases are related to the lag in developing additional housing units.

4/08/15 PUBLIC HEARING DRAFT

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The following section describes the number, type, tenure and size of housing in New Brunswick.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	3,259	20%
1-unit, attached structure	1,439	9%
2-4 units	6,049	38%
5-19 units	2,353	15%
20 or more units	2,871	18%
Mobile Home, boat, RV, van, etc.	23	0%
Total	15,994	100%

Table 32 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	719	6%
1 bedroom	218	6%	3,512	31%
2 bedrooms	1,263	34%	3,867	35%
3 or more bedrooms	2,181	59%	3,065	27%
Total	3,670	99%	11,163	99%

Table 33 – Unit Size by Tenure

Data Source: 2007-2011 ACS

4/08/15 PUBLIC HEARING DRAFT

Affordable Family Housing, 2014

<u>Project Name</u>	<u>Units</u>	<u>Type</u>	<u>Bedroom Distribution</u>		
			1- BR	2 BR	3+ BR
Homeownership					
Delevan Court	44	Individual Ownership	2	36	6
Comstock Court	19	Individual Ownership	0	9	10
Hampton Club	54	Individual Ownership	6	28	7
Camner Square	19	Individual Ownership	0	0	19
Brunswick Raritan	3	Individual Ownership	0	0	3
Fulton Square	57	Individual Ownership	0	29	28
Mt. Zion	24	Individual Ownership	0	7	17
TOTAL	220		8	109	90
Family Rental					
Schwartz Robeson	258	Public Housing	31	152	75
Hope Manor	68	LIHTC & HOPE VI	1	37	30
Riverside	76	LIHTC & HOPE VI	0	33	37
Skyline Tower	14	HMFA Bond Financing	6	8	0
The George (NB Arts Bldg)	21	HOME & RCA	17	4	0
Unity Square	5	HOME	0	0	5
Gateway	38	HMFA Bond Financing	6	32	0
PRAB	4	RCA	0	4	0
Somerset Mews	48	HMFA	36	12	0
TOTAL	532		97	282	147
Senior Rentals					
Providence Square	98	LIHTC	98	0	0
Providence Square II	53	LIHTC	53	0	0
Livingston Manor	50	LIHTC	50	0	0
St. Mary's Apts	132	Section 236	132	0	0
Schatzman UAW Apts	213	Section 236	213	0	0
Lord Stirling	48	LIHTC	42	6	0
TOTAL	594		588	6	0
Supportive Needs Housing					
Promise House	10	HOME	10	0	0
RCHP at 129 Redmond	1	HOME	0	0	1
RCHP at 180 Redmond	1	HOME	0	0	1
Women Aware	3	HOME	0	1	2
Dina's Dwelling (<i>planned</i>)	10	HOME & HMFA	8	2	0
TOTAL	37		18	3	4
Total Homeownership and Family			105	391	237
Rental % by Bedroom			14.3%	53.3%	32.3%
COAH Allowable Bedroom			20%	30%	20%
Distribution			<i>Max.</i>	<i>Min.</i>	<i>Min.</i>

Figure 6 – Affordable Family Housing Units in New Brunswick

4/08/15 PUBLIC HEARING DRAFT

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

New Brunswick provides various federal, state, and local programs to help assist LMI individuals and families. The Housing Authority serves low-income residents of New Brunswick through two forms of housing subsidy: public housing units and housing choice vouchers (formerly known as Section 8). The public housing program provides rental units with rents generally set at 30% of the qualified tenant's income. These units, also known as Asset Management Projects, include units both owned and managed by the Authority and other units that are privately owned and managed with rent subsidies administered by the Authority. The housing choice voucher Program helps eligible families afford safe, sanitary and decent housing to live by paying a portion of the rent directly to the property owners. Tenants generally pay 30% of their income for rent. Most vouchers are attached to the tenant, not the unit, and can be retained by qualified tenants if they move to different unit.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Delavan Court, Comstock and some units at Hampton Club are past their 10-year affordability control period. However, the first sale after the expiration of controls must still be made at the affordable price.

Does the availability of housing units meet the needs of the population?

Cost burden has been previously cited as the predominant housing problem. Additionally, housing development has lagged behind population growth. These two factors create a need for additional affordable housing in the city.

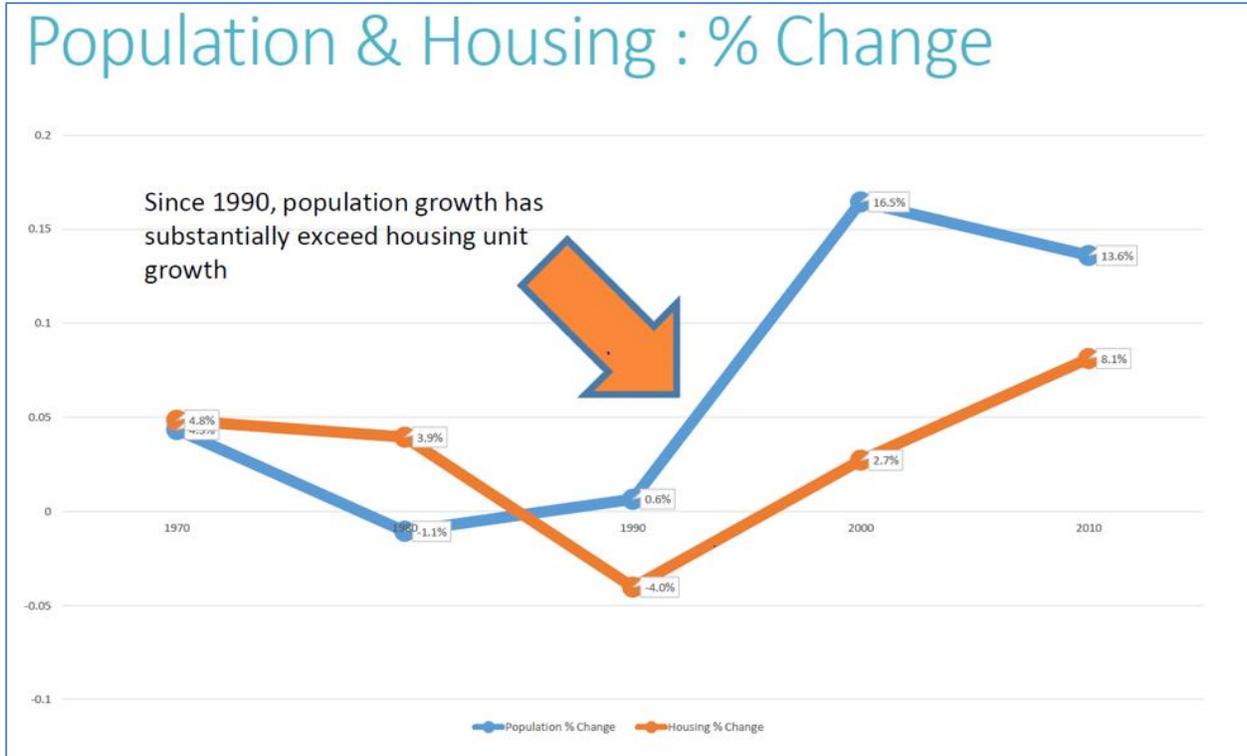


Figure 7 – Population and Housing Change

Describe the need for specific types of housing:

The City has a need for both additional rental and ownership housing. Additional rental housing is needed to help address cost burden and overcrowding issues. Affordable rental are in particular need, but expansion of the rental housing supply through either affordable or market units will help meet unmet rental housing needs by increasing the supply of housing.

Additional ownership housing is needed to encourage greater stability in neighborhoods. As only 26% of the city’s housing units are owner-occupied and much of the rental housing stock is occupied by tenants who frequently move, e.g., students, stable neighborhoods with involved residents are difficult to support. Moderately priced market ownership housing is difficult to develop due to the strong rental market that allows investor-owners to outbid owner-occupants for housing, thereby continuing the trend of declining homeownership rates.

Discussion

See narratives above.

4/08/15 PUBLIC HEARING DRAFT

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

The following tables show the cost of both owner and renter housing in the City of New Brunswick. These tables use 2007-2011 ACS data from HUD's eCon software, as well as off-campus student housing data provided by Rutgers University.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	125,700	260,000	107%
Median Contract Rent	747	1,126	51%

Table 34 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,160	10.4%
\$500-999	3,260	29.2%
\$1,000-1,499	4,402	39.4%
\$1,500-1,999	1,719	15.4%
\$2,000 or more	622	5.6%
Total	11,163	100.0%

Table 35 - Rent Paid

Data Source: 2007-2011 ACS

Vacant Residences		
	Apartment/Condo	House/Townhouse
Studio	\$1122	N/A
1 bedroom	\$911	\$674
2 bedrooms	\$1204	\$1221
3 bedrooms	\$1261	\$1482
4+ bedrooms	\$1745	\$2262
Rooms		
	Apartment/Condo	House/Townhouse
1 bedroom	\$718	\$569
2 bedrooms	\$837	\$786
3 bedrooms	\$1326	\$1015
4 bedrooms	\$880	\$947

Figure 8 – Average Rents for RU Off-Campus Housing

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Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	905	No Data
50% HAMFI	2,640	255
80% HAMFI	6,845	789
100% HAMFI	No Data	1,399
Total	10,390	2,443

Table 36 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	928	1,184	1,458	1,892	2,482
High HOME Rent	972	1,184	1,441	1,656	1,828
Low HOME Rent	918	984	1,181	1,365	1,522

Table 37 – Monthly Rent

Data Source: HUD 2014 FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not a sufficient amount of decent affordable units in New Brunswick to meet identified housing needs. This assessment was made based on the number of overcrowding and cost burden problems addressed throughout this Consolidated Plan.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to the 2009-2013 ACS, the median household value of owner-occupied units in New Brunswick is \$248,100. House values have decreased since the 2008 housing market crash.

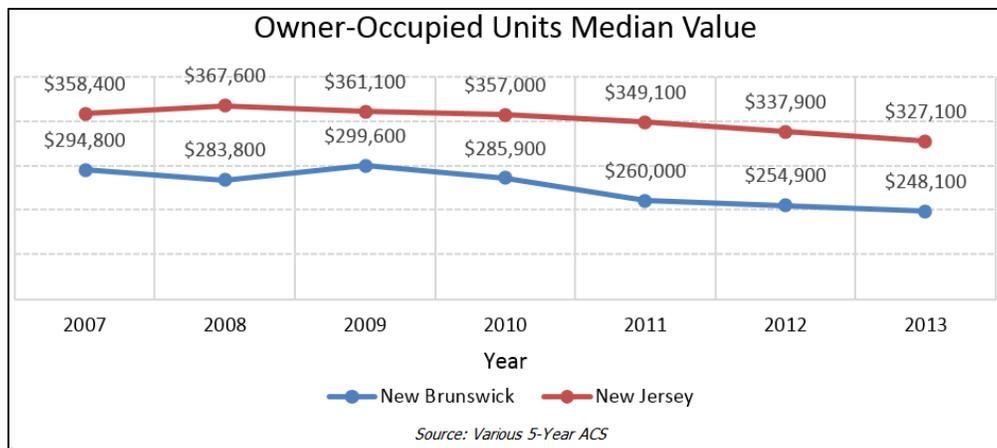


Figure 9 – Owner-Occupied Units Median Household Value

4/08/15 PUBLIC HEARING DRAFT

The City of New Brunswick has rent control regulations that regulate rental increases. Any dwelling that is rented or offered for rent, or any dwelling that is not the principal residence of the property owner, must be registered as a rental unit with the Rent Control Office annually. Since 2010, the annual increase has been capped at 2.5% with the exception of the current 2015 year, which is capped at a 2.6% increase. A vacancy decontrol option is available on a periodic basis when tenancies are vacated.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Rent data from the Rutgers Off-Campus Housing Service indicates that asking rents for units in the college market are less than the FMR rents.

Despite area rents being lower than FMR rents, the data also show that cost burden is a common problem for New Brunswick rental households. While rents are lower in New Brunswick than in the metro area, incomes in New Brunswick are less. The median HH income in New Brunswick is \$40,280. Whereas, the median HH income in Middlesex County is \$79,442, 197% higher.

Cost burden issues are an issue in all LMI income strata. The City intends to continue its strategies to develop affordable housing projects that offer units that offer units affordable at different LMI income strata.

Discussion

See above narratives.

4/08/15 PUBLIC HEARING DRAFT

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The following narrative descriptions and tables describe the condition of New Brunswick's housing market analysis and its condition of housing.

Definitions

New Brunswick follows the State of New Jersey Construction Code for its definition of "substandard condition" which closely aligns with HUD's Housing Quality Standards for safe decent housing.

Substandard Condition

Substandard condition is defined as the condition of a dwelling unit that does not meet Housing Quality Standards or local code.

Substandard Condition but Suitable For Rehabilitation

Substandard condition but suitable for rehabilitation is defined as the condition of a dwelling unit that does not meet standard conditions but is both financially and structurally feasible for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,641	45%	6,019	54%
With two selected Conditions	125	3%	1,298	12%
With three selected Conditions	23	1%	60	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,881	51%	3,786	34%
Total	3,670	100%	11,163	101%

Table 38 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	345	9%	975	9%
1980-1999	548	15%	1,605	14%
1950-1979	1,171	32%	4,149	37%
Before 1950	1,606	44%	4,434	40%
Total	3,670	100%	11,163	100%

Table 39 – Year Unit Built

Data Source: 2007-2011 CHAS

4/08/15 PUBLIC HEARING DRAFT

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,777	76%	8,583	77%
Housing Units build before 1980 with children present	123	3%	495	4%

Table 40 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

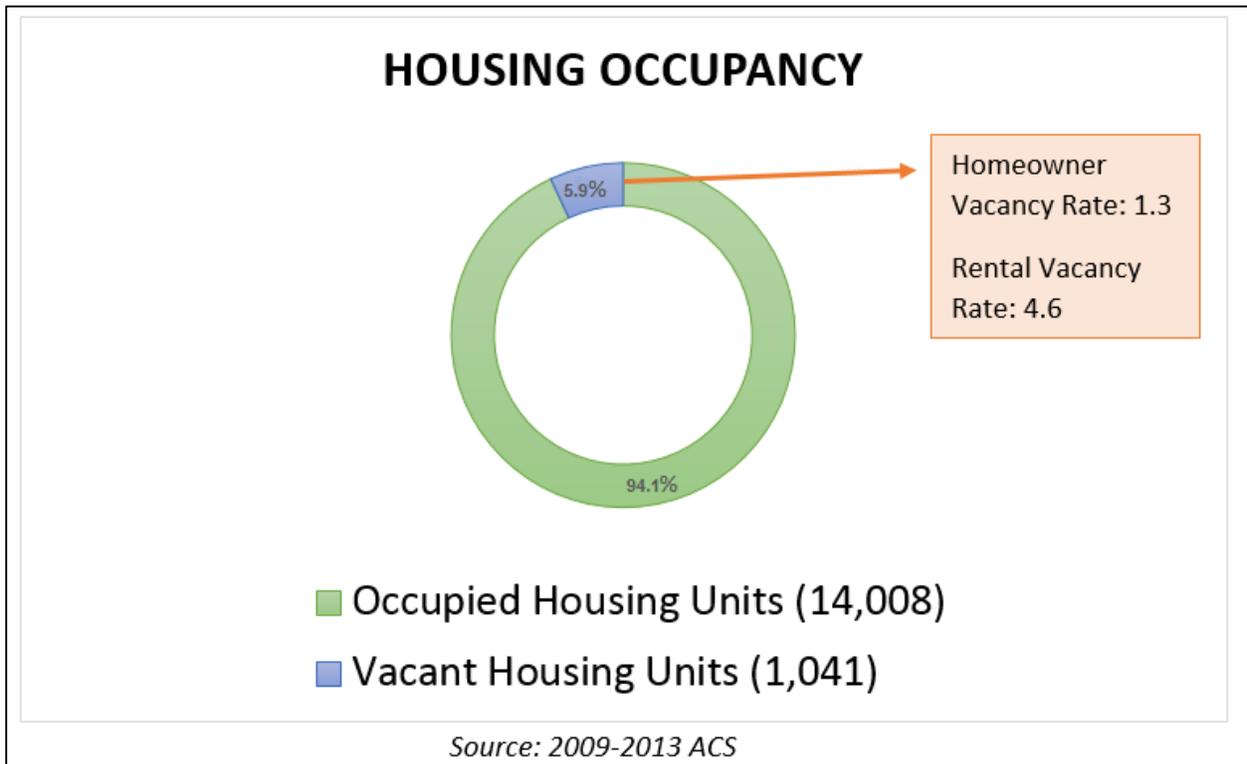


Figure 10 – Housing Occupancy Rate in New Brunswick

Need for Owner and Rental Rehabilitation

The data indicate about half of owner-occupied and two-thirds of rental units have at least one substandard condition.

The Department operates housing rehabilitation programs for owner-occupied one- and two-family dwellings. A limited rehabilitation provides grants of up to \$8,000 for repairs to furnaces and roofs. The Home Improvement Program provides a deferred loan of up to \$30,000 for rehabilitation of substandard systems in the house. Application for assistance is made directly through the City’s Rehab Program Manager. The City also has a pro-active rental housing property maintenance inspection program that

4/08/15 PUBLIC HEARING DRAFT

inspects rental units on a 3-year basis. Substandard conditions are cited, and if not abated in a timely manner, summonses are issued to compel corrective action.



**Is your roof leaking?
Does your heating system not work?
Is your electrical system outdated?
Do you need new windows?**



New Brunswick Home Improvement Program
Forgivable loans are now available to eligible 1 and 2-family homeowners in New Brunswick

Eligible Improvements Include:

- Roof Replacement
- Water and Sewer Hookups
- Repairs to Weatherize Your Home
- Lead-Based Paint Abatement
- Plumbing Repairs
- Heating and Electrical Systems
- Foundation Repairs
- Wheelchair Accessibility Improvements

If your total household income is less than the income limits below, you may be eligible to participate in the Program. Existing and future tenants must also be income eligible for rental units to participate. Income limits for renters are lower than those below. Contact the Program for more information.
(Income limits updated annually)

Household size	1	2	3	4	5	6	7	8
Maximum Income	\$58,000	\$66,300	\$74,592	\$82,880	\$89,500	\$96,141	\$102,771	\$109,400

- Funds are provided as a no interest (0%) ten year forgivable loan
- There are no monthly payments and the loan is forgiven if you keep title and occupancy for a 10-year period after the rehabilitation work.
- Emergency grant program for leaking roofs and non-working heat
- Assisted rentals must follow program guidelines for income and maximum rent allowed for the 10 year lien period. Rents may increase annually based on State issued rates.
- Maximum rent allowed (if all utilities are paid by landlord). 1BR: \$995; 2BR: \$1,193; 3BR: \$1,353. Contact the Program to find out the maximum rent for a rental with any renter-paid utilities.

Funds are limited - so don't wait.

Call Development Directions, LLC for an application package at
732-382-8100

The Home Improvement Program is sponsored by the City of New Brunswick,
Department of Planning, Community and Economic Development



Figure 11 – New Brunswick Home Improvement Program Marketing Material

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Consultation with the Middlesex County Public Health Department revealed that approximately 6,826 (58%) of LMI occupied households have lead based paint hazards. This is consistent with the fact that about 79.2% (11,755) of the total units in New Brunswick were built before 1980. This estimate is further supported by the fact that the low or moderate income neighborhoods contain a high percentage of these units.

Discussion

See above narratives.

4/08/15 PUBLIC HEARING DRAFT

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The New Brunswick Housing Authority owns, manages and administers public housing in New Brunswick. Additionally, they administer the housing voucher program.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	417	845	33	812	163	0	0
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

See narrative below.

4/08/15 PUBLIC HEARING DRAFT

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The NBHA's complexes include the following:

AMP 1- Robeson Village- A 60-unit garden apartment complex located on the westside of New Brunswick. The site includes one, two, and three bedroom units. The site was built in 1947. Thirteen (13) of the 69 units are handicapped accessible. The site is in need of a number of capital improvements including, but not limited to: exterior and interior building repairs, fencing repairs/replacement, plumbing and electrical upgrades, heating/mechanical upgrades and repairs, roofing repairs/replacement and various site work repairs and upgrades.

Schwartz Homes- This complex is located adjacent to Robeson Village and consists of 200 units in two-story brick garden apartment units. The site includes one, two, three and four bedroom units. The site was built in 1950. The site is in need of a number of capital improvements including, but not limited to: exterior and interior building repairs, fencing repairs/replacement, plumbing and electrical upgrades, heating/mechanical upgrades and repairs, roofing repairs/replacement and various site work repairs and upgrades

Additionally, 3 housing projects were developed through the HOPE VI program and contain privately owned and managed units monitored by the Authority with rents determined using criteria substantially similar to the rents for public housing units:

AMP 2- The Authority demolished one (1) high rise senior/disabled building called Hoffman Pavilion in 2012. This site previously contained a ten-story brick high-rise building with 60 units consisting of 12 studio and 48 one bedroom units. The building was built in 1961 and was in need of a number of capital improvements including, but not limited to: exterior and interior building repairs, elevator repairs/replacement, plumbing and electrical upgrades, heating/mechanical upgrades and repairs, roofing repairs/replacement and various site work repairs and upgrades. A site plan to construct 72 units (34 ACC and 38 LIHTC units) has been approved and submitted for funding consideration to the NJHMFA. If approved, construction on this project would begin in 2015/early 2016.

AMP 3- Hope Manor- The project consists of 68 units and 9,000 square feet of commercial office space. Thirty-four (34) of the units are public housing ACC units. The project was developed as part of the NBHA's HOPE VI Program. The site was built in 2002 with Low Income Housing Tax Credit (LIHTC) and other private and public financing. This site also includes 34 low income housing tax credit affordable housing units, in addition to the 34 ACC units. None of these units have capital needs at this time.

Riverside Complex- The project consists of 76 units in two-story garden apartment buildings, of which 38 units are public housing ACC units. The property was built in 2004 as part of the same HOPE VI revitalization program that included the development of the Authority's Hope Manor complex. The balance of 38 units at the site is affordable low income housing tax credit units.

4/08/15 PUBLIC HEARING DRAFT

Lord Stirling – The project consists of 48 senior rental units developed through the HOPE VI program with HUD 202, LIHTC, HOME and other financing. The units are contained in a mid-rise building. The project was completed in 2007.

AMP 4- 55 Harvey Street- The project consists of a six story fifty three (53) unit senior building. Twenty-six (26) of the units are public housing ACC units and 27 units are LIHTC units (including 11 project based housing choice vouchers units).

Public Housing Condition

Public Housing Development	Average Inspection Score	Inspection Date
Robeson Village	56	10/22/2007
Schwartz HMS	82	01/05/2010
HOPE MANOR	67	11/19/2007
Riverside Complex	90	11/13/2009

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

As stated above, the following restoration and revitalization needs exist:

- Robeson Village is in need of a number of capital improvements including, but not limited to: exterior and interior building repairs, fencing repairs/replacement, plumbing and electrical upgrades, heating/mechanical upgrades and repairs, roofing repairs/replacement and various site work repairs and upgrades.
- Schwartz Homes is in need of a number of capital improvements including, but not limited to: exterior and interior building repairs, fencing repairs/replacement, plumbing and electrical upgrades, heating/mechanical upgrades and repairs, roofing repairs/replacement and various site work repairs and upgrades.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The mission of the New Brunswick Housing Authority is to assist eligible families by providing decent, affordable housing as they move to achieve self-sufficiency. The New Brunswick Housing Authority is committed to operate in an ethical, efficient and professional manner. The New Brunswick Housing Authority will establish and maintain relationships with its clients and appropriate community agencies in order to accomplish this mission.

The Housing Authority has established the following Goals and Objectives to accomplish its mission:

4/08/15 PUBLIC HEARING DRAFT

Goal 1: Produce more affordable housing.

Objective 1.1: Produce 120 units

Objective 1.2: Provide at least 25% of the units built for senior or disabled citizens

Goal 2: Continue Public/Private Partnerships.

Objective 2.1: Enter into the development of affordable housing

Objective 2.1.1: Create new partnerships with at least two developers/non-profit organizations

Objective 2.1.2: Complete and submit at least four funding applications for programs

Objective 2.1.3: Increase developer's fee

Objective 2.2: Work toward providing additional senior services

Objective 2.2.1: Create new partnerships with at least two non-profit/health care entities

Objective 2.3: Work toward providing additional job training for residents

Objective 2.3.1: Create and submit at least three funding applications for programs

Goal 3: Undertake staffing needs study

Objective 3.1.: Study organization

Objective 3.2: Study staff skills/deficiencies

Objective 3.3: Provide training to develop skills

Goal 4: Expand security at public housing sites.

Objective 4.1: Increase surveillance areas

Objective 4.2: Perform security assessment

Objective 4.3: Get residents involved in security matters

Objective 4.3.1: Assist with the formation and maintenance of a neighborhood crime watch program

Objective 4.3.2: Create a resident security task force that will work with Police and NBHA security to reduce crime on and near NBHA properties

Discussion:

See above narratives.

4/08/15 PUBLIC HEARING DRAFT

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City consulted with operators of homeless shelter facilities and with homeless service program providers regarding the needs of the homeless in New Brunswick.

Facilities and Housing Targeted to Homeless Households

FACILITY	LOCATION	CAPACITY
Safe House: Women Aware	<i>Undisclosed</i>	24 beds
Ozanam Inn (Men’s Shelter)	New Brunswick	40 beds
Ozanam Family Shelter	Edison	16 beds (singles), 26 beds (families)
Interfaith Seasonal Shelter	New Brunswick	15 beds
Naomi’s Way Transitional Housing	New Brunswick	Eleven 1 BR, five 2BR
Bates House Transitional Housing	New Brunswick	20 beds
State Street Transitional Housing	Perth Amboy	25 rooms, 27 studios, three 1 BR
PERMANENT SUPPORTIVE HOUSING	LOCATION	CAPACITY
Triple C Promise House	Redmond Street	10 BR
RCHP Project 1	Redmond Street	3 BR
RCHP Project 2	Redmond Street	3 BR
Women Aware	<i>Undisclosed</i>	3 BR
Dina’s Dwelling	Bayard Street	10 BR (under construction)

Table 43 – Facilities Serving the Homeless Population

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

- The Eric B. Chandler Health Center is a comprehensive, family-oriented community health center, jointly operated by the Robert Wood Johnson Medical School and Eric B. Chandler Community Board, Inc. Primary care services available at Chandler include: family medicine; internal medicine; infectious disease (HIV counseling, testing, and treatment); pediatrics (including EPSDT and child well-care); obstetrics and gynecology; podiatry; family planning; and dentistry (including preventive, restoration, and curative). Other services of the center include social services, community outreach, nutrition, and health education. Laboratory services are offered as well.

- Rutgers Behavioral Health System offers a comprehensive array of mental health, addiction treatment and related services to meet the needs of adults struggling with behavioral health issues. Clinical services include inpatient, partial hospital day treatment, and outpatient services provided by psychiatrists, nurses, clinicians, and counselors. Community based programs include case management outreach and service linkage, supportive housing, and family support services.

4/08/15 PUBLIC HEARING DRAFT

- Middlesex County One-Stop Career Center offers several services such as career counseling and planning, vocational counseling, job fairs, job matching, job referral assistance, reemployment orientation, and resume development assistance. They also offer services for special populations such as veterans, displaced homemaker program, and vocational rehabilitation services. On-site resources are also available such as public access to a computer, fax and copy machine.
- Triple C Housing offers additional services for the homeless population that include supportive housing, residential care services, and community support services. These services also include support planning and skill training, wellness and recovery support, financial literacy education, case management, and family education groups.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Women Aware

In 2014, Women Aware sheltered 201 women and children, served 1,784 adults and 106 children through nonresidential programs, and received 5,443 hotline calls. Women Aware's Safe House sheltered 201 individuals (80 women and 201 children) in 2014. Of those individuals, 22 were residents of New Brunswick prior to entering the shelter. The Safe House provided 8,212 bednights. Professional case workers help survivors focus on practical, concrete skills of independent living while offering comprehensive services including: counseling and support groups, employment and housing assistance, intensive case management, life skills, parenting education, educational and recreational activities for children, and health care. Demographics of adult Safe House clients:

- 4% mobility impaired; 6% visually impaired; 3% hearing impaired; 8% mental health disability
- 20% White; 28% African American; 41% Latino; 4% Asian; 6% Biracial; 1% Other
- 46% non-English speaking

Further, Women Aware's Permanent Supportive Housing program served three households (3 women and 9 children). Demographics of Permanent Supportive Housing households were: 33% Black Non-Hispanic, 66% Hispanic All Races; 66% under 30% area median income, 33% between 31-50% area median income. Nonresidential services, including support group, legal advocacy, batterers' intervention, and children's therapy, were provided to 465 New Brunswick residents in 2014.

Catholic Charities, Diocese of Metuchen

CCDM served over 199 men at the family shelter, of which, approximately 40% (roughly 79) of the individuals served are from the New Brunswick area. The demographics of CCDM's Men's Shelter are as follows:

4/08/15 PUBLIC HEARING DRAFT

- African-American, 94
- Caucasian, 67
- Hispanic, 35
- Other, 4

Although CCDM serves homeless men coming from other areas in Middlesex County, their family shelter located in Edison sheltered 101 women and individuals in families from New Brunswick. Approximately 3% of their clients' are severely mentally disabled and approximately 15% of their clients' face substance abuse (alcohol and/or narcotics).

Elijah's Promise

- 161,773 meals and bagged to-go lunches served at the soup kitchen and our congregate meal services (including Meals on Wheels and Tiny Tots)
- 5,375 complimentary meals at the Better World Café, projected to be over 6,500 for the 2014-15 year. 1,900 fresh food packages served to people living with HIV/AIDS. We are contracted by Middlesex County to serve 190 packages a month to individuals and families that are affected by HIV/AIDS, meaning that we will have a total outcome of 2,280 packages for 2014.
- 1,050 CSA packages, a number subsidized for low income residents, distributed in the expansion of the Fresh is Best program. With 50 shares a week and the program running from 6/13-11/21 we will serve 1,200 of these packages in total for 2014.
- 55 students trained in the Promise Culinary School for the 2013-2014 year
- Over 10,000 pounds of gleaned produce from local area farms, including from our Better World Market
- 34 individual gardeners at our Shiloh Community Garden, resulting in 100s of pounds of free produce grown by and for New Brunswick residents
- 1692 Hygiene kits distributed, 1281 coats distributed, 39 clients placed into substance abuse clinics, and 701 health screenings carried out by our social services team.

4/08/15 PUBLIC HEARING DRAFT

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The U.S. Census Bureau, 2010-2012 American Community Survey sample count collected data regarding persons with disabilities, including sensory, physical, and mental and self-care disabilities. The ACS 2008-2012 5-Year Estimate reported 5.9% of the City's population to have a disability. The occurrence of a disability for males and females was 29% higher for females than males, with 5.1% of males and 6.6% of females reporting disabilities. Applying this rate to the U.S. Census Bureau's report population for the year 2010 for the City of New Brunswick would indicate that 3,436 persons in the City are disabled. As would be expected, the occurrence of a disability increased with in older population cohorts.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Frail elderly

- Providence Square II – 20% of the units (11 units) will be designed for frail elderly tenants.
- Adult daycare services are provided for up to 140 clients on Charles Street.

Disabled

- Middlesex County Office for the Disabled provides advocacy, information and referral and ADA compliance technical assistance services to and on behalf of disabled residents in Middlesex County. In addition, the Office provides barrier-free assistance grants, Project Lifesaver radio transmitter bracelets and personal assistance services to adults to enable them to work, attend school and live independently.
- Joseph Kohn Rehab Center, operated by the NJ Commission for the Blind and Visually Impaired and located on Livingston Ave, provides residential accommodations and supportive services to assist blind and visually impaired person in learning independent living skills. The Center can accommodate up to 24 residents and provides on-site meals. Supportive services are provided to assist residents with activities of daily living, such as kitchen skills, independent living skills, communication skills, Braille, mobility skills and career/vocational counseling.
- NJ Protection and Advocacy, Inc. is a statewide non-profit organization designated by the State of New Jersey to provide a protection and advocacy system for individuals with disabilities. NJP&A provides advocacy on behalf of the disabled community advises and assists persons with disabilities about obtaining and protecting their rights as individuals with disabilities, provides education and training and promotes public awareness about persons with disabilities.

4/08/15 PUBLIC HEARING DRAFT

HIV/AIDS

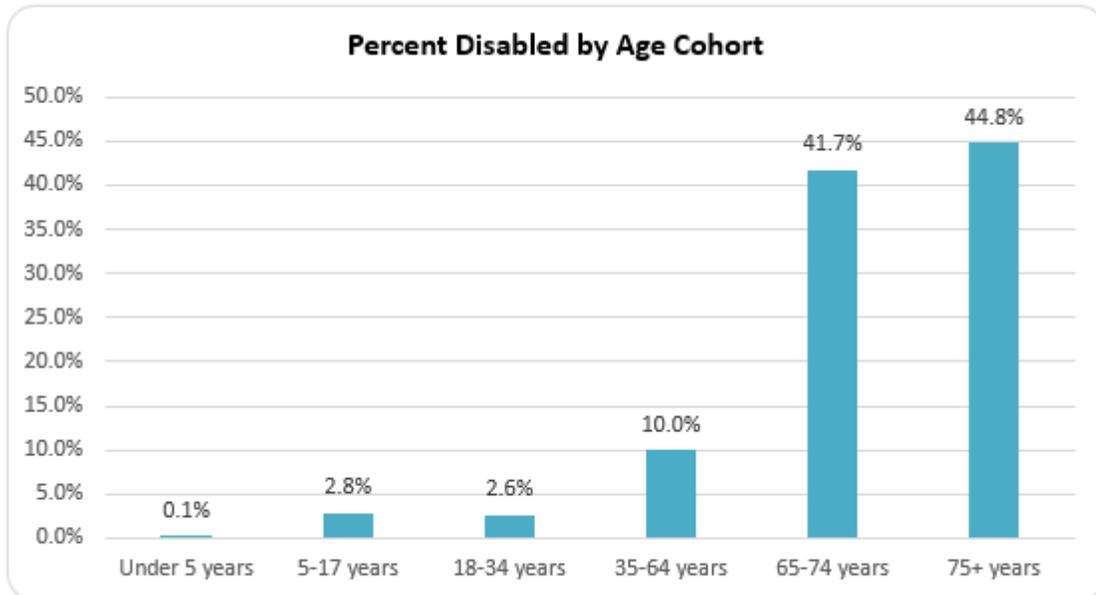
- Hyacinth Foundation's New Brunswick regional office provides support services to persons with HIV/AIDS, including health/risk reduction educations, counseling/support groups, testing and client legal advocacy.
- New Brunswick Counseling Center provides HIV prevention support services. Substance abuse is often a gateway to HIV infection. The substance abuse prevention services and risk reduction education help prevent HIV infections. Additionally, NBCC provides pre and post-test counseling, an on-site support group and referrals.

Domestic Violence

- Women Aware operates a 16-bed shelter in New Brunswick for victims of domestic violence. They also provide support services and a domestic violence hotline.
- Women Aware and the City has created 3 supportive needs housing units for LMI victims of domestic abuse and their families.
- BCUW/Madeline Housing Partners, LLC. Is currently constructing a 10-unit supportive housing units that will provide long-term supportive housing for domestic violence survivors.

Drug/Alcohol Dependencies

- New Brunswick Counseling Center provides comprehensive programs for persons with drug and alcohol dependencies, including methadone maintenance, opiate detoxification, intoxicated driver program, support groups, specialized women's services, support groups for anger management and HIV and psychological evaluations.
- Damon House provides drug & alcohol substance abuse treatment services on both an outpatient and long-term residential basis (halfway house). Services are provided to men, women and criminal justice clients.
- The New Hope Foundation's Open Door program provides outpatient services to substance abuse clients.
- Rutgers Medical School Specialized Addiction Services offers outpatient treatment services to individuals, groups and families. Special needs such as co-occurring disorders, HIV/AIDS, developmental and physical disability, are treated with case management support where needed. Additionally, there is a women's program designed to address their needs in the recovery process.



Source: American Community Survey, 2010-12

Figure 12 - Disabled Population by Age Cohort

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Alliance Center for Independence is mandated by their federal funding agency to provide transition services to those living in nursing home facilities who wish to return to their hometown. A successful transition from an institution or health care facility to residing in the community can involve:

- Access to Section 8 vouchers or NED vouchers;
- Funding for modifications to the home to make it accessible;
- Coordination and availability of services including, personal assistant services, social work services, county services, out patient rehab services, vocational services, including NJ Div. of Vocational Rehabilitation Services, case manager services through NJ Division of Developmental Disabilities; and
- Access to affordable and accessibility public transportation.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Alliance Center for Independence will continue to assist people with disabilities find safe and affordable housing. ACI will continue to advocate for an increase in the number of low rent apartments that are accessible and expansion of section 8 vouchers for people with disabilities and who are low-income to live where they choose to live and assist those individuals who wish to move out of a nursing home or institution and transition back into the community.

4/08/15 PUBLIC HEARING DRAFT

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See narratives above.

4/08/15 PUBLIC HEARING DRAFT

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Impediment #1- Lack of affordable housing

One of the components to providing fair housing is providing a variety of housing that is affordable to people of all races, ethnicities, religious affiliations, gender, and income levels. According to HUD, the median income and the Fair Market Rent for the area determine low-moderate income status. In New Brunswick, approximately seventy-six (76%) percent of the City's rental population are low-moderate income. Furthermore, when a household pays more than 30% of their income towards housing, HUD considers it no longer "affordable". The 2008-2012 American Community Survey shows that sixty-six (66%) of rental households pay 30% or more for their gross rent. This figure is skewed due to the student households, which often have other means of rent support than reported income. However, a high percentage of rental households face a rent burden of 30% or more of their income.

Current/Short Term Actions:

- Use of rent control measures to limit rent increases above the consumer price index increases
- Maintain existing and seek out new public/private partnerships for the development of affordable housing
- Expansion of existing rental assistance programs

Long Term Actions:

- Maintain zoning policies and housing development at moderate and high densities to reduce per unit costs and encourage the construction of affordable housing
- Expansion of homeownership assistance programs, i.e., "Live where you work"

Impediment #2 – Immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments

The City of New Brunswick has a diverse population with residents represented by many different nationalities and languages. According to the 2008-2012 American Community Survey, it is determined that approximately 36.6% of the population speaks English less than "very well" at home. Thus, this creates a fair housing impediment due to communicational challenges. The following actions are intended to help further fair housing:

Immediate Actions:

- Maintains a Language Assistance Plan (LAP) to assist residents who are Limited English Proficient (LEP) in interacting with Federally-funded programs

4/08/15 PUBLIC HEARING DRAFT

Long Term Actions:

- Fair Housing services, such as PRAB, require the presence of bilingual staff for LMI prospective and current residents

Impediment #3- Lack of Property Owner Education about Fair Housing Laws

The City of New Brunswick's housing tenure is dominantly a rental-occupied community with a 76.4% rental rate. Entities such as PRAB's Housing Coalition Unit have placed emphasis on educating tenants on their rights and how to take action if they feel their rights have been infringed upon. There has been little or no formalized effort in educating property owners about fair housing laws and what constitutes discrimination. Proper education of property owners could help minimize blatant infringements of tenant's rights as well as the "I did not know I couldn't do that" situations. The following actions should help further fair housing:

Immediate Actions:

- Provision of informational materials on fair housing to rental property owners through mailings and electronic sources

Long Term Actions:

- Work with local agencies to provide fair housing seminars and outreach programs to the owners of rental properties
- Development of a central person/place for property owners to contact with questions regarding fair housing

4/08/15 PUBLIC HEARING DRAFT

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

According to the 2010 U.S. Census, approximately 54% of New Brunswick’s population is in the labor force. The City of New Brunswick maintains a relatively low unemployment rate, especially for an urban center. The City’s unemployment rate of 4.3% in December 2014 was lower than that of the State of New Jersey (5.7%), and Middlesex County (4.7%). New Brunswick unemployment rate has tracked lower than the county and state rates over the past five years. This has been a typical experience for cities with concentration of employment in the medical and educational sectors.

Economic Development Market Analysis

Business Activity

2012 NAICS	Description	Number of Employees	Percentage
11	Agriculture, Forestry, Fishing and Hunting	85	.34%
23	Construction	1,429	5.71%
31-33	Manufacturing	3,072	12.27%
42	Wholesale Trade	1,172	4.68%
44-45	Retail Trade	2,718	10.86%
48-49	Transportation and Warehousing	1,203	4.8%
51	Information	330	1.32%
52-53	Finance, Insurance, Real Estate and Rental and Leasing	916	3.66%
54	Professional, Scientific, and Technical Services	1,164	4.65%
55	Management of Companies and Enterprises	0	0%
56	Administrative and Support and Waste Management and Remediation Services	2,554	10.2%
61	Educational Services	2,519	10.06%
62	Health Care and Social Assistance	2,269	9.06%
71	Arts, Entertainment, and Recreation	412	1.65%
72	Accommodation and Food Services	3,532	14.11%
81	Other Services (except Public Administration)	1,114	4.45%
92	Public Administration	541	2.16%

Source: U.S. Census Bureau NAICS, 2012

Table 44 - Business Activity

Data Source: U.S. Census Bureau NAICS, 2012

4/08/15 PUBLIC HEARING DRAFT

Labor Force

Total Population in the Civilian Labor Force	29,973
Civilian Employed Population 16 years and over	28,695
Unemployment Rate	4.30
Unemployment Rate for Ages 16-24	N/A
Unemployment Rate for Ages 25-65	N/A

Table 45 - Labor Force

Alternate Data Source Name:
 U.S. Bureau of Labor Statistics Employment Data
 Data Source Comments: December 2014

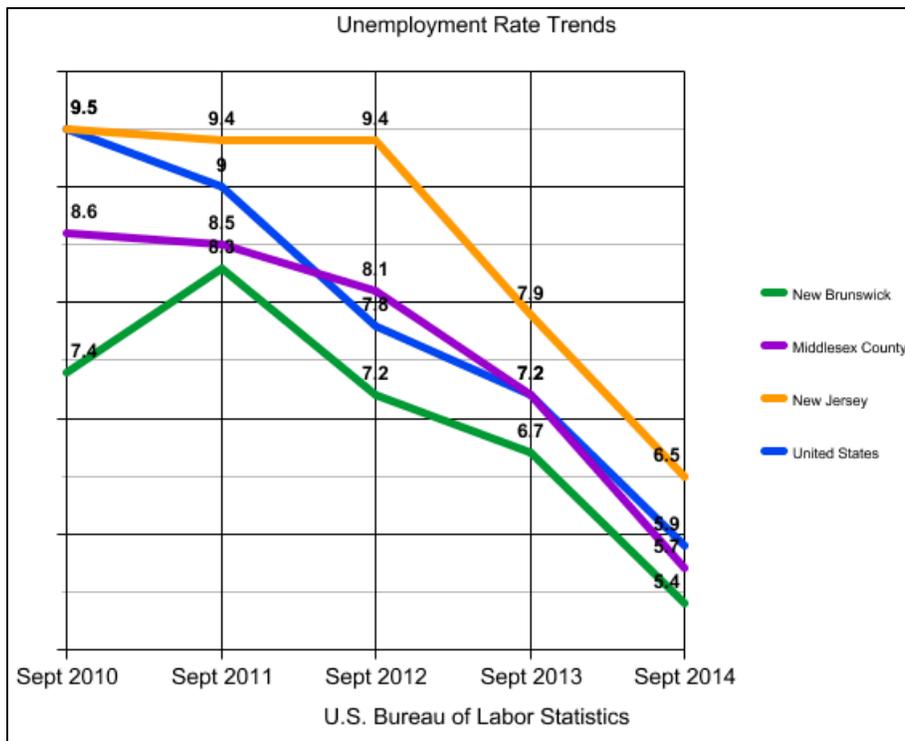


Figure 13 – Unemployment Rates

Occupations by Sector	Number of People
Management, business and financial	3,844
Farming, fisheries and forestry occupations	1,278
Service	2,933
Sales and office	4,858
Construction, extraction, maintenance and repair	1,982
Production, transportation and material moving	2,653

Table 46 – Occupations by Sector

Data Source: 2007-2011 ACS

4/08/15 PUBLIC HEARING DRAFT

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,914	62%
30-59 Minutes	6,884	29%
60 or More Minutes	2,114	9%
Total	23,912	100%

Table 47 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,053	631	1,520
High school graduate (includes equivalency)	5,709	597	1,132
Some college or Associate's degree	2,394	360	601
Bachelor's degree or higher	3,753	193	615

Table 48 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	687	1,869	1,477	1,460	822
9th to 12th grade, no diploma	935	943	606	849	496
High school graduate, GED, or alternative	2,882	3,387	1,999	2,052	685
Some college, no degree	10,578	1,114	638	881	231
Associate's degree	1,112	225	179	318	120
Bachelor's degree	1,264	1,594	529	717	343
Graduate or professional degree	17	880	275	566	266

Table 49 - Educational Attainment by Age

Data Source: 2007-2011 ACS

4/08/15 PUBLIC HEARING DRAFT

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,156
High school graduate (includes equivalency)	21,559
Some college or Associate's degree	28,157
Bachelor's degree	47,356
Graduate or professional degree	54,976

Table 50 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

New Brunswick is known as the “Healthcare City” and is also home to Rutgers, the State University of New Jersey. The largest employment sector in New Brunswick is the “Education and Health Care Services” sector.

Major employers in the City of New Brunswick include Johnson & Johnson, Rutgers University, Middlesex County, Robert Wood Johnson University Hospital, and Saint Peters University Hospital.

Describe the workforce and infrastructure needs of the business community:

According to the 2009-2013 ACS, approximately 61.6% of New Brunswick’s population is in the labor force. The City of New Brunswick maintains a relatively low unemployment rate, especially for an urban center. As of December 2014, the unemployment rate in New Brunswick was 4.3% (U.S Bureau of Labor Statistics).

The 2009-2013 ACS estimates that approximately 39.7% of workers 16+ years drive alone to work. This is substantially lower compared to New Jersey, which has a 71.9% rate of workers 16+ years who drive alone to work. New Brunswick has a 15.8% rate of commuters who walk to work (compared to New Jersey’s 3.1%) and a 15.3% of other means of commuting to work such as bicycling (compared to New Jersey’s 1.9%).

According to *Walk Score*, a private company that provides a public access walkability index that assigns a numerical walkability, the City of New Brunswick has a “walk score” of 71. This score deems New Brunswick as a “very walkable” city where most errands can be accomplished on foot. Some areas of New Brunswick, such as the downtown business district, has an even higher walk score and is considered a “walker’s paradise.”

4/08/15 PUBLIC HEARING DRAFT

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The New Jersey Department of Transportation's (NJDOT) is planning to improve the Route 18 Bridge over Route 1 located in New Brunswick. Construction began in July 2014 and will continue through April 2016. Ultimately, the reconstruction project will mitigate a merge conflict between Route 18 northbound traffic and New Jersey Turnpike traffic reducing backups on Route 18 northbound and the New Jersey Turnpike ramp.

Middlesex County is also currently in construction of a 2+ mile bicycle pathway that will connect the Rutgers College Avenue Campus to the Cook Douglass Campus via downtown New Brunswick.

These improvements will create positive changes for the New Brunswick economy by alleviating commuting hassles.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

New Brunswick is the home to one of the largest research universities in the country, Rutgers, a community college branch campus and two teaching hospitals. These higher education institutions provide a large supply of well-trained college educated and post-graduate educated workers for the local workforce. The local public school system faces challenges with the large immigrant population in the system and has many programs designed to address their special needs. Additionally, Middlesex County provides a wide range of vocational training schools that offer non-college, college technical and arts education. Local job growth has outpaced statewide job growth for the past decade. This positive job growth combined with the low local unemployment rate indicates that skills and education are well matched with local employment opportunities.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

As previously stated, Middlesex County One-Stop Career Center offers several services such as career counseling and planning, vocational counseling, job fairs, job matching, job referral assistance, reemployment orientation, and resume development assistance.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

4/08/15 PUBLIC HEARING DRAFT

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

See above narratives.

4/08/15 PUBLIC HEARING DRAFT

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

As discussed in Housing Needs Assessment of this Consolidated Plan, there are several neighborhoods where the majority of residents are affected by multiple housing problems. Within these areas, the Hispanic population and the Rutgers University undergraduate housing stock has a higher percentage of households with multiple housing problems. This is due to lower incomes, which results in the rental of units with cost burden, physical deterioration, and overcrowding.

This Consolidated Plan defines "concentration" as a close gathering of households by census tract.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

"Hispanic or Latino" represents approximately 50% of the population in New Brunswick. The geographical distribution of Hispanic ethnicity and Black/African American is shown in the following maps in this section. Each population is shown as a percentage of the total population in that individual census block.

This Consolidated Plan defines "concentration" as a close gathering of households by census tract.

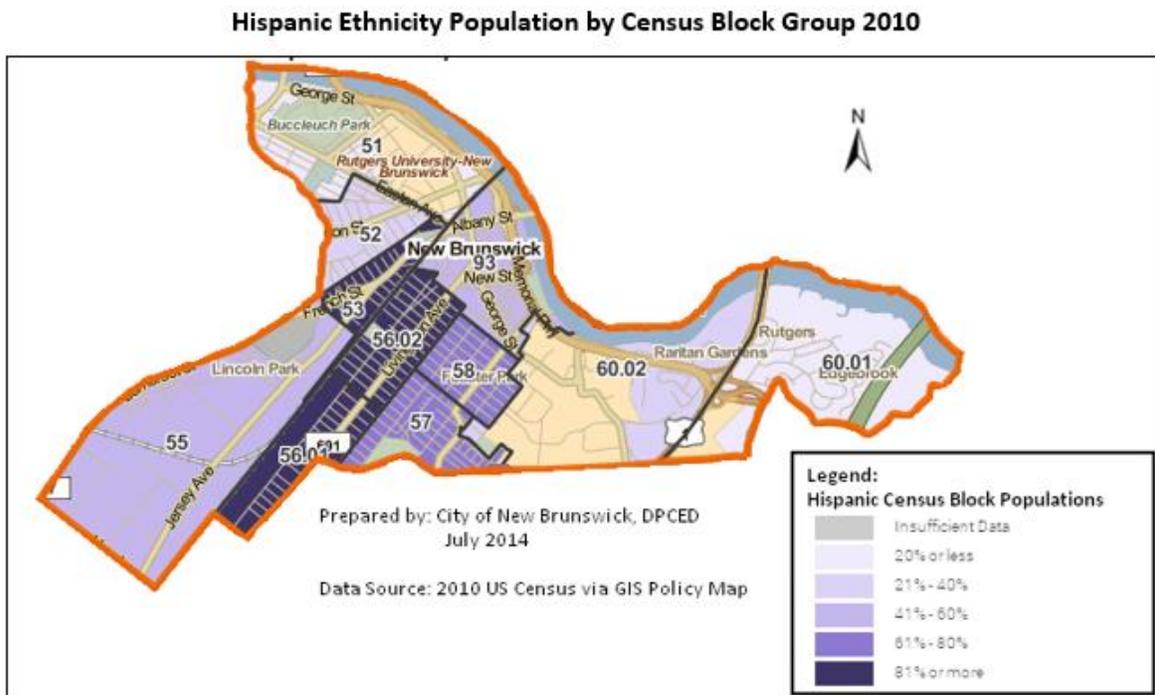


Figure 14 –Hispanic Ethnicity in New Brunswick

4/08/15 PUBLIC HEARING DRAFT

African-American Population by Census Block Group 2010

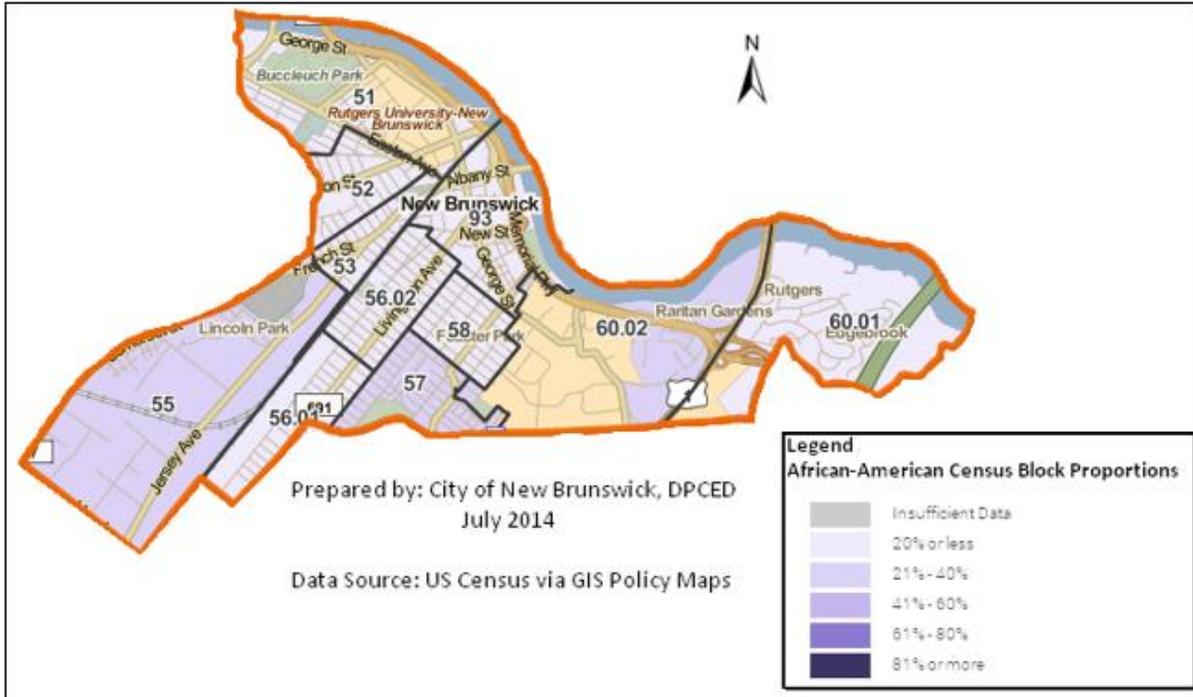


Figure 15 – African-American Population in New Brunswick

What are the characteristics of the market in these areas/neighborhoods?

The characteristics in these neighborhoods are further identified in section SP-10 of this Consolidated Plan. Most of the housing stock in these neighborhoods are older infrastructures and densely populated.

Are there any community assets in these areas/neighborhoods?

Community Centers

- The New Brunswick Hub Teen Center is located on Joyce Kilmer Ave in a predominantly Hispanic neighborhood.
- The New Brunswick Senior Citizen Resource Center is located on Huntington Ave near the Rutgers University campus.
- The Unity Square Community Center is located on Remsen Ave in a predominantly Hispanic neighborhood.

Libraries

- The New Brunswick Public Library is located on Livingston Ave near the downtown district and on the outskirts of a predominantly Hispanic neighborhood.

4/08/15 PUBLIC HEARING DRAFT

Parks

- The New Brunswick Park's system features 272 acres of parks, playgrounds, passive areas, athletic fields, facilities, lawns, and gardens. A total of 10 out of 11 parks are in CDBG eligible neighborhoods.

Esperanza Neighborhood

- The Esperanza Neighborhood Project is a comprehensive neighborhood improvement and revitalization initiative focused on a 57-block area of New Brunswick. Esperanza stretches from Somerset Street to Livingston Avenue in a predominantly Hispanic neighborhood.



Figure 16 – Esperanza Neighborhood

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Consolidated Plan and its funding priorities are intended to create neighborhoods in which households of various income groups can find housing opportunities within the community and to allow persons living in the housing to have access to transportation, jobs and other community assets. Such neighborhoods are intended to reduce the isolation of the poorest households from the rest of the community and to create stable, viable communities, which provide reasonable access services and amenities. Towards this end, the Plan identifies housing and community development needs and proposes strategies and projects to address the needs. The Plan seeks to provide funding to maintain existing housing in good condition through rehabilitation funding and enhanced code enforcement, to develop new affordable housing, to support facilities and services to address the needs of the homeless population; and to address non-housing community development needs such as improved public safety and bicycle and pedestrian safety in LMI neighborhoods.

4/08/15 PUBLIC HEARING DRAFT

SP-10 Geographic Priorities – 91.215 (a)(1) Geographic Area

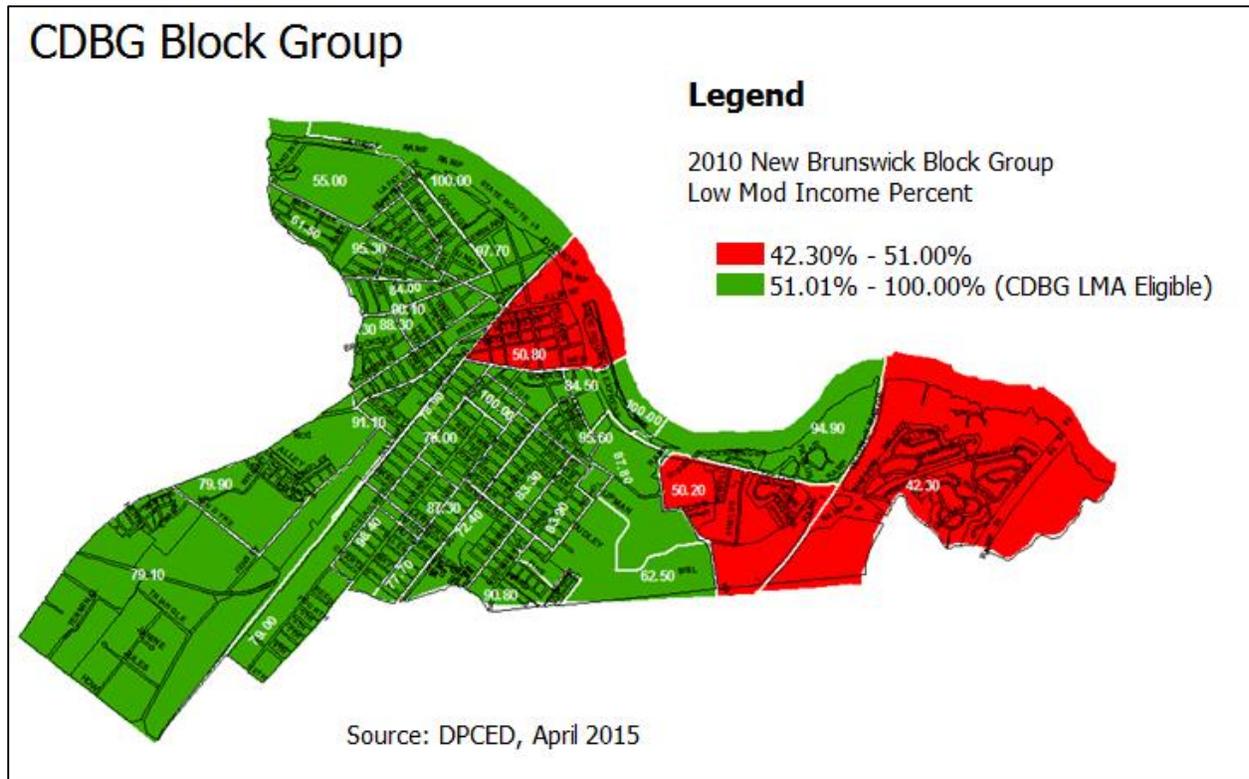


Figure 17 – New Brunswick CDBG Eligible Areas

CDBG Eligible Areas, New Brunswick, NJ				
Block Group & Census Tract	LMI Universe	Uncapped Low Inc	Uncapped Low Mod Inc	Uncapped Low Mod %
Block Group 1, Census Tract 51	520	145	320	61.5%
Block Group 2, Census Tract 51	235	220	235	100.0%
Block Group 3, Census Tract 51	1475	1385	1405	95.3%
Block Group 4, Census Tract 51	900	365	495	55.0%
Block Group 5, Census Tract 51	865	845	845	97.7%
Block Group 1, Census Tract 52	1865	1540	1680	90.1%
Block Group 2, Census Tract 52	1470	1015	1415	96.3%
Block Group 3, Census Tract 52	780	635	655	84.0%
Block Group 4, Census Tract 52	860	680	795	92.4%
Block Group 1, Census Tract 53	2095	1310	1850	88.3%
Block Group 2, Census Tract 53	1460	1215	1330	91.1%
Block Group 1, Census Tract 55	2010	1090	1605	79.9%
Block Group 2, Census Tract 55	1750	775	1385	79.1%
Block Group 1, Census Tract 56.01	2165	1910	2130	98.4%

4/08/15 PUBLIC HEARING DRAFT

Block Group 2, Census Tract 56.01	855	495	675	79.0%
Block Group 1, Census Tract 56.02	2420	1315	1910	78.9%
Block Group 2, Census Tract 56.02	1015	510	1015	100.0%
Block Group 3, Census Tract 56.02	2520	1400	1990	79.0%
Block Group 4, Census Tract 56.02	985	670	860	87.3%
Block Group 1, Census Tract 57	1945	875	1765	90.8%
Block Group 2, Census Tract 57	1430	720	1035	72.4%
Block Group 3, Census Tract 57	1770	1105	1375	77.7%
Block Group 1, Census Tract 58	1430	945	1200	83.9%
Block Group 2, Census Tract 58	2390	1485	1990	83.3%
Block Group 3, Census Tract 58,	1330	675	990	74.4%
Block Group 1, Census Tract 60.01	2670	675	1130	42.3%
Block Group 1, Census Tract 60.02	1460	865	1385	94.9%
Block Group 2, Census Tract 60.02	205	90	180	87.8%
Block Group 3, Census Tract 60.02	1065	520	535	50.2%
Block Group 4, Census Tract 60.02	40	15	25	62.5%
Block Group 1, Census Tract 93	1460	1020	1395	95.6%
Block Group 2, Census Tract 93	1655	630	840	50.8%
Block Group 3, Census Tract 93	730	675	730	100.0%
Block Group 4, Census Tract 93	1130	940	955	84.5%

Shaded = Eligible Block Group

Table 51 – Geographic Priority Areas

Data Source: FY 2014 LMISD by State - All Block Groups, Based on 2006-2010 American Community Survey

Downloaded: 04.01.2015 from <https://www.hudexchange.info/manage-a-program/acs-low-mod-summary-data-block-groups-places>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of New Brunswick continues to develop strategies to create sustainable and stronger neighborhood in the city, specifically the LMI neighborhoods. Generally the geographic location of these neighborhoods have remained relatively the same over the past several decades. Strategies for redeveloping these particular neighborhoods include, but are not limited to, funding activities such as neighborhood security, housing code enforcement, affordable housing, and infrastructure development.

Community Development Block Grant dollars are to be used to benefit low and moderate income (LMI) persons and households. CDBG funds can be spent directly on LMI individuals and households or on projects that provide a benefit to an area when that area's population is at least 51% LMI.

4/08/15 PUBLIC HEARING DRAFT

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

- Reduce Cost Burden
- Affordable Housing Development
- Rehabilitation of Owner Occupied Units
- Senior Housing Development
- Special Economic Development
- Improve Neighborhood Living Environment
- First Time Homeowners Assistance

A detailed description of each allocation priority listed above can be found in the next section "SP-25 Overview" of this Consolidated Plan.

4/08/15 PUBLIC HEARING DRAFT

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 52 – Priority Needs Summary

1	Priority Need Name	Reduce Cost Burden
	Priority Level	High
	Population	Very Low, Low and Moderate Income Families Large Families Families with Children Public Housing Residents Elderly Households and Individuals Chronically Homeless Households and Individuals Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Description	The City will address the priority through rental assistance through the NBHA, housing rehabilitation for LMI owner-occupants and rent controls.
	Basis for Relative Priority	The CHAS data indicates 76% of renters in New Brunswick have incomes that are less than 80% of the Middlesex-Somerset-Hunterdon metro area median income of \$66,250 (HUD, 2013) and are classified as low, very-low or extremely low income households. The statistics for homeowners are relatively better than the statistics for renters, with (47%) of all homeowners having incomes less than 80% of the area median family income. The most common housing problem in New Brunswick is the cost burden on households to be able to afford decent, safe housing.
	2	Priority Need Name
Priority Level		High
Population		Owner-Occupied Very Low, Low and Moderate Income Households
Geographic Areas Affected		City-wide

4/08/15 PUBLIC HEARING DRAFT

	Description	The retention of owner-occupied housing to encourage greater neighborhood stability and to address cost burdens of ownership for LMI households has been given a high priority. According to the 2008-2010 ACS, approximately seventy percent (71.6%) of owner-occupied housing was built before 1970 and requires a high degree of maintenance. In order to address this priority, the City will continue its rehabilitation programs, through the Homeowner Improvement Program.
	Basis for Relative Priority	CHAS data has indicated that 47% of all owner-occupants face a cost burden, the housing stock is old and owner-occupancy has been decreasing for several decades.
3	Priority Need Name	Affordable Housing Development
	Priority Level	High
	Population	Very Low, Low and Moderate Income Families Chronically Homeless Households and Individuals
	Geographic Areas Affected	City-wide
	Description	Development of new affordable housing units including both supportive needs housing, rentals and ownership units.
	Basis for Relative Priority	According to the 2007-2011 CHAS data, over half (54.1%) of all households, both owner and rental, face a cost burden of paying rents of 30+% of their income. The City seeks to develop affordable units to address this need.
4	Priority Need Name	Senior Housing Development
	Priority Level	Moderate
	Population	LMI Elderly Households and Individuals
	Geographic Areas Affected	City-wide
	Description	Funding for development of affordable senior citizen rental units.
	Basis for Relative Priority	New Brunswick has six affordable senior housing complexes with 594 units. All of the senior housing facilities are nearly 100% occupied and maintain waiting lists of interested senior residents. This demonstrates the on-going demand for affordable senior housing in New Brunswick. According to the 2011-2013 ACS, approximately a quarter (27.5%) of householders 65+ years pay 30+% of their income for rent.

4/08/15 PUBLIC HEARING DRAFT

5	Priority Need Name	Economic Development
	Priority Level	Moderate
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Description	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's CDBG program works with the non-profit providers 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.
	Basis for Relative Priority	Approximately 91% of the City is CDBG eligible block groups.
6	Priority Need Name	Improve Neighborhood Living Environment
	Priority Level	Moderate
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Description	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.

4/08/15 PUBLIC HEARING DRAFT

	Basis for Relative Priority	The city has a high percentage of LMI households and ageing housing stock. Activities in this category will assist in improving public facilities in LMI areas, maintaining the quality of the housing stock through enforcement and improve neighborhood safety.
7	Priority Need Name	First Time Homeowners Assistance
	Priority Level	Moderate
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	City-wide
	Description	The City seeks to create opportunities for more persons to become owner-occupants of existing housing. Although interest rates are currently low, down payment and closing cost requirements are an impediment 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 off-campus housing demand for rentals, the price of housing is higher than in most urban areas. In order to increase homeownership in the City from the current ~24%, buyer assistance is needed as an incentive and as assistance to overcome barriers. The City is currently participating in the NJHMFA <i>Live Where You Work Program</i> to provide such assistance.
	Basis for Relative Priority	The city has had a declining percentage of housing being owner-occupied. Ownership tenure only accounts for 24% currently of the occupied housing. Increased homeownership will increase the stability of neighborhoods and encourage community involvement.

Table 52 – Priority Needs Summary

Narrative

The intent of the Consolidated Plan is to create decent and affordable housing, create a suitable living environment, and provide economic opportunities. The City of New Brunswick has undertaken an assessment of the jurisdiction’s housing needs for households residing in, and those expected to reside in, the jurisdiction over the next five years. This process has included consultation with several agencies, organizations, and individuals, as well as analysis of available reports and data. Citizen participation has been enforced through a public hearing on this Consolidated Plan and a 30-day public comment period prior to approval of a final Consolidated Plan.

4/08/15 PUBLIC HEARING DRAFT

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	Continued population increase and cost burden
Rehabilitation	Market pressure to convert to rental tenure, cost burden for LMI homeowners
Acquisition, including preservation	Opportunities to acquire properties in locations that have a need for affordable housing

Table 53 – Influence of Market Conditions

4/08/15 PUBLIC HEARING DRAFT

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of New Brunswick receives federal funds through the U.S. Department of Housing and Urban Development on an annual basis. During the first program year of this Five Year Plan, the City will receive entitlement allocations.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public-federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$871,844	0	\$1,409,164.12 (As of March 31, 2015)	\$2,281,008.12	Funds are expected to be used to develop parks, provide code enforcement, neighborhood security, micro-enterprise development and fair housing
HOME	public-federal	Multifamily rental new construction	\$350,778	0	\$1,258,649.52 (As of March 31, 2015)	\$1,609,427.52	Funds are expected to be used to develop multifamily rentals for supportive needs populations

Table 54 - Anticipated Resources

4/08/15 PUBLIC HEARING DRAFT

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

LEVERAGING RESOURCES

HOME and CDBG funds are used to leverage non-Federal public funds, in-kind contributions and private funds to increase the resources available to assist LMI households.

- 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.
- NJHMFA Supportive Needs Housing Trust Fund money will be leveraged with HOME funds for supportive needs housing
- Park development will leverage local and state funds to supplement CDBG funds for design and engineering

MATCHING REQUIREMENTS

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.

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

N/A

Discussion

See narrative above.

4/08/15 PUBLIC HEARING DRAFT

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NEW BRUNSWICK	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
NEW BRUNSWICK HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

City of New Brunswick

City departments including DPCED, Inspections, Parks, Public Works, Engineering, and other City Officials assist in the identification of needs as well as goals needed to improve the infrastructure. These departments also implement infrastructure projects selected for funding. The City is also responsible for providing fair housing and economic development opportunities through CDBG funds.

New Brunswick Housing Authority

The NBHA is responsible for providing affordable, decent housing for lower income households. This includes both public housing units and Section 8 vouchers.

4/08/15 PUBLIC HEARING DRAFT

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X		
Transportation	X		

Table 56 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

As cited throughout this Consolidated Plan, the CoC structure and active participation of community stakeholders are the key organization meeting the needs of the homeless.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Various stakeholders have cited that the lack of affordable housing in New Brunswick is one of the biggest issues facing residents of the city. Rentals in New Brunswick are expensive for the majority of

4/08/15 PUBLIC HEARING DRAFT

people. Increased access to rental assistance and Section 8 vouchers or public housing would be helpful. Further, many of the rental units are large, whereas, some residents frequently require affordable 1 or 2 bedroom units. More space needs to be identified to house the homeless during the cold months. The current programs for the winter months include:

- Elijah's Promise is currently the only provider of Code Blue housing
- RCHP-AHC serves the homeless and operate New Brunswick's Winter Rotating Shelter, including Second Reformed Church, Anshe Emeth Memorial Temple, Elijah's Promise, Christ Church and Catholic Charities Diocese of Metuchen.

Overcrowding, due to cost burdens and availability of units, is an issue for LMI households. There are many undocumented families that do not qualify for services or are afraid to seek services. Additionally, there is a need for increased funding for case management support services for families living in supportive housing. Supportive housing is a nationally recognized model to help the homeless acquire stable housing become self-sufficient. The model requires case management and other targeted services to help tenants with histories of chronic homelessness. Supportive needs housing subsidized with Continuum of Care vouchers have a match requirement for service funding equal to the cost of the rental assistance subsidy. The increased case management for tenants is not currently covered by any funding sources, including the Continuum of Care. The lack of funding means that organizations who accept the role of service provider for a voucher are incurring additional expenses without the funding to make the services sustainable.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Stakeholders have indicated the following needs:

- Local agencies need more access to facility improvement funding. Capital improvements, as well as ongoing repair costs, are important investments to keep service providers operating and providing programs in the local community. Community Development Block Grant funds have traditionally played an important role by funding rehabilitation, thereby maintaining local non-profit facilities that benefit low-income area residents.
- More affordable housing for homeless families and for individuals. Additionally, an increase in Section 8 vouchers that could be used for the New Brunswick population and community.
- As to rapid-rehousing, from the onset, individuals receiving rapid re-housing should have a case manager working with them, developing an individualized plan, focusing on strengths, to move him/her/ them along the path to their particular level of self-sufficiency. The case manager will also help the new tenant navigate both the health and the social services systems. This is crucial in assuring that these individuals will be prepared to sustain their home moving forward. Clients who are in the process of having their rental assistance end should already have stable employment and should have worked or be working on any other needs.

4/08/15 PUBLIC HEARING DRAFT

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Neighborhood Safety	2015	2019	Non-Housing Community Development		Improve Neighborhood Living Environment	CDBG: \$800,000	Public service activities other than Low/Moderate Income Housing Benefit: 46955 Persons Assisted
2	Code Enforcement	2015	2019	Non-Housing Community Development		Improve Neighborhood Living Environment	CDBG: \$400,000	Housing Code Enforcement/Foreclosed Property Care: 15000 Household Housing Unit
3	Fair Housing	2015	2019	Affordable Housing Non-Homeless Special Needs		Reduce Cost Burden Affordable Housing Development	CDBG: \$75,000	Public service activities for Low/Moderate Income Housing Benefit: 3000 Households Assisted
4	Economic Development	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$300,000	Jobs created/retained: 100 Jobs
5	Clean Parks Program	2015	2019	Non-Housing Community Development		Improve Neighborhood Living Environment	CDBG: \$750,000	See goals (table 57b)

4/08/15 PUBLIC HEARING DRAFT

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Increase Housing Affordability	2015	2019	Affordable Housing		Reduce Cost Burden Affordable Housing Development	HOME: TBD	See goals (table 57b)
8	Provide Infrastructure & Facility Improvements	2015	2019	Non-Housing Community Development		Improve Neighborhood Living Environment	CDBG: TBD	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 46955 Persons Assisted
9	Homeowner Improvement Program	2015	2019	Affordable Housing		Housing Rehabilitation of Owner Occupied Units	RCA (leveraging funds)	See goals (table 57b)
10	Live Where You Work	2015	2019	Affordable Housing		First Time Homeowners Assistance	Other	See goals (table 57b)
11	Rental Assistance	2015	2019	Affordable Housing Public Housing Homeless		Rental Assistance	CDBG (relocation) Other	See goals (table 57b)
12	Provide for the Elderly	2015	2019	Affordable Housing		Senior Housing Development	Other	See goals (table 57b)

Table 57a – Goals Summary

4/08/15 PUBLIC HEARING DRAFT

Goal Descriptions

1	Goal Name	Neighborhood Safety
	Goal Description	Assignment of police officers to various activities including saturation patrols high crime areas, meetings with crime watch groups, implementation of youth programs (DARE and gang prevention), and assisting the anti-crime unit with drug prevention. These police officers will patrol mostly neighborhoods of low- and moderate- income persons.
2	Goal Name	Code Enforcement
	Goal Description	Enhancement of the City's code enforcement program by providing for periodic non-complaint based inspections to ensure rental housing in LMI neighborhoods are in safe livable conditions. The program also provides for re-inspection of failing units.
3	Goal Name	Fair Housing
	Goal Description	To affirmatively further fair housing in the City of New Brunswick, the City will provide the Puerto Rican Action Board-Housing Coalition Unit (HUD certified fair housing counseling agency) with a grant of \$15,000 per year for the provision of housing counseling services. Services were broken down into the following categories- Housing Rights/Fair Housing, Homeownership Counseling, and General Information and Referral Counseling.
4	Goal Name	Economic Development
	Goal Description	The City has established a micro and small business loan program in association with the Intersect Fund. As aforementioned, the program is targeted at small minority and women-owned businesses. The program will target specifically minorities, LMI persons, and female-owned businesses.
5	Goal Name	Clean Parks Program
	Goal Description	Funding for the purchase, installation of new playground and recreational equipment, tree and shrub planting, and other park improvements for eligible parks.
7	Goal Name	Increase Housing Affordability
	Goal Description	Increase housing affordability by providing resources to add decent housing units responsive to low- to moderate-income persons.

4/08/15 PUBLIC HEARING DRAFT

8	Goal Name	Provide Infrastructure & Facility Improvements
	Goal Description	Support infrastructure and improvements to promote neighborhood stabilization, sustainability, and activities and provide a suitable living environment for residents. Improvements to streets and sidewalks, adding bicycle infrastructure, flashing crosswalks, and various bike and pedestrian improvements. Other facilities to be added include community gardens and continuing the creation of a synthetic turf at Memorial Stadium.
9	Goal Name	Homeowner Improvement Program
	Goal Description	This program provides up to \$30,000 per housing unit for housing rehabilitation. Funding is provided by way of a deferred loan. The owner must remain the owner-occupant for ten years for either a one or two-family house, as well as keep the second unit affordable for ten years. In order to maximize benefits, funding is a combination of RCA funds and HOME Rehabilitation Program funds.
10	Goal Name	Live Where You Work
	Goal Description	The City is participating with the NJHMFA Live Where You Work Program to provide downpayment and closing cost assistance in conjunction with low-cost mortgages for housing throughout the City. Other first time homeowner mortgages are also available through NJHMFA. The City will refer low income persons interested in purchasing a home for the first time to NJHMFA for assistance through their reduced rate and low downpayment mortgage programs.
11	Goal Name	Rental Assistance
	Goal Description	The Housing Authority of the City of New Brunswick continued to administer the Housing Choice Voucher Rental Assistance Program for the City of New Brunswick during the program year. The Housing Choice Program provides direct financial assistance to those renters who are income eligible. The Housing Authority currently has 905 total vouchers. In addition to the Housing Choice Rental Assistance Program, the rehabilitation programs provide tangible benefits to many renters, although not by way of direct financial assistance. Also, rental and moving assistance for tenants displaced by code enforcement activity due to uninhabitable or dangerous housing conditions will be provided as relocation.
12	Goal Name	Provide for the Elderly
	Goal Description	The City will continue to work with the New Brunswick Housing Authority to support affordable senior housing developments.

Table 57b – Goals Description

4/08/15 PUBLIC HEARING DRAFT

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of New Brunswick has undertaken an assessment of the jurisdiction's housing needs for households residing in, and those expected to reside in, the jurisdiction over the five year period July 1, 2015 - June 30, 2020.

4/08/15 PUBLIC HEARING DRAFT

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The goals and objectives of the New Brunswick Housing Authority is explored earlier in section MA-25 of this Consolidated Plan.

Activities to Increase Resident Involvements

The mission of the New Brunswick Housing Authority is to assist eligible families by providing decent, affordable housing as they move to achieve self-sufficiency. The New Brunswick Housing Authority is committed to operate in an ethical, efficient and professional manner. The New Brunswick Housing Authority will establish and maintain relationships with its clients and appropriate community agencies in order to accomplish this mission.

The Authority has also been involved with the administration and coordination of a number of community and resident services over the past several years. These include, but are not limited to, the following programs:

- Soft Cost Assistance Program: provides limited financial assistance to public housing residents for soft costs related to home purchases in the City of New Brunswick
- Case Management Program
- Family Self-Sufficiency Program
- Team Program: Referral program for tenants in regards to drug and alcohol rehabilitation programs
- Section 8 Homeownership Program
- Youth Jobs Program and development programs for carpentry training and computer/technology training

The Housing Authority continues to assist eligible families by providing decent, affordable housing as they move to achieve self-sufficiency. The Authority is committed to operate in an ethical, efficient and professional manner. The Authority continues to establish and maintain partner relationships with its clients and appropriate community agencies in order to accomplish this mission.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

4/08/15 PUBLIC HEARING DRAFT

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Impediment #1- Lack of affordable housing

One of the components to providing fair housing is providing a variety of housing that is affordable to people of all races, ethnicities, religious affiliations, gender, and income levels. According to HUD, the median income and the Fair Market Rent for the area determine low-moderate income status. In New Brunswick, approximately seventy-six (76%) percent of the City's rental population are low-moderate income. Furthermore, when a household pays more than 30% of their income towards housing, HUD considers it no longer "affordable". The 2008-2012 American Community Survey shows that sixty-six (66%) of rental households pay 30% or more for their gross rent. This figure is skewed due to the student households, which often have other means of rent support than reported income. However, a high percentage of rental households face a rent burden of 30% or more of their income.

Current/Short Term Actions:

- Use of rent control measures to limit unlawful rent increases above the consumer price index increases
- Maintain existing and seek out new public/private partnerships for the development of affordable housing
- Expansion of existing rental assistance programs

Long Term Actions:

- Maintain zoning policies and housing development at moderate and high densities to reduce per unit costs and encourage the construction of affordable housing
- Expansion of homeownership assistance programs, i.e., "Live where you work"

Impediment #2 – Immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments

The City of New Brunswick has a diverse population with residents represented by many different nationalities and languages. According to the 2008-2012 American Community Survey, it is determined that approximately 36.6% of the population speaks English less than "very well" at home. Thus, this creates a fair housing impediment due to communicational challenges. The following actions are intended to help further fair housing:

Immediate Actions:

- Maintains a Language Assistance Plan (LAP) to assist residents who are Limited English Proficient (LEP) in interacting with Federally-funded programs

4/08/15 PUBLIC HEARING DRAFT

Long Term Actions:

- Fair Housing services, such as PRAB, require the presence of bilingual staff for LMI prospective and current residents

Impediment #3- Lack of Property Owner Education about Fair Housing Laws

The City of New Brunswick's housing tenure is dominantly a rental-occupied community with a 76.4% rental rate. Entities such as PRAB's Housing Coalition Unit have placed emphasis on educating tenants on their rights and how to take action if they feel their rights have been infringed upon. There has been little or no formalized effort in educating property owners about fair housing laws and what constitutes discrimination. Proper education of property owners could help minimize blatant infringements of tenant's rights as well as the "I did not know I couldn't do that" situations. The following actions should help further fair housing:

Immediate Actions:

- Provision of informational materials on fair housing to rental property owners through mailings and electronic sources

Long Term Actions:

- Work with local agencies to provide fair housing seminars and outreach programs to the owners of rental properties
- Development of a central person/place for property owners to contact with questions regarding fair housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of New Brunswick partners with the Puerto Rican Action Board (PRAB), a nonprofit corporation established in 1971 with the purpose of developing action systems to address community needs.

PRAB coordinates available community resources and administers programs that improve the quality of life of the low income communities in the Central New Jersey area. PRAB serves all people regardless of age, race, creed, color, national origin, ancestry, familial status, gender, sexual orientation or functional impairment.

PRAB successfully merged with the Housing Coalition of Central Jersey in July 2007. As a result of the merger, PRAB welcomed the HCCJ's existing highly trained, counseling staff to the PRAB family. The HCCJ provides: First time homebuyer education seminars, pre-purchase individual counseling, financial literacy seminars, housing rights (fair housing and tenant / landlord) counseling, permanent housing and stabilization counseling (housing location assistance) and mortgage foreclosure / default

4/08/15 PUBLIC HEARING DRAFT

counseling. Staff conducts community education to various groups and agencies throughout the service region. All staff of the HCCJ is trained to recognize discriminatory housing practices, and fair housing is integrated into all of the agency's counseling and outreach efforts.

A Legal Services of New Jersey Poverty Research Institute reports that among the primary barriers to fair housing that the state has expressly identified are: (a) the critical shortage of decent affordable housing for low-income people; (b) the lack of local support for the creation of affordable house; (c) the lack of housing choice for Section 8 voucher holders; and (d) the loss of subsidized, affordable housing due to the expiration of affordability controls.

The following report was prepared by the Puerto Rican Action Board-Housing Coalition Unit, at the request of the City of New Brunswick, for inclusion in the Consolidated Plan:

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICES

According to the Middlesex County Needs Assessment Report, "In addition to the high cost of owner occupied housing, renters in Middlesex County also face high housing costs. The number of cost burdened renters (defined as those who spend 30%+ of their income on rental expense) jumped from 38,267 in 2005 to 39,838 in 2009, a 5% increase. The low vacancy rate across municipalities generally in the range of 5% also contributes to the high housing costs."

Local Analyses of Impediments to Fair Housing Choice cite lack of property owner education about fair housing, immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments, and a lack of affordable housing. These populations represent the majority of those seeking housing counseling at the PRAB office.

The shortage of affordable housing in Central New Jersey is critical. Consolidated plans throughout the area cite the need for strategies to meet the affordable housing needs of low and moderate-income households, the elderly, and people with disabilities. Downpayment and closing cost remains the most significant single barrier to homeownership, especially for low and moderate income households. The American Dream Downpayment Assistance Initiative (ADDI) sets homebuyers on their way of owning their own home. The Section 8 Housing Choice Voucher Program allows eligible individuals and families to use their subsidy towards a mortgage for up to a 15-year period.

Lack of understanding about the homebuying process is a significant barrier to many minority families, especially for families for whom English is a second language. Other barriers are regulatory barriers imposed on the production of housing.

During the 2013-2014 period, the Housing Coalition served over 1,600 households. Through educational forums co-sponsored with community groups serving the target populations and faith-based institutions, PRAB's HCCJ targets low and moderate-income households, persons with disabilities, elderly, minorities and families with limited English proficiency. The HCCJ mission is to expand housing

4/08/15 PUBLIC HEARING DRAFT

opportunities to low-and-moderate-income households by improving the knowledge of homeowners, homebuyers and renters to be aware of discriminatory practices and their rights and increase of financial literacy to prevent foreclosure and to address the needs of households facing foreclosure. Since the low-income households often incorporate the priority populations listed above, the Coalition has a long history of effectively serving these populations. In addition to the elderly, the disabled and minorities, PRAB's HCCJ, (through outreach) also targets female-headed households. The goal of the outreach effort is to educate these groups most vulnerable to the housing shortages that exist in Middlesex County. The forum topics include the danger of predatory lending, how to identify fair housing issues, tenant rights and responsibilities and homebuying and First Time Homebuyers, to name a few.

The HCCJ maintains and disseminates current information on the availability of affordable rental and sale units throughout the region. Our efforts addresses one of the primary impediments to fair housing choice by ensuring that members of targeted populations receive equal access to these units. PRAB's Housing Coalition staff is trained to recognize discriminatory housing practices; fair housing is integrated into all of the agency's counseling and outreach efforts.

Some of PRAB's default clients are seniors who are victims of predatory lending. Outreach to the elderly will educate them on the dangers of predatory lending and encourage them to seek other options.

4/08/15 PUBLIC HEARING DRAFT

SP-60 Homelessness Strategy – 91.215(d)

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

The top 5 services requested by homeless adults in the 2014 PIT were consistent across all cohorts: Housing, Financial Assistance for Housing and Utilities, Employment, and Routine Medical Care. Specifically the unsheltered homeless population requested the following services:

- Housing (65%)
- Emergency Shelter (47%)
- Financial Assistance with Housing (41%)
- Employment (40%)
- Emergency Food (38%)
- Routine Medical Care (34%)

New Brunswick intends to reach out to homeless persons (especially unsheltered persons) by continuing to provide the following:

- Housing
 - Future Projects
 - Dina’s Dwelling, owned by Bergen County United Way and Madeline Corporation, will transform a portion of the sanctuary of the historic First Reformed Church into 10 homes for female victims of domestic violence and their children.
 - Other supportive needs housing are to be determined.
 - Recent Projects
 - Promise House, developed by Triple C Housing, is a 2-story, 10-unit building that provides housing to recently homeless individuals.
 - Women Aware rehabilitated three (3) rental units, to house low and very low income families that constitute the affordable housing development.
 - Reformed Church of Highland Park Affordable Housing Corporation rehabilitated two houses on Redmond Street for supportive needs housing for the chronically homeless population.
- Emergency Shelter
 - When temperatures drop below freezing, residents of New Brunswick without adequate shelter from the cold may go to the Elijah’s Promise community kitchen overnight.

Coming Home holds the contract with Middlesex County to provide case management services to the homeless, which is accessed via the 24 hour, toll free homeless hotline. The case manager works closely with individuals and families struggling with housing crisis to assist them in accessing emergency shelter, employment, and linking them with mainstream benefits when appropriate. The case manager also

4/08/15 PUBLIC HEARING DRAFT

chairs the Case Managers' Collaborative, which is a network of homeless service providers throughout the County, and meets monthly. In this forum, case managers from across the County can share resources, define best practices and collaborate on difficult cases.

Additionally, Coming Home partners with Elijah's Promise Soup Kitchen and Rutgers' University Behavioral Health Care in the County (but focused on New Brunswick) outreach program to the unsheltered chronically homeless population. This service is called HEART.



Figure 18 – Supportive Needs Housing in New Brunswick

Addressing the emergency and transitional housing needs of homeless persons

See narrative above.

The County homeless hotline is charged with placement into appropriate shelters or transitional housing. Coming Home receives notice of all referrals and often assists and successfully advocates for homeless persons to be screened and accepted into local emergency shelters and transitional housing programs, as well as the County Board of Social Services for emergency assistance, when necessary.

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.

4/08/15 PUBLIC HEARING DRAFT

Coming Home is actively working on a Campaign to end homelessness, which focuses on the accessibility, affordability, and sustainability of permanent housing for the homeless, the Coming Home Campaign.

To this end and as to accessibility, Coming Home has created the Homes for the Homeless program, which will create new affordable and accessible housing units throughout the County, through collaboration with public and private stakeholders. The first of these projects is being developed in partnership with the New Brunswick Housing Authority.

Coming Home, as well as other New Brunswick service agencies, is part of the Middlesex County Housing Continuum of Care (CoC). Coming Home sits on the CoC Executive Committee, as well as chairing several subcommittees of the CoC. Through these committees, Coming Home is partnering with the County and non-profit homeless service providers in improving the homeless service system. The major undertaking of the CoC for 2015 is the development of a Coordinated Assessment/ Intake for the homeless in Middlesex County, which will streamline the access to all homeless services including emergency shelter, supportive housing and prevention or rapid-rehousing services.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

As the County seat and the municipality with the greatest number of homeless, New Brunswick and its private nonprofit service agencies are intricately involved in Coming Home's and the County CoC's efforts to break down silos, operate as a coordinated system and engage in many coordinated and collaborative efforts to have the entire System to End Homelessness operate efficiently and effectively. The agencies specifically have reached out and will continue to reach out to the health care institutions in town to develop a formalized discharge planning protocol for patients who may be homeless. Coming Home has developed a secondary "Housing is Healthcare Campaign," demonstrating the importance of housing as a social determinant of health and as a means to reduce health care costs. These efforts have resulted in more coordination with local hospitals and it is currently engaged in preliminary discussions with local medical groups to be part of an official Accountable Care Organization.

Coming Home has also worked with Sanford Bates House in New Brunswick (transitional housing for parolees) to promote use of vouchers for housing assistance and to encourage and assist with discharge planning in conjunction with the CoC. Additionally, a County Freeholder has just offered to convene a meeting of stakeholders to assist with discharge planning from other correctional institutions in New Brunswick and the County.

4/08/15 PUBLIC HEARING DRAFT

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Elevated levels of lead in the blood can disrupt the normal growth and development of a child's brain and central nervous system. Children six years of age and younger are at the most risk if blood lead levels are elevated as it is during the first six years when the brain and connections to the central nervous system are developing the fastest. Children of this age also exhibit behavior, such as exploratory crawling, that puts them into contact with lead-based paint surfaces. Children who are identified as lead poisoned begin a treatment plan of medications, low fat diet and other appropriate care based on individual case needs. In most instances the symptoms reverse themselves. If they were to be left untreated, their IQ could drop, ADD could develop and hearing loss could result, among other things. Lead-based paint inspections are conducted by the County's Health Department, which performs a visual inspection and conducts an XRF test on the unit. The property owner is notified of the violations, which must then be abated by a professional contractor approved by the State of New Jersey. The owner can be taken to court if the unit is not properly abated.

How are the actions listed above related to the extent of lead poisoning and hazards?

Due to the age of the housing in New Brunswick, there is a need to address Lead Based Paint (LBP) hazards much in excess of available resources.

How are the actions listed above integrated into housing policies and procedures?

The actions are addressed by the Middlesex County Health Department with City resources used to assist in program implementation. The HOME and City's RCA program requires assessment and abatement of LBP hazards as part of any rehabilitation project.

Street	#
Seaman St	2
Suydam St	1
Remsen Ave	1
Townsend St	3
Delavan St	1
Hampton Rd	1
Maple St	2
Throop Ave	1
Fulton St	1
Louis St	1
Somerset St	1
Handy St	2
Baldwin St	4
Mitchell Ave.	1
Welton St	1

Table 58 - Lead Hazard Housing Stock for Children with Blood Lead Levels 10-14ug

4/08/15 PUBLIC HEARING DRAFT

Street	#
Hale St	1
New St	1
Suydam St	2
Maple St	1
Livingston Ave.	1
Remsen Ave	1

Table 59 - Lead Hazard Housing Stock for Children with Blood Lead Levels > 20ug/DL.

Street	#
Livingston Ave.	2
French St.	1
Seaman St.	2
Townsend St.	1
New St.	1
Suydam St.	1
Welton St.	1
Somerset St.	1
Baldwin St.	1
Louis St.	1

Table 60 - Outstanding Abatements as of 01/01/2012

YEAR	# SCREENED	10-14 ug	15-19 ug	20-44 ug	>45 ug	TOTAL
2012	2158	14	8	11	0	2158
2013	2301	16	5	6	4	2301
2014	1615	11	19	12	0	1615

Table 61 - Lead Blood Level Screenings 2012-2014

CDC management guidelines for children with elevated blood levels

Over the five year period, 7,050 children were screened and 278 or 3.9% were found to have elevated lead blood levels. The CDC management guidelines for elevated blood levels are as follows:

- 10-14: Education, repeat screening
- 15-19: Repeat screening, case management to abate sources
- 20-44: Medical evaluation, case management
- 45-69: Medical evaluation, chelation, case management
- >69: Hospitalization, immediate chelation, case management

MCCLPP identified the properties on the following streets as being in need of lead-based paint abatement.

4/08/15 PUBLIC HEARING DRAFT

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of New Brunswick, taking into account factors affecting poverty over which it has control, has taken many steps over the years to attempt to reduce the number of households with incomes below the poverty line. Data shows that the highest poverty rates are in the Fifth and Sixth Ward near the Rutgers College Avenue Campus. This is likely due to the concentration of college students living in this area who report minimal income, as the ACS 5-year estimates show the vast majority persons in these census tracts report doing no work or working less than full time in the past 12 months, i.e., they are students. High concentrations of poverty are also found in the downtown area and the areas adjacent to the downtown, which the data appear to show to be due to both the college and Hispanic populations. The steps that have been taken, as well as the actions proposed to be taken during the next five years are as follows:

- 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 local funds include a shuttle bus connecting the LMI 2nd 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.

4/08/15 PUBLIC HEARING DRAFT

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

The biggest housing problem in New Brunswick, according to HUD, is the number of households paying over 30% of their income for housing (cost burden). The goals of reducing poverty are assimilated to increasing fair housing awareness, providing more affordable housing, and creating safer and code compliant households.

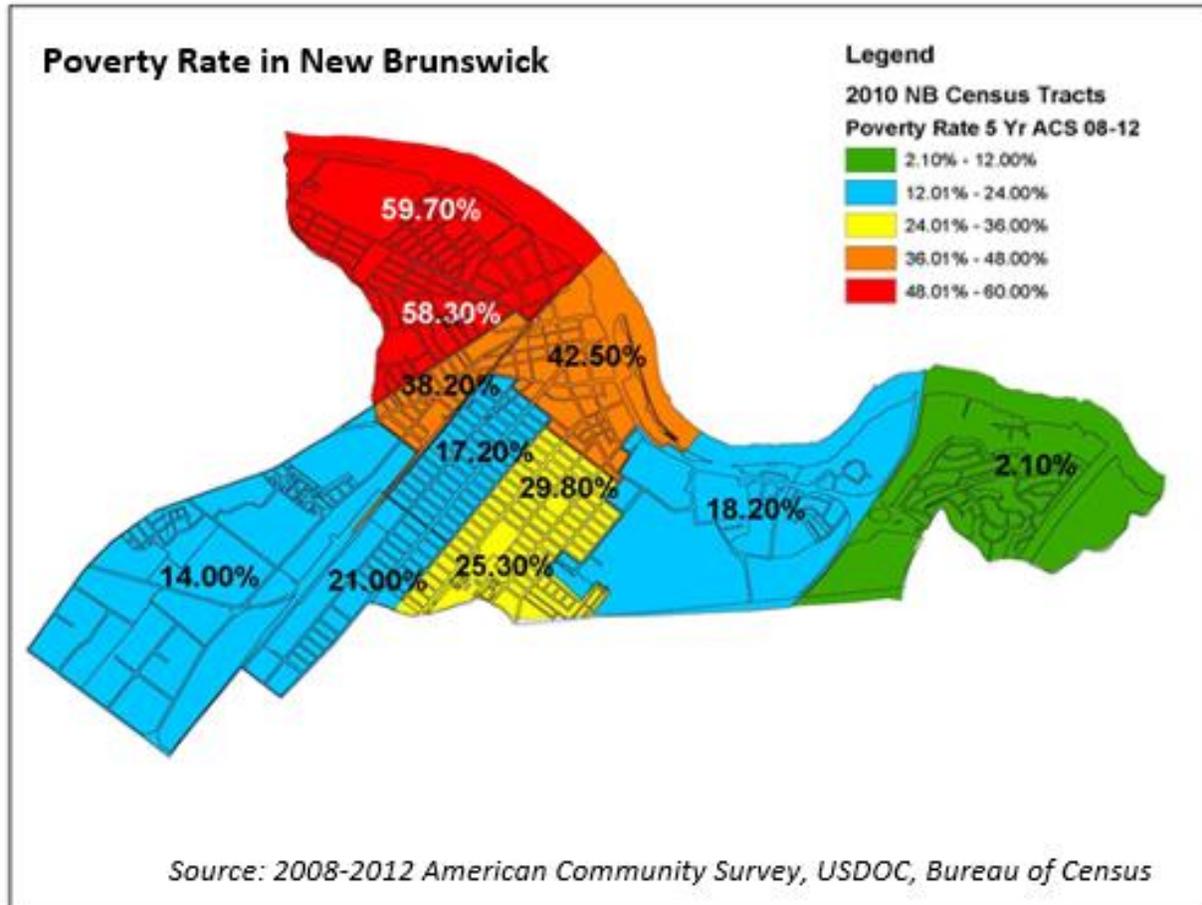


Figure 19 – Poverty Rate in New Brunswick

4/08/15 PUBLIC HEARING DRAFT

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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 said 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.

4/08/15 PUBLIC HEARING DRAFT

EXHIBITS TO FIVE YEAR CONSOLIDATED PLAN

- A. Public Hearing Legal Notice
- B. Public Hearing Attendance Sheet
- C. Public Hearing Minutes
- D. Resolution _____
- E. Anti-Displacement Relocation Policy
- F. MBE/WBE Policy and Procedures
- G. Affirmative Marketing Policy and Procedures
- H. Citizen Participation Plan
- I. CPMP Non-State Grantee Certifications

4/08/15 PUBLIC HEARING DRAFT

EXHIBIT A: Public Hearing Legal Notice

AFFIDAVIT OF PUBLICATION

Publisher's Fee \$49.28 Affidavit \$35.00

State of New Jersey } SS.
Middlesex County

Personally appeared

Diana Figueroa

Of the **Home News Tribune**, a newspaper printed in Freehold, New Jersey and published in East Brunswick, in said County and State, and of general circulation in said county, who being duly sworn, deposes and saith that the advertisement of which the annexed is a true copy, has been published in the said newspaper 1 times, once in each issue as follows:

04/01/15 A.D 2015

Melanie C. Altz

Diana J. Figueroa

Sworn and subscribed before me, this 1 day of April, 2015

Ad Number: 0000375916

Melanie C. Altz
Notary Public
New Jersey
My Commission Expires 11-19-19

Ad Number: 0000375916

Run Dates: 04/01/15

CITY OF NEW BRUNSWICK

NOTICE TO THE RESIDENTS OF THE CITY OF NEW BRUNSWICK

The City of New Brunswick, as per the directive of the U.S. Department of Housing and Urban Development, will hold two public meetings on Wednesday, April 8, 2015 at 5:00PM and 5:30PM in the Department of Planning, Community and Economic Development, 25 Kirkpatrick Street, 2nd Floor, New Brunswick, N.J. The agenda of the public meetings is to discuss:

1. The progress of the City's 2014-15 Community Development Block Grant and HOME Programs;
2. A draft of the City's 2015-19 Five Year Consolidated Plan and 2015-16 One Year Consolidated Action Plan in accordance with the January 5, 1995 Federal Register.

The City of New Brunswick will begin the first incremental year of its Five Year Consolidated Plan on July 1, 2015. The One Year Action Plan prepared by the City discusses the City's plan for the use of federal, state, local and private monies which it expects to become available between July 1, 2015 and June 30, 2016. The City anticipates receiving a grant of approximately \$871,844 from HUD for the Community Development Block Grant Program during the period of applicability. The City also anticipates receiving a grant of approximately \$350,778 for participation in the HOME Program. The goal of the HOME Program is to create public/private partnerships in order to develop projects to expand the supply of affordable housing and increase the number of families who can receive assistance in obtaining affordable housing.

The 2015-19 Five Year Consolidated Plan and 2015-16 One Year Consolidated Plan will be available for review and comment to interested citizens at the following locations during regular office hours:

1. City of New Brunswick- Department of Planning, Community and Economic Development, 25 Kirkpatrick Street, 2nd Floor, New Brunswick, N.J.
2. New Brunswick Public Library- 60 Livingston Ave., New Brunswick, N.J.
3. Housing Authority of the City of New Brunswick, Administrative Offices- 7 Van Dyke Ave., New Brunswick, N.J.
4. The City's website at <http://thecityofnewbrunswick.org/planninganddevelopment/category/community-development-news/>

The Plan will be available beginning on April 9, 2015. All comments must be received by the Department of Planning, Community and Economic Development, in writing, no later than May 9, 2015. Same should be addressed to:

Golda Speyer, Community Development Administrator
Dept. of Planning, Community and Economic Development
25 Kirkpatrick St.
New Brunswick, N.J. 08903-0269
(\$50.16)

0000375916-01

4/08/15 PUBLIC HEARING DRAFT

EXHIBIT B: Public Hearing Attendance Sheet



**DEPARTMENT OF
PLANNING, COMMUNITY &
ECONOMIC DEVELOPMENT**

25 Kirkpatrick Street
New Brunswick, NJ 08901

2015-19 Consolidated Plan and 2015-16 One Year Action Plan Draft
Attendance Sheet
Wednesday, April 8, 2015
5:30 P.M

NAME

ADDRESS

Chris Kratochvil

93 Paterson St.

Michael Benavides

2500 Monmouth Rd.

[Signature]

56 Mitchell Ave

4/08/15 PUBLIC HEARING DRAFT

EXHIBIT C: Public Hearing Minutes

Public Hearing Minutes April 9, 2015

A Public Hearing was held on Wednesday, April 8, 2015 at 5:30 p.m. in the conference room on the second floor of Civic Square – Dept. of Planning, Community & Economic Development to discuss the 2015-2019 Five Year Consolidated Plan and the 2015-2016 One Year Action Plan.

Staff in attendance: DPCED Director, Glenn Patterson
 Community Development Administrator, Golda Speyer

Community members: Three (3) in attendance

Agenda

- Welcome and Opening Remarks- Glenn Patterson, Director, Department of Planning, Community and Economic Development
- Presentation of Proposed Projects- Golda Speyer, Community Development Administrator
- Question and Answer Period

Seven questions were asked and answered by members of the community.

- How many people has New Brunswick's Fair Housing services helped;
- What does the neighborhood security fund;
- What parks are included in the clean parks program;
- Is Neilson Park a County owned park and will it become a City park;
- What does the code enforcement program pay for;
- How many people have been helped through the Micro-Enterprise Business Assistance program; and
- What are the future sites for supportive needs housing.

Meeting adjourned at 5:50P.M.

4/08/15 PUBLIC HEARING DRAFT

EXHIBIT D: Resolution _____

4/08/15 PUBLIC HEARING DRAFT

EXHIBIT E: Anti-Displacement Relocation Policy

RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN CDBG and HOME PROGRAM

The City of New Brunswick will replace all occupied and vacant occupiable lower income housing demolished or converted to a use other than lower income housing in connection with a project assisted with funds provided under the CDBG and HOME programs.

All replacement housing will be provided within three years after the commencement of the demolition or conversion. Before entering into a contract committing the City of New Brunswick to provide funds for a project that will directly result in demolition or conversion, the City of New Brunswick will make public and submit to HUD the following information in writing:

1. A description of the proposed assisted project;
2. The address, number of bedrooms, and location on a map of lower income housing that will be demolished or converted to a use other than as lower income housing as a result of an assisted project;
3. A time schedule for the commencement and completion of the demolition or conversion;
4. To the extent known, the address, number of bedrooms and location on a map of the replacement housing that has been or will be provided;
5. The source of funding and a time schedule for the provision of the replacement housing;
6. The basis for concluding that the replacement housing will remain lower income housing for at least 10 years from the date of initial occupancy; and
7. Information demonstrating that any proposed replacement of housing units with small dwelling units (e.g. a 2-bedroom unit with two 1-bedroom units), or any proposed replacement of efficiency or single-room occupancy (SRO) units with units of a different size, is appropriate and consistent with the housing needs and priorities identified in the approved Comprehensive Housing Affordability Strategy (CHAS).

The Department of Planning, Community, and Economic Development (732.745.5050) is responsible for tracking the replacement of lower income housing and ensuring that it is provided within the required period.

The Department is responsible for providing relocation payments and other relocation assistance to any lower income person displaced by the demolition of housing or the conversion of lower income housing to another use.

Consistent with the goals and objectives of activities assisted under the Act, the City of New Brunswick will take the following steps to minimize the direct and indirect displacement of persons from their homes:

1. Coordinate code enforcement with rehabilitation and housing assistance programs.
2. Evaluation housing codes and rehabilitation standards in reinvestment areas to prevent undue financial burden on established owners and tenants.

4/08/15 PUBLIC HEARING DRAFT

3. Arrange for facilities to house persons who must be relocated temporary during rehabilitation
4. Adopt policies which provide reasonable protections for tenants faced with conversion to a condominium or cooperative.
5. Adopt tax assessment policies, such as tax exemption programs, to reduce impact of increasing property tax assessments on lower income owner-occupants or tenants when improvement investments are made to housing.

DEFINITIONS

Displaced Person: Any person that moves from real property, or moves his or her own personal property from real property as described in the Uniform Relocation Assistance and Real Property Acquisition Policies Act.

Lower-Income Dwelling Unity: A dwelling unit with a market rent (including utility costs) that does not exceed the applicable Fair Market Rent (FMR) for Section 8 existing housing established under CFR part 888. However, the term does not include any unit that is owned and occupied by the same person before and after the assisted rehabilitation.

Lower- and Moderate-Income Person: A “low and moderate income person” as that term is defined in 24 CFR part 570.3 – means a member of a family having an income equal to or less than the Section 8 low-income limit established by HUD.

Vacant Occupiable Dwelling Unit: A dwelling unit that is in standard condition; a vacant dwelling unit that is in substandard condition, but is suitable for rehabilitation; or a dwelling unit in any condition that has been occupied (except by a squatter) at any time within the period beginning 3 months before the date of execution of the agreement by the County covering the rehabilitation or demolition.

Adopted: May 2010

4/08/15 PUBLIC HEARING DRAFT

EXHIBIT F: MBE/WBE Policy and Procedures

MBE/WBE POLICY AND PROCEDURES

POLICY AND TERMS

- A. Minority, and Women Business Enterprises (MBE/WBE shall have the maximum opportunity to participate in the performance of contracts financed in whole or in part with federal funds and that bidders, proposers or contractors and their subcontractors or suppliers shall take all necessary and reasonable steps to ensure that MBE/WBEs shall have the maximum opportunity to compete for and perform contracts financed in whole or in part by federal funds.

This policy shall be implemented through the City of New Brunswick and called the *Minority Business Enterprise (MBE) and Women Business Enterprise (WBE) Participation Plan*

- B. As required by Executive Order 11625 by the U.S. Department of Commerce, on an annual basis, the City of New Brunswick will compile department-wide data on Minority Business Enterprises (MBE) and Women's Business Enterprise (WBE) activity for HUD to submit to the Minority Business Development Agency of the Department of Commerce.
- C. The City of New Brunswick will encourage MBE's and WBE's to participate in the participating jurisdiction's HOME and CDBG Programs.
- D. The City of New Brunswick will require HOME and CDBG Program sub-recipients, contractors and subcontractors to take affirmative steps to use MBE's and/or WBE's in HOME and CDBG funded projects. The City will provide guidance and information to assist contractors in complying with the MBE and WBE recordkeeping and reporting requirements.
- E. The City of New Brunswick will require HOME and CDBG Program sub-recipients, contractors and subcontractors to maintain appropriate records to document the number and types of contracts and subcontracts it awards, the dollar value of each award, and the gender and ethnic/racial status of the management/ownership of the business.
- F. The City of New Brunswick will compile an annual record of MBE's and WBE's participating in the HOME and CDBG Programs and conduct an annual review to assess the effectiveness of efforts to encourage participation by minority and women owned businesses.

Six Affirmative Steps

The Code of Federal Regulations Title 40 Part 31.36(e), "Procurement," requires the Recipient and Prime Contractor to take all necessary affirmative steps to assure that minority-owned and women-owned businesses are afforded contracting opportunities. This policy applies to all contracts, subcontracts and procurements for services (including engineering and legal), supplies, equipment, and construction. The goal of this policy is to make MBE/WBE firms aware of contracting opportunities to the fullest extent practicable through outreach and recruitment activities. To achieve this goal, the affirmative steps, otherwise known as "six good faith efforts," that must be followed are:

1. Placing qualified small and minority businesses and women's business enterprises on solicitation lists;

4/08/15 PUBLIC HEARING DRAFT

2. Assuring that small and minority businesses and women's business enterprises are solicited whenever they are potential sources;
3. Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority business and women's business enterprises;
4. Establishing delivery schedules, where the requirement permits, which encourage participation by small and minority business and women's business enterprises;
5. Using the services and assistance of the Small Business Administration and the Minority Business Development Agency of the Department of Administration; and
6. Requiring the prime contractor, if subcontractors are to be let, to take the affirmative steps listed in paragraphs (e)(2) (i) through (v) of this section

NON-COMPLIANCE SANCTIONS

The City of New Brunswick shall have the discretion to apply suitable sanctions to the bidder/proposer if the bidder/proposer is found to be in non-compliance with the MBE/WBE requirements. Failure to comply with the MBE/WBE terms of commitment goals as applicable to and in the contract or failure to use MBE/WBEs as stated in the bidder/proposer's submitted schedules, constitutes a material breach of the contract and may lead to the suspension and/or termination of this contract in whole or in part; furthermore, continued eligibility to enter into future contracting arrangements with the City of New Brunswick may be jeopardized as a result of non-compliance. In some cases, payments may be withheld until corrective action is taken.

DEFINITIONS

- A. **Community Development Block Grant (CDBG)** will be defined as:
A program established by the U.S Congress through the enactment of the Federal Housing and Community Development Act. The program was created to enhance and maintain viable urban communities. The program gives communities an avenue to address a wide range of issues. Activities undertaken must accomplish at least one of three goals for low-to-moderate income individuals; (1) Provide decent housing, (2) Provide suitable living environments, and/or (3) Expand economic activities.
- B. **Contractor** will be defined as:
The individual or business entity selected by the City of New Brunswick to (1) enter into contract negotiations with the City of New Brunswick or (2) to receive an award of contract pursuant to an Invitation for Bid or Request for Proposal. Wherever the term Contractor appears, it shall also be construed to pertain to Architects, Engineers, Consultants or other professional service providers as applicable.
- C. **HOME Investment Partnerships Program** will be defined as:
A program established through the Cranston-Gonzalez Affordable Housing Act. The sole purpose of this program is to create affordable housing for low-income individuals. HOME activities undertaken must accomplish at least one of two goals for low-income individuals; (1) Provide decent housing and/or (2) Provide suitable living environments.

4/08/15 PUBLIC HEARING DRAFT

- D. **Minority Business Enterprise (MBE)** will be defined as:
A business concern which (1) is certified as socially and economically disadvantaged by the Small Business Administration (SBA); or (2) is certified as a minority business enterprise by a state or federal agency; or (3) is independent and at least 51% owned and controlled by minority group member(s).

Minority or Minority Group may include, but is not limited to, the following racial or ethnic groups: Black Americans, Hispanic Americans, Native Americans, Asian Pacific Americans, or other groups whose members have been determined to be disadvantaged by the Small Business Act or by the Secretary of Commerce under Executive Order 11625, §5.

- E. **Sub-recipients** will be defined as:
The legal entity to which a sub-award is made and which is accountable to the recipient for the use of the funds provided.

- F. **Women Business Enterprise (WBE)** will be defined as:
A business concern which (1) is certified as economically and socially disadvantaged by the SBA, and (2) (a) is at least 51% owned by one or more women, or in the case of a publicly-owned business, at least 51% of the stock is owned by one or more women, and (b) whose daily business operations are managed and directed by one or more of the women owners.

Adopted: January 2014

4/08/15 PUBLIC HEARING DRAFT

EXHIBIT G: Affirmative Marketing Policy and Procedures

AFFIRMATIVE MARKETING POLICY AND PROCEDURES

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.

- Each HOME funded project must be advertised in local newspapers, including newspapers targeted to Spanish speaking populations.
- 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.
- 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.
- 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.
- 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

EXHIBIT H: Citizen Participation Plan

CITIZEN PARTICIPATION PLAN

Citizen Participation Plan

This Citizen Participation Plan outlines the public participation process that will be used by the City of New Brunswick, New Jersey in the planning and implementation of housing and community development programs and activities included within a Consolidated Plan. This process is undertaken in accordance with U.S Department of Housing and Urban Development (HUD) regulations found in 24 CFR Part 91. It is an essential component of New Brunswick's Consolidated Plan. The programs included in the Consolidated Planning process are the U.S Department of Housing and Urban Development (HUD) Community Development Block Grant and HOME Programs, as well as, other federal, state, local and private sector activities and programs addressing housing and community development needs within the City of New Brunswick.

The overall goal of community planning and development programs covered by HUD's consolidated planning rule in 24 CFR Part 91 is to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low and moderate income persons.

Citizens of New Brunswick are encouraged to participate in the development of housing and community development programs. This participation is of great use to the City in identifying needs, developing priorities and assessing the effectiveness of ongoing activities and programs.

Participation by low and moderate-income persons, residents of blighted areas, residents of predominantly low and moderate-income neighborhoods and of public housing, by minorities, by non-English speaking persons, and by persons with disabilities is especially encouraged.

When the Planning, Community and Economic Development Department is notified that a significant number of non-English speaking persons are interested in participating in a community development meeting, translation assistance will be provided. The City of New Brunswick will provide citizens, public agencies, and other interested persons with reasonable and timely access to information and records relating to housing and community development plans and programs and the use of housing and community development funds. There will be open access to all meetings.

Documents related to New Brunswick housing and community development programs will be made available to citizens upon request. Information will also be available to the public through, the City of New Brunswick web page, brochures, news media and will be available at the Department offices.

Persons who have a concern or complaint on housing or community development programs should contact the City of New Brunswick Department of Planning Community and Economic Development, PO Box 269, 25 Kirkpatrick Street, New Brunswick, NJ 08901. Phone (732) 745.5050. Persons making telephone calls will be provided a verbal or written response as determined by the Department. Persons submitting written complaints will be provided written responses within 15 working days, where practicable.

Consolidated Plan Development

The New Brunswick Department of Planning, Community and Economic Development (Department) will be the lead agency for developing New Brunswick's Consolidated Plan and Annual Action Plan.

4/08/15 PUBLIC HEARING DRAFT

The process for the development of the five -year Consolidated Plan shall be as follows: The Department will consult with appropriate City, County and State departments and agencies and with housing, community development and human services organizations, neighborhood organizations and the public at large to compile the background data, to assess and prioritize needs and to develop a Strategic Plan element including specific objectives. The Department may obtain the required information by mail and or e-mail survey, interviews with departments and agencies and organizations working in housing and community development.

The City will hold at least two public hearings per year to obtain citizens' views and to respond to proposals and questions, to be conducted at a minimum of two different stages of the program year. Notice of date, time and place of the meetings will be published in a newspaper of general circulation within the City at least 7 days prior to the meeting date.

Before The City of New Brunswick adopts a Consolidated Plan or Annual Action Plan, it will make available to citizens, public agencies and other interested parties, information which includes the estimated amount of funds the City expects to receive and the range of community development and affordable housing activities that may be undertaken, including the amount that will benefit very low- and low-income persons. This information will be included in the proposed Consolidated Plan. Citizens and organizations will be invited to submit specific proposals for review by the Department for inclusion in the Consolidated Plan

The Department will provide technical assistance to groups that are representative of persons of low and moderate income in developing proposals for funding. The level of assistance to be determined by the Department based on available staff resources. This assistance will not guarantee the provision of funds to the groups.

The Department shall be responsible for determining if a proposal for an activity is eligible for inclusion in the Consolidated Plan in light of 1) the criteria for meeting a National Objective of the CDBG Program, 2) eligibility requirements for activities under HUD regulations, and 3) the specific objectives of the Consolidated Plan.

The public will be given an opportunity to make comments to the Department on all proposed projects and programs at one or more public meetings for that purpose. Notice of the date, time and place of the meeting(s) shall be given in a newspaper of general circulation within the City at least seven (7) days prior to the meeting(s) date. The Department will accept written comments about the plan and proposed projects for at least 30 days prior to the submission of the plan to HUD. The notice will summarize the contents and purposes of the plan, locations where the plan is available for review, and how to obtain a copy of the proposed plan. The recommended Plan will be available to persons interested in housing and community development, made available at the Department of Planning, Community, and Economic Development, the New Brunswick Housing Authority, the New Brunswick Public Library and on the City's website.

Substantial Plan Amendments

The City of New Brunswick may amend its Consolidated Plan as the need arises. In order to provide for adequate public input in to the amendment process, the Department will hold a public hearing on all proposed substantial changes. Notice of the hearing shall be published in a newspaper of general circulation within the City at least 7 days prior to the hearing date at which the change will be considered. Additionally, a 30-day public comment period will be provided prior to the submission of the

4/08/15 PUBLIC HEARING DRAFT

amendment to HUD. Notice of the proposed amendment hearing shall also include a summary of the amendment contents, the instructions on how to receive a copy of the amendment, and the final date for submission of written comments. Copies of the proposed amendments will be made available at the Department's Offices, New Brunswick Housing Authority and New Brunswick Public library, and on the City's website.

The following criteria will be used to determine whether a change is substantial enough to warrant an amendment to the Consolidated Plan or Action Plan:

- New Activity – a previously unidentified activity will receive funding allocation to undertake an activity allowed under the program rules and regulations.
- Change in Activity Location – Unless identified in the Action Plan as a citywide activity, a new or different specific activity location may be considered a substantial change if the location of the activity is substantially different than the current location identified in the Action Plan.
- Cancellation of a Funding Allocation - funding for a previously identified activity, program or project is canceled as originally stated in the plan.
- Change in Funding Allocation - an identified activity requires an increase or decrease in funding which exceeds fifty (50) percent of the original funding allocation.
- Change in Allocation Priorities or Method of Distribution – if the identified allocation priorities in the plan are changed or if the method of distributing the funds is proposed to be amended.

All comments on the proposed change will be considered prior to taking action. The amendments will be submitted to the City Council for review and approval prior to taking action. The City Council may make the proposed change, reject the proposed change, or make a modified change. The Council's action will then be submitted to the Mayor for review and approval. An explanation will be made available for public review of written comments and other public comments not accepted by the Mayor or City Council.

Emergency Action Plan Amendments

It may be necessary to amend the Action Plan in response to emergencies. Notice of proposed emergency changes will be published in the newspaper at least 7 days prior to the City Council meeting at which the change will be considered.

The City Council will consider all comments on the proposed change prior to taking action. The City Council may make the proposed change, reject the proposed change, or make a modified change. The Council's action will then be submitted to the Mayor for review and approval. An explanation will be made available for public review of written comments and other public comments not accepted by the Mayor and City Council.

Anti-Displacement

It is the policy of the City of New Brunswick to make reasonable efforts to ensure that all activities undertaken with CDBG and HOME Program funds will not cause unnecessary displacement. The City will continue to administer the CDBG and HOME Programs in such a manner that careful consideration is given during the planning phase to avoiding displacement. Displacement of any nature shall be reserved

4/08/15 PUBLIC HEARING DRAFT

as a last resort action necessitated only when no other alternative is available and when the activity is determined necessary in order to carry out a specific goal or objective that is of benefit to the public.

If displacement is precipitated by activities that require acquisition (either in whole or in part) or rehabilitation of real property directly by the City of New Brunswick or an agent, all appropriate benefits as required by the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and amendments. The "Uniform Act" or the Residential Anti-displacement and Relocation Assistance Plan under Section 104 (d) shall be provided to the displaced person or persons. Information about these programs will be provided to all persons who may potentially be displaced in the form of informational brochures on these programs and explained in detail by the City's housing staff.

These policies are more specifically outlined in the City's Community Development Displacement Relocation Policy which details the Residential Anti-Displacement and Relocation Assistance Plan.

Performance Reports

The Department will be responsible for preparing all reports on the programs and activities, including the Consolidated Annual Performance and Evaluation Report (CAPER). Prior to submitting the CAPER (annual performance report) to HUD, notice of the CAPER will be published in a newspaper of general circulation at least 15 days prior to its submission to HUD advising that the CAPER is available for public comment and where copies can be reviewed.

Prior to submitting the report to HUD, the Department will consider any comments or views of its citizens received in writing, or orally at the public hearings on the annual performance report (CAPER). The City will attach to the final submission of the CAPER a summary of these comments or views.

Adopted: May 2010

4/08/15 PUBLIC HEARING DRAFT

EXHIBIT I: CPMP Non-State Grantee Certifications

4/08/15 PUBLIC HEARING DRAFT

2015-2016
City of New Brunswick
Consolidated Annual
Action Plan
July 1, 2015 to June 30, 2016



Prepared by:
Department of Planning, Community, and Economic
Development
25 Kirkpatrick Street
New Brunswick, NJ

4/08/15 PUBLIC HEARING DRAFT

ANNUAL ACTION PLAN TABLE OF CONTENTS

AP-15 Expected Resources – 91.220(c)(1,2)	3
AP-20 Annual Goals and Objectives.....	5
AP-35 Projects – 91.220(d)	8
AP-38 Project Summary	9
AP-50 Geographic Distribution – 91.220(f).....	15
AP-55 Affordable Housing – 91.220(g)	18
AP-60 Public Housing – 91.220(h).....	19
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	21
AP-75 Barriers to affordable housing – 91.220(j)	25
AP-85 Other Actions – 91.220(k)	28
AP-90 Program Specific Requirements	32

4/08/15 PUBLIC HEARING DRAFT

Expected Resources

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

Introduction

The City of New Brunswick receives federal funds through the U.S. Department of Housing and Urban Development on an annual basis. During the first program year of this Five Year Plan, the City will receive entitlement allocations.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$871,844	0	\$1,409,164.12 (As of March 31, 2015)	\$2,281,008.12	Funds are expected to be used to develop parks, provide code enforcement, neighborhood security, micro-enterprise development and fair housing
HOME	public - federal	Multifamily rental new construction	\$350,778	0	\$1,258,649.52 (As of March 31, 2015)	\$1,609,427.52	Funds are expected to be used to develop multifamily rentals for supportive needs populations

Table 1 - Expected Resources – Priority Table

4/08/15 PUBLIC HEARING DRAFT

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

LEVERAGING RESOURCES

HOME and CDBG funds are used to leverage non-Federal public funds, in-kind contributions and private funds to increase the resources available to assist LMI households.

- 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.
- RCA: The City will continue to use RCA funds to provide for the rehabilitation of substandard houses occupied by low and moderate income homeowners.
- NJHMFA Supportive Needs Trust Fund: The City anticipates that supportive needs housing to be developed will rely on NJHMFA SNHTF funding.

MATCHING REQUIREMENTS

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.

4/08/15 PUBLIC HEARING DRAFT

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	Supportive Needs Housing Development	2015	2019	Affordable Housing	TBD	Housing for Homeless Households and Individuals	HOME: \$316,578	Rental units constructed: 8 Household Housing Unit
2	Fair Housing	2015	2019	Affordable Housing Non-Homeless Special Needs	See AP-38	Fair Housing	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted
3	Economic Development	2015	2019	Non-Housing Community Development	See AP-38	Economic Development	CDBG: \$60,000	Jobs created/retained: 20 Jobs
4	Clean Parks Program	2015	2019	Non-Housing Community Development	See AP-38	Improve Neighborhood Living Environment	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 46955 Persons Assisted
5	Code Enforcement	2015	2019	Non-Housing Community Development	See AP-38	Improve Neighborhood Living Environment	CDBG: \$80,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 46955 Persons Assisted
6	Neighborhood Safety	2015	2019	Non-Housing Community Development	See AP-38	Improve Neighborhood Living Environment	CDBG: \$160,000	Public service activities other than Low/Moderate Income Housing Benefit: 46955 Persons Assisted

4/08/15 PUBLIC HEARING DRAFT

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide Infrastructure & Facility Improvements	2015	2019	Non-Housing Community Development	See AP-38	Improve Neighborhood Living Environment	CDBG: \$268,198	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 46955 Persons Assisted

Table 2a – Goals Summary

Goal Descriptions

1	Goal Name	Supportive Needs Housing Development
	Goal Description	Develop of approximately 8 units of rental supportive needs housing for homeless individuals and households.
2	Goal Name	Fair Housing
	Goal Description	To affirmatively further fair housing in the City of New Brunswick, the City will provide the Puerto Rican Action Board-Housing Coalition Unit (HUD certified fair housing counseling agency) with a grant of \$15,000 per year for the provision of housing counseling services. Services were broken down into the following categories- Housing Rights/Fair Housing, Homeownership Counseling, and General Information and Referral Counseling.
3	Goal Name	Economic Development
	Goal Description	The City has established a micro and small business loan program in association with the Intersect Fund. The program is targeted at small minority and women-owned businesses. The program will target specifically minorities, LMI persons, and female-owned businesses.
4	Goal Name	Clean Parks Program
	Goal Description	Funding for the purchase, installation of new playground and recreational equipment, tree and shrub planting, and other park improvements for eligible parks.

4/08/15 PUBLIC HEARING DRAFT

5	Goal Name	Code Enforcement
	Goal Description	Enhancement of the City's code enforcement program by providing for periodic non-complaint based inspections to ensure rental housing in LMI neighborhoods are in safe livable conditions. The program also provides for re-inspection of failing units.
6	Goal Name	Neighborhood Safety
	Goal Description	Seven officers assigned to various activities including saturation patrols in two main target areas, meetings with crime watch groups, implementation of youth programs (DARE and gang prevention), and assisting the anti-crime unit with drug prevention.
7	Goal Name	Provide Infrastructure & Facility Improvements
	Goal Description	The City plans to utilize CDBG funds to expand or develop additional community gardens in LMI service areas (\$30,000) and construction for a new park on Neilson Street (\$238,198).

Table 3b – Goals Description

4/08/15 PUBLIC HEARING DRAFT

Projects

AP-35 Projects – 91.220(d)

Introduction

New Brunswick has a total of 11 projects for its 2015-2016 grant programs (CDBG and HOME). These projects allow the City to address housing, economic development, quality of life and homeless goals and objectives as outlined in this Annual Action Plan.

Projects

Program	Project Name
CDBG	Code Enforcement
CDBG	Fair Housing
CDBG	Micro Enterprise Business Assistance
CDBG	Clean Parks Program
CDBG	Neighborhood Security Program
CDBG	Neilson Street Park
CDBG	Community Gardens
CDBG	Administration
CDBG	Planning
HOME	HOME Administration
HOME	Supportive Needs Housing

Table 4 - Project Information

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

The City of New Brunswick has analyzed the needs and assessments of addressing the LMI population. CDBG funds will be allocated to program activities that include: public facilities, public services, economic development, and other eligible activities. The City will utilize HOME funds to expand the supply of decent, affordable housing to low- and very low-income households.

CDBG planning and administration costs are capped to 20 percent of the sum of grant plus program income that is received during the program year.

HOME administration costs are capped to 10 percent of each year's HOME allocation for reasonable administrative and planning costs.

4/08/15 PUBLIC HEARING DRAFT

AP-38 Project Summary

Project Summary Information

1	Project Name	Fair Housing
	Target Area	City-wide
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$15,000
	Description	Fair Housing Counseling to be provided by a HUD certified fair housing counseling agency.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	The type of families targeted for fair housing are Low- to Moderate-Income persons, minorities, and people facing language barriers in New Brunswick. The program provider typically assists anywhere between 600-800 individuals a year.
	Location Description	Qualifying LMI participants' city-wide. The service location is currently at PRAB offices, 90 Jersey Ave.
Planned Activities	To affirmatively further fair housing in the City of New Brunswick, the City will provide \$15,000 for the provision of housing counseling services. Services will be broken down into the following categories- Housing Rights/Fair Housing, Homeownership Counseling, and General Information and Referral Counseling.	
2	Project Name	Neighborhood Security Program
	Target Area	City-wide
	Goals Supported	Neighborhood Safety
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$160,000
	Description	Assignment of police officers to various activities including saturation patrols high crime areas, meetings with crime watch groups, implementation of youth programs (DARE and gang prevention), and assisting the anti-crime unit with drug prevention.
	Target Date	6/30/2016

4/08/15 PUBLIC HEARING DRAFT

	Estimate the number and type of families that will benefit from the proposed activities	LMA (national objective. To serve approximately 46955 people who are considered Low/Mod Universe Population in New Brunswick.
	Location Description	CDBG eligible census tracts.
	Planned Activities	Crime watch groups, implementation of youth programs (DARE and gang prevention), and assisting the anti-crime unit with drug prevention.
3	Project Name	Clean Parks Program
	Target Area	
	Goals Supported	Clean Parks Program
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$150,000
	Description	Funding for the purchase, installation of new playground and recreational equipment, tree and shrub planting, and other park improvements for eligible parks.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	LMA (national objective). To serve the Low/Mod Universe Population (46955) in New Brunswick
	Location Description	All City parks located in LMI service areas.
	Planned Activities	Purchase, installation of new playground and recreational equipment, tree and shrub planting, and other park improvements.
4	Project Name	Neilson Street Park
	Target Area	
	Goals Supported	Provide Infrastructure & Facility Improvements
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$238,198
	Description	Architecture and engineering design and construction for a new park on Neilson Street
	Target Date	TBD

4/08/15 PUBLIC HEARING DRAFT

	Estimate the number and type of families that will benefit from the proposed activities	New Brunswick's LMI population.
	Location Description	Neilson Street at Liberty Street
	Planned Activities	Architecture design, engineering design, and construction costs.
5	Project Name	Community Gardens
	Target Area	
	Goals Supported	Provide Infrastructure & Facility Improvements
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$30,000
	Description	Funding non-profits to acquire and/or construct community gardens open to public in LMA areas.
	Target Date	TBD
	Estimate the number and type of families that will benefit from the proposed activities	Funding will be provided for non-profits to acquire and/or construct community gardens open to the public.
	Location Description	Community gardens will be placed in LMI-oriented neighborhoods throughout New Brunswick.
	Planned Activities	Funding will be provided for non-profits to acquire and/or construct community gardens open to the public.
6	Project Name	Code Enforcement
	Target Area	City-wide
	Goals Supported	Code Enforcement
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$80,000
	Description	Enhancement of the City's code enforcement program by providing for periodic non-complaint based inspections to ensure rental housing in LMI neighborhoods are in safe livable conditions. The program also provides for re-inspection of failing units.
	Target Date	6/30/2016

4/08/15 PUBLIC HEARING DRAFT

	Estimate the number and type of families that will benefit from the proposed activities	There are approximately 10,772 rental-occupied houses in New Brunswick. A majority of these housing units are located in low-moderate income neighborhoods. The City's Code Enforcement provides a periodic inspection every three years and a re-inspection of failing units. Accordingly, based on this schedule, the City estimates that approximately 3000 units are inspected yearly.
	Location Description	This project is conducted city-wide with a focus on Low-Moderate Areas.
	Planned Activities	Periodic non-complaint based inspections and re-inspection of failing units by City Code Officials.
7	Project Name	Micro Enterprise Business Assistance - Intersect Fund
	Target Area	
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$60,000
	Description	Funding provided to assist a community development financial institution to assist in providing start up and expansion funding, and technical assistance to micro-enterprises.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 new businesses to be (assisted with financing and technical assistance) for LMI entrepreneurs.
	Location Description	Microloans and technical assistance for LMI entrepreneurs provided for either residents in New Brunswick or businesses in New Brunswick (citywide).
	Planned Activities	A CDFI will provide business training, coaching and microloans to low-income, minority and women-owned businesses in New Brunswick.
8	Project Name	Administration
	Target Area	N/A
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	CDBG: \$103,273

4/08/15 PUBLIC HEARING DRAFT

	Description	CDBG program administration for salaries, equipment and supplies
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
9	Project Name	Planning
	Target Area	N/A
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	CDBG: \$35,373
	Description	Program planning for the CDBG program
	Target Date	N/A
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
10	Project Name	Supportive Needs Housing
	Target Area	TBD
	Goals Supported	Increase Housing Affordability
	Needs Addressed	Reduce Cost Burden Affordable Housing Development
	Funding	HOME: \$316,578
	Description	Funds for development and construction of supportive needs housing for homeless households.
	Target Date	TBD

4/08/15 PUBLIC HEARING DRAFT

	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	TBD
	Planned Activities	TBD
11	Project Name	HOME Admin
	Target Area	N/A
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	HOME: \$34,200
	Description	10% set aside for program administration and salaries
	Target Date	N/A
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
Planned Activities	N/A	

Table 4 - Project Summary Information

4/08/15 PUBLIC HEARING DRAFT

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

New Brunswick’s population is over 80% LMI. The central residential areas of the city, including the French Street corridor, Joyce Kilmer/Commercial Ave. corridor have the highest concentrations of minority population. The LMI population is most heavily concentrated in the 6th ward neighborhood, near the university.

Funding for activities such as code enforcement, neighborhood security and clean parks are directed to LMI neighborhoods or service areas. Activities such as fair housing counseling and the micro-enterprise program are available city-wide and are focused on addressing minority populations, including persons of Hispanic ethnicity, which has been identified as the population with the greatest need for such assistance. Development projects such as the Neilson Street Park and supportive needs housing are to be developed in LMI areas.

Geographic Distribution

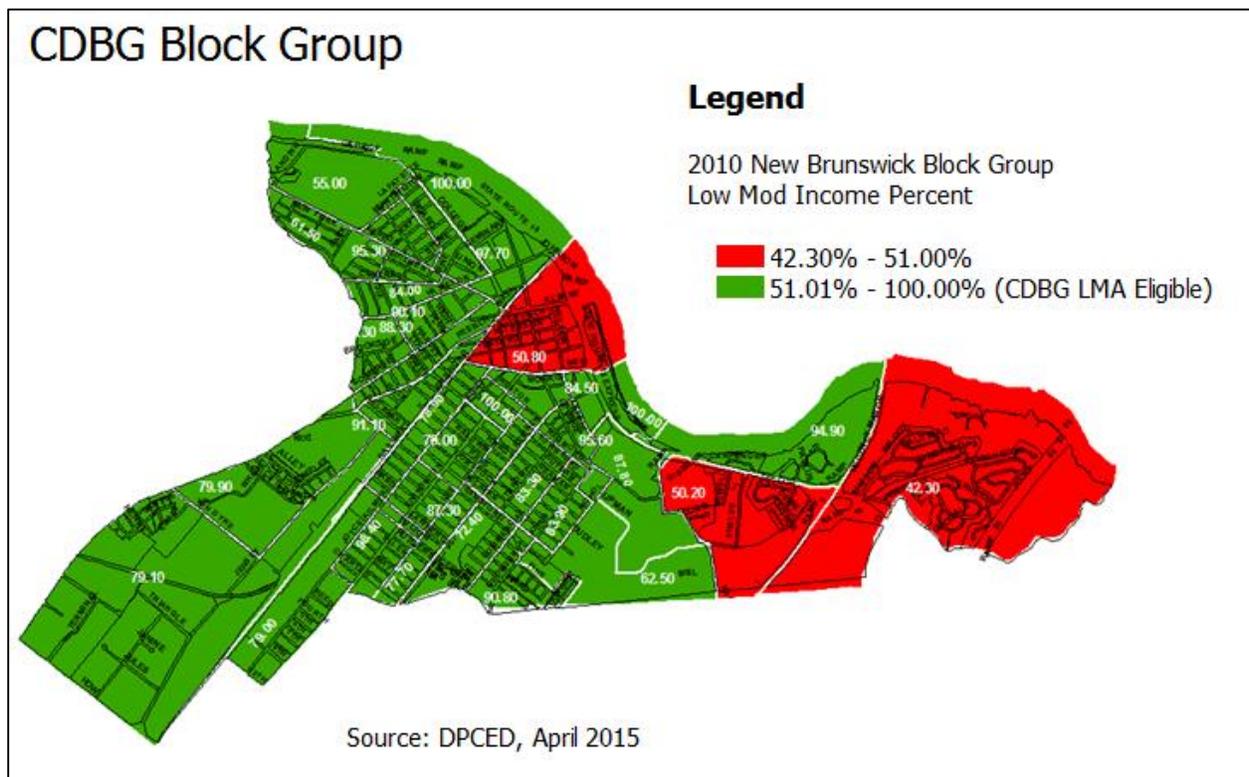


Figure 1 – New Brunswick CDBG Eligible Areas

4/08/15 PUBLIC HEARING DRAFT

CDBG Eligible Areas, New Brunswick, NJ				
Block Group & Census Tract	LMI Universe	Uncapped Low Inc	Uncapped Low Mod Inc	Uncapped Low Mod %
Block Group 1, Census Tract 51	520	145	320	61.5%
Block Group 2, Census Tract 51	235	220	235	100.0%
Block Group 3, Census Tract 51	1475	1385	1405	95.3%
Block Group 4, Census Tract 51	900	365	495	55.0%
Block Group 5, Census Tract 51	865	845	845	97.7%
Block Group 1, Census Tract 52	1865	1540	1680	90.1%
Block Group 2, Census Tract 52	1470	1015	1415	96.3%
Block Group 3, Census Tract 52	780	635	655	84.0%
Block Group 4, Census Tract 52	860	680	795	92.4%
Block Group 1, Census Tract 53	2095	1310	1850	88.3%
Block Group 2, Census Tract 53	1460	1215	1330	91.1%
Block Group 1, Census Tract 55	2010	1090	1605	79.9%
Block Group 2, Census Tract 55	1750	775	1385	79.1%
Block Group 1, Census Tract 56.01	2165	1910	2130	98.4%
Block Group 2, Census Tract 56.01	855	495	675	79.0%
Block Group 1, Census Tract 56.02	2420	1315	1910	78.9%
Block Group 2, Census Tract 56.02	1015	510	1015	100.0%
Block Group 3, Census Tract 56.02	2520	1400	1990	79.0%
Block Group 4, Census Tract 56.02	985	670	860	87.3%
Block Group 1, Census Tract 57	1945	875	1765	90.8%
Block Group 2, Census Tract 57	1430	720	1035	72.4%
Block Group 3, Census Tract 57	1770	1105	1375	77.7%
Block Group 1, Census Tract 58	1430	945	1200	83.9%
Block Group 2, Census Tract 58	2390	1485	1990	83.3%
Block Group 3, Census Tract 58,	1330	675	990	74.4%
Block Group 1, Census Tract 60.01	2670	675	1130	42.3%
Block Group 1, Census Tract 60.02	1460	865	1385	94.9%
Block Group 2, Census Tract 60.02	205	90	180	87.8%
Block Group 3, Census Tract 60.02	1065	520	535	50.2%
Block Group 4, Census Tract 60.02	40	15	25	62.5%
Block Group 1, Census Tract 93	1460	1020	1395	95.6%
Block Group 2, Census Tract 93	1655	630	840	50.8%
Block Group 3, Census Tract 93	730	675	730	100.0%
Block Group 4, Census Tract 93	1130	940	955	84.5%

Shaded = Eligible Block Group

Table 5 – Geographic Priority Areas

Data Source: FY 2014 LMISD by State - All Block Groups, Based on 2006-2010 American Community Survey

Downloaded: 04.01.2015 from <https://www.hudexchange.info/manage-a-program/acs-low-mod-summary-data-block-groups-places>

4/08/15 PUBLIC HEARING DRAFT

Rationale for the priorities for allocating investments geographically

Funding has been allocated to projects that are located in or will serve LMI areas and where opportunities to develop the projects exist or where services can be provided.

Discussion

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.

4/08/15 PUBLIC HEARING DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing activities undertaken by New Brunswick will address the needs of homeless, non-homeless, and special-needs households. Various programs will provide these households with rental assistance, new units or rehabilitated units.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	638
Special-Needs	5
Total	648

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	600
The Production of New Units	40
Rehab of Existing Units	8
Acquisition of Existing Units	0
Total	648

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The City will provide housing assistance through the HOME Investment Partnership Program.

4/08/15 PUBLIC HEARING DRAFT

AP-60 Public Housing – 91.220(h)

Introduction

The mission of the New Brunswick Housing Authority is to assist eligible families by providing decent, affordable housing as they move to achieve self-sufficiency. The New Brunswick Housing Authority is committed to operate in an ethical, efficient and professional manner. The New Brunswick Housing Authority will establish and maintain relationships with its clients and appropriate community agencies in order to accomplish this mission.

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

The Authority has also been involved with the administration and coordination of a number of community and resident services over the past several years. These include, but are not limited to, the following programs:

- Soft Cost Assistance Program: provides limited financial assistance to public housing residents for soft costs related to home purchases in the City of New Brunswick
- Case Management Program
- Family Self-Sufficiency Program
- Team Program: Referral program for tenants in regards to drug and alcohol rehabilitation programs
- Section 8 Homeownership Program
- Youth Jobs Program and development programs for carpentry training and computer/technology training

The Housing Authority continues to assist eligible families by providing decent, affordable housing as they move to achieve self-sufficiency. The Authority is committed to operate in an ethical, efficient and professional manner. The Authority continues to establish and maintain partner relationships with its clients and appropriate community agencies in order to accomplish this mission.

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

The Housing Authority has established the following Goals and Objectives to accomplish its mission:

Goal 1: Produce more affordable housing.

Objective 1.1: Produce 120 units

Objective 1.2: Provide at least 25% of the units built for senior or disabled citizens

4/08/15 PUBLIC HEARING DRAFT

Goal 2: Continue Public/Private Partnerships.

Objective 2.1: Enter into the development of affordable housing

Objective 2.1.1: Create new partnerships with at least two developers/non-profit organizations

Objective 2.1.2: Complete and submit at least four funding applications for programs

Objective 2.1.3: Increase developer's fee

Objective 2.2: Work toward providing additional senior services

Objective 2.2.1: Create new partnerships with at least two non-profit/health care entities

Objective 2.3: Work toward providing additional job training for residents

Objective 2.3.1: Create and submit at least three funding applications for programs

Goal 3: Undertake staffing needs study

Objective 3.1.: Study organization

Objective 3.2: Study staff skills/deficiencies

Objective 3.3: Provide training to develop skills

Goal 4: Expand security at public housing sites.

Objective 4.1: Increase surveillance areas

Objective 4.2: Perform security assessment

Objective 4.3: Get residents involved in security matters

Objective 4.3.1: Assist with the formation and maintenance of a neighborhood crime watch program

Objective 4.3.2: Create a resident security task force that will work with Police and NBHA security to reduce crime on and near NBHA properties

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

N/A

Discussion

Public housing is limited to low-income families and individuals. Eligibility is based on:

1. Annual gross income
2. Whether you qualify as elderly, a person with a disability, or as a family; and
3. U.S. citizenship or eligible immigration status.

4/08/15 PUBLIC HEARING DRAFT

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

Introduction

The City is addressing the needs of the homeless population by undertaking programs to prevent homelessness and to provide housing for the homeless. The CDBG programs that help prevent homelessness include code enforcement, housing rehabilitation, relocation and fair housing counseling. HOME funds are being used to fund supportive needs housing to provide housing for homeless persons in an environment where residents can also obtain supportive needs services.

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 City will continue to work with its network of providers who comprise the local Continuum of Care entities in reaching out to homeless persons and assessing their individual needs. The County conducts its Point-In-Time-Count annually in which they quantify homelessness and assesses the homeless population needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

- A 40-bed emergency shelter for the homeless was constructed by Catholic Charities, with a portion of the funding provided through the City's HOME and RCA programs.
- HOME funds were provided to Catholic Charities for the development of transitional housing for single mothers
- HOME funding has been provided for the construction of four supportive needs housing projects;
- The City of New Brunswick housing rehabilitation and affordable housing construction prevent homelessness by providing affordable housing alternatives.
- The City's Housing Authority provides public housing and housing vouchers to increase the supply of affordable housing in New Brunswick.

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

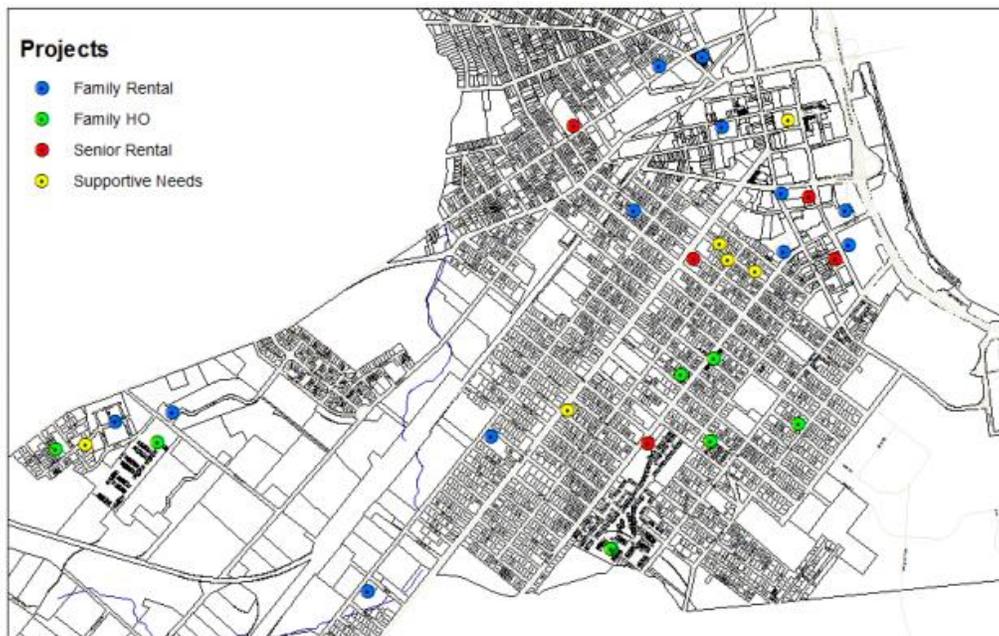
4/08/15 PUBLIC HEARING DRAFT

recently homeless from becoming homeless again

The City will continue to address assisting the homeless population make the transition to permanent housing and independent living through its continued supportive needs housing funding. The City has allocated over \$1 million of HOME funds to various supportive needs housing in recent years such as Promise House, Women Aware, and two Reformed Church of Highland Park projects. The City is currently funding Bergen County United Way and Madeline Corporation to create 10 homes for female victims of domestic violence and their children. The City has awarded the project with \$604,385 from its HOME Program.

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

The City, NBHA, and Continuum of Care will help low-income individuals and families avoid becoming homeless. Development of new market and affordable housing occurred in most neighborhoods. Affordable housing units have been funded by the City's HOME Program such as Unity Square, New Street Arts Building, Hope Manor, Riverside, and Lord Stirling Senior center. Additionally, housing developments in the City have designated 20% of the units designated to affordable housing such as Penrose Properties and Boraie Development LLC.



Source: DPCEd, September 2014

Figure 2 – Affordable Housing Projects

4/08/15 PUBLIC HEARING DRAFT

Discussion

As part of the Analysis of Impediments, HUD guidance directs the entitlement community to assess the availability of affordable, accessible housing in a range of unit sizes. In order to assess the adequacy of the distribution of units, the distribution of units was compared to the New Jersey Council on Affordable Housing's (COAH) requirements for bedroom distribution of affordable housing units. The COAH guidelines establish a maximum of 20% of affordable units being one-bedroom units and sets minimum percentages for two and three-bedroom units of 30% and 20%, respectively.

Affordable Family Housing, 2014					
<u>Project Name</u>	<u>Units</u>	<u>Type</u>	<u>Bedroom Distribution</u>		
			1- BR	2 BR	3+ BR
Homeownership					
Delevan Court	44	Individual Ownership	2	36	6
Comstock Court	19	Individual Ownership	0	9	10
Hampton Club	54	Individual Ownership	6	28	7
Camner Square	19	Individual Ownership	0	0	19
Brunswick Raritan	3	Individual Ownership	0	0	3
Fulton Square	57	Individual Ownership	0	29	28
Mt. Zion	24	Individual Ownership	0	7	17
TOTAL	220		8	109	90
Family Rental					
Schwartz Robeson	258	Public Housing	31	152	75
Hope Manor	68	LIHTC & HOPE VI	1	37	30
Riverside	76	LIHTC & HOPE VI	0	33	37
Skyline Tower	14	HMFA Bond Financing	6	8	0
The George (NB Arts Bldg)	21	HOME & RCA	17	4	0
Unity Square	5	HOME	0	0	5
Gateway	38	HMFA Bond Financing	6	32	0
PRAB	4	RCA	0	4	0
Somerset Mews	48	HMFA	36	12	0
TOTAL	532		97	282	147
Senior Rentals					
Providence Square	98	LIHTC	98	0	0
Providence Square II	53	LIHTC	53	0	0
Livingston Manor	50	LIHTC	50	0	0
St. Mary's Apts	132	Section 236	132	0	0
Schatzman UAW Apts	213	Section 236	213	0	0
Lord Stirling	48	LIHTC	42	6	0
TOTAL	594		588	6	0
Supportive Needs Housing					
Promise House	10	HOME	10	0	0
RCHP at 129 Redmond	1	HOME	0	0	1
RCHP at 180 Redmond	1	HOME	0	0	1
Women Aware	3	HOME	0	1	2
Dina's Dwelling (<i>planned</i>)	10	HOME & HMFA	8	2	0
TOTAL	37		18	3	4
Total Homeownership and Family			105	391	237
Rental % by Bedroom			14.3%	53.3%	32.3%
COAH Allowable Bedroom			20%	30%	20%
Distribution			<i>Max.</i>	<i>Min.</i>	<i>Min.</i>

Figure 3 – Affordable Family Housing

4/08/15 PUBLIC HEARING DRAFT

Funding is available for rehabbing owner-occupied housing of LMI households throughout the City. As 76.4% of the housing units are rentals and approximately 75.9% of the rental populations are LMI, the City enforces rent control to limit rent increases to existing tenants to CPI (consumer price index) increases. Any dwelling that is rented or offered for rent, or any dwelling that is not the principal residence of the property owner must be registered as a rental unit with the New Brunswick Rent Control Office annually. The Office investigates complaints of rent overcharges and enforces findings of rent overcharges through a hearing process of the Rent Control Board.

4/08/15 PUBLIC HEARING DRAFT

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

Introduction:

The City of New Brunswick, New Jersey, initiated an Analysis of Impediments (AI) to Fair Housing Choice in October 2014. This study is to be updated every (5) five years in order to gain fresh perspectives on the fair housing issues facing the community. The City has completed the 2014-2015 Analysis of Impediments to Fair Housing Choice (AI) in accordance with the suggested planning process contained in the U.S. Department of Housing and Urban Development (HUD) publication Fair Housing Planning Guide. The purpose of the AI is to examine public and private policies, practices, and procedures affecting housing choice.

The 2014-2015 Analysis of Impediments to Fair Housing Choice (AI) was prepared by the Department of Planning, Community, and Economic Development (DPCED) for the City of New Brunswick. The Analysis of Impediments used data from the U.S. Bureau of Census, DPCED, HUD, COAH and other sources to analyze local conditions. An “impediment” to fair housing choice is defined as “any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice” or “any actions, omissions, or decisions that have this effect.”

The full A.I. can be found online at <http://thecityofnewbrunswick.org/planninganddevelopment/wp-content/uploads/sites/8/2014/04/2014-FINAL-AI.pdf>

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

The City of New Brunswick has examined a range of issues in order to identify and address impediments to fair housing choice.

Impediment #1- Lack of affordable housing

One of the components to providing fair housing is providing a variety of housing that is affordable to people of all races, ethnicities, religious affiliations, gender, and income levels. According to HUD, the median income and the Fair Market Rent for the area determine low moderate income status. In New Brunswick, approximately seventy-six (76%) percent of the City’s rental population are low-moderate income. Furthermore, when a household pays more than 30% of their income towards housing, HUD considers it no longer “affordable”. The 2008- 2012 American Community Survey shows that sixty-six (66%) of rental households pay 30% or more for their gross rent. This figure is skewed due to the student households, which often have other means of rent support than reported income. However, a

4/08/15 PUBLIC HEARING DRAFT

high percentage of rental households face a rent burden of 30% or more of their income.

Current/Short Term Actions

- Use of rent control measures to limit unlawful rent increases above the consumer price index increases
- Maintain existing and seek out new public/private partnerships for the development of affordable housing
- Expansion of existing rental assistance programs

Long Term Actions

- Maintain zoning policies and housing development at moderate and high densities to reduce per unit costs and encourage the construction of affordable housing
- Expansion of homeownership assistance programs, i.e., “Live where you work”

Impediment #2 – Immigrant populations whose language and cultural barriers combine with a lack of affordable housing to create unique fair housing impediments

The City of New Brunswick has a diverse population with residents represented by many different nationalities and languages. According to the 2008-2012 American Community Survey, it is determined that approximately 36.6% of the population speaks English less than “very well” at home. Thus, this creates a fair housing impediment due to communicational challenges. The following actions are intended to help further fair housing

Immediate Action

- Developed a Language Assistance Plan (LAP) to assist residents who are Limited English Proficient (LEP) in interacting with Federally-funded programs

Long Term Action

- Fair Housing services, such as PRAB, require the presence of bilingual staff for LMI prospective and current residents

Impediment #3- Lack of Property Owner Education about Fair Housing Laws

The City of New Brunswick’s housing tenure is dominantly a rental-occupied community with a 76.4% rental rate. Entities such as PRAB’s Housing Coalition Unit have placed emphasis on educating tenants on their rights and how to take action if they feel their rights have been infringed upon. There has been little or no formalized effort in educating property owners about fair housing laws and what constitutes discrimination. Proper education of property owners could help minimize blatant infringements of

4/08/15 PUBLIC HEARING DRAFT

tenant's rights as well as the "I did not know I couldn't do that" situations. The following actions should help further fair housing

Immediate Actions

- Provision of informational materials on fair housing to rental property owners through mailings and electronic sources

Long Term Actions

- Work with local agencies to provide fair housing seminars and outreach programs to the owners of rental properties
- Development of a central person/place for property owners to contact with questions regarding fair housing

Discussion:

The data provided by HUD and the conversations with the staff at as PRAB's Housing Coalition Unit indicate that cases (reported) of fair housing discrimination in the City of New Brunswick are infrequent. The City of New Brunswick will analyze the Analysis of Impediments document periodically to identify the current policies, practices and procedures that may have a negative effect on fair housing within our jurisdiction. The City will amend and revise, as necessary, the implementation of the goals and objectives within the Consolidated Plan to affirmatively further fair housing.

4/08/15 PUBLIC HEARING DRAFT

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to foster and maintain affordable housing

The City will pursue additional state and federal resources such as RCA funds, as well as continue utilizing HOME funds to leverage affordable housing.

Actions planned to reduce lead-based paint hazards

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

HUD Regulations 24 CFR Part 35 Subpart J : Required Housing Rehabilitation Activities			
Amount of Program Assistance	< \$5,000	>\$5,000 < \$25,000	>\$25,000
Approach to Lead Hazard Evaluation and Reduction	Do no harm	Identify and control lead hazards	Identify and abate lead hazards
Notification	Yes	Yes	Yes
Lead Hazard Evaluation	Paint Testing of surfaces to be disturbed by rehabilitation	Paint Testing of surfaces to be disturbed by rehabilitation and a Risk Assessment of entire unit	Paint Testing of surfaces to be disturbed by rehabilitation and a Risk Assessment of entire unit
Lead Hazard Reduction	-Repair surfaces disturbed during rehabilitation. -Safe work practices -Clearance of work site	-Interim Controls -Safe work practices -Clearance of unit	-Abatement -Safe work practices -Clearance of the unit

Table 8 - HUD Regulations: Required Housing Rehabilitation Activities

4/08/15 PUBLIC HEARING DRAFT

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. The type of evaluation and reduction activities required depends on the level City of New Brunswick.

Actions planned to reduce the number of poverty-level families

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 local funds include a shuttle bus connecting the LMI 2nd 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

4/08/15 PUBLIC HEARING DRAFT

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.

Actions planned to develop institutional structure

The affordable housing strategy will be carried out by several primary providers and coordinators: The City's Department of Planning, Community and Economic Development, County of Middlesex, State of New Jersey, and the New Brunswick Housing Authority. Other agencies, such as non-profit and for-profit housing developers will also play an important role in service provisions. These include the Puerto Rican Action Board- Housing Coalition Unit and other local housing developers.

It is anticipated that these government agencies and housing developers will continue to be supported by outside funding sources, such as NJDCA (public agency), NJHMFA (public agency lender) and local banks (financing).

The Department will be the primary coordinator for non-federal funds and federal funds, such as CDBG and HOME for the development and rehabilitation of affordable housing. This function will continue to be augmented by other providers, particularly non-profits such as the Housing Coalition of Central Jersey, Catholic Charities and housing developers. The Department will communicate with these and other providers to improve coordination of services and to pool resources.

The Department will act as the conduit for local funds such as Regional Contribution Agreements (RCA's) and CDBG/HOME funding requests, as well as State funds. It will also work with private developers to assist them in obtaining financing and approvals for affordable housing development.

The New Brunswick Housing Authority will coordinate all projects associated with the City's public housing units and housing vouchers. The Authority is responsible for reporting directly with HUD regarding public housing and housing vouchers.

Other housing voucher rental assistance programs run by the County and the State also assist tenants in New Brunswick. Coordination between the three providers of rental assistance should be strengthened to ensure the efficient use of funds and to reduce duplication.

Assistance programs for the homeless population will be coordinated by the County of Middlesex, which

4/08/15 PUBLIC HEARING DRAFT

will work with the City, Housing Authority and non-profit providers. Communications between the City, County and non-profits will continue to be enhanced in order to deal more effectively with this program.

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

The City of New Brunswick will continue to assist work with public and private housing and social services agencies like the New Brunswick Housing Authority.

Discussion:

In terms of addressing 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, the City will strive to maintain contact with all of the agencies which were interviewed for the Five Year Consolidated Plan and help overcome any obstacles which may arise with regards to these issues. All available 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 coordination of planning efforts for the public housing units.

4/08/15 PUBLIC HEARING DRAFT

Program Specific Requirements

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

Introduction:

The City's program specific requirements for CDBG and HOME are listed below.

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
Total Program Income:	0

Other CDBG Requirements

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

4/08/15 PUBLIC HEARING DRAFT

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

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

The City plans to continue to operate its HOME Investment Partnership Program similar to previous years.

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:*

N/A

3. *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:*

New Brunswick is not funding the acquisition of affordable units with HOME funds.

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:*

New Brunswick does not anticipate refinancing any existing debt with its HOME funds during the 2015-2016 Annual Action Plan year.