

2018

Annual Action Plan

City of New Brunswick

Department of Planning,
Community and Economic
Development

July 1, 2018 – June 30, 2019

**The City of
New Brunswick**



**It just keeps
getting better.**

Executive Summary

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

1. Introduction

The 2018-19 Annual Action Plan is the fourth year of the Five Year Consolidate Plan. It is a product of a planning and coordination process required by the U.S. Department of Housing and Urban Development. The Plan 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 One Year Action 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.

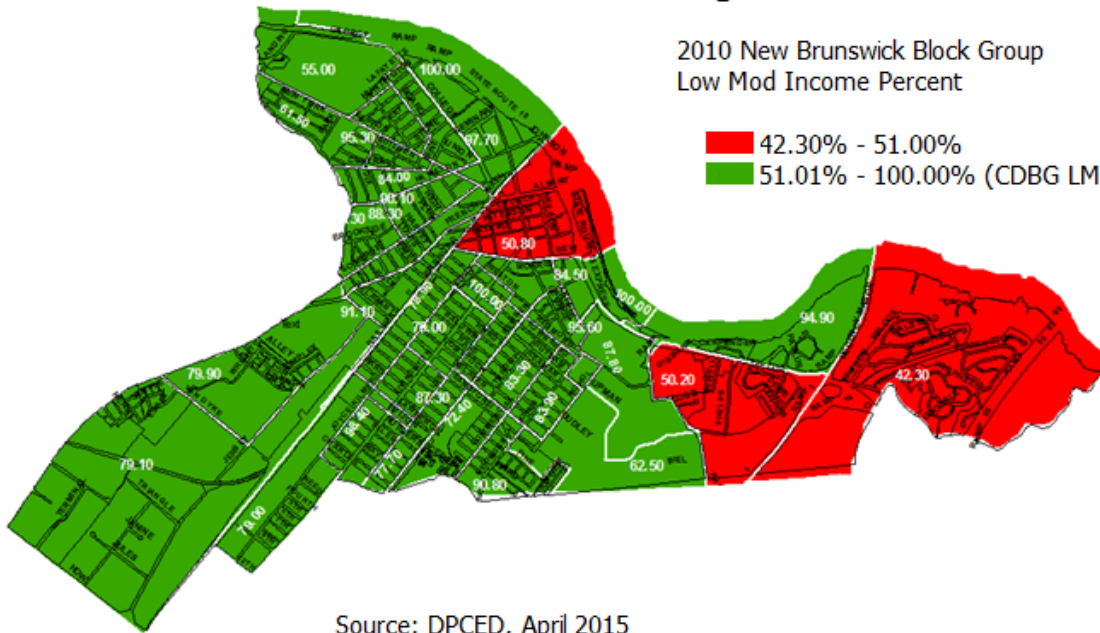
DPCED also undertook an analysis of demographic data related to housing, the homeless and community development needs. DPCED used this data, along with input from local agencies and governments to develop a picture of the City's housing and community development needs.

CDBG Block Group

Legend

2010 New Brunswick Block Group
Low Mod Income Percent

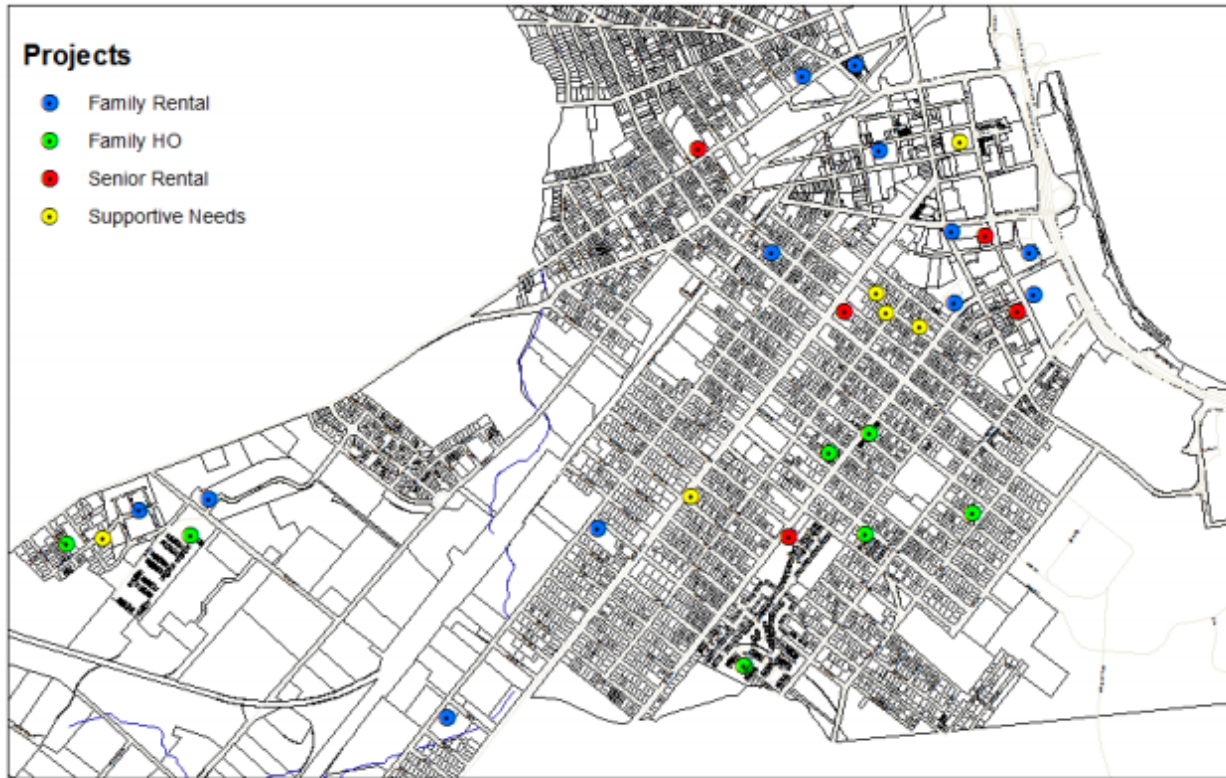
- 42.30% - 51.00%
- 51.01% - 100.00% (CDBG LMA Eligible)



Source: DPCED, April 2015

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 Rental % by Bedroom			105	391	237
COAH Allowable Bedroom Distribution			14.3%	53.3%	32.3%
			<i>20%</i>	<i>30%</i>	<i>20%</i>
			<i>Max.</i>	<i>Min.</i>	<i>Min.</i>



Source: DPCED, September 2014

2. Summarize the objectives and outcomes identified in the Plan

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

The New Brunswick Annual Action 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; maintenance and expansion of housing voucher programs; and construction of affordable housing.
- 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 Authority to develop public-private partnerships for developing and managing affordable housing.

Suitable Living Environment and Sustainability

- Fund enhanced public safety 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.
- Fund code enforcement and revitalization of abandoned housing to improve the livability and safety of housing and LMI neighborhoods.

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

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

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 in the 2015-19 Five Year 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

Summary from citizen participation section of plan.

Citizen Participation Plan Process

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 and Annual Action Plan. This process is undertaken in accordance with U.S Department of Housing and Urban Development (HUD) regulations found in 24 CFR Part 91. 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 produce its Five Year Consolidated Plan and subsequent Annual Action Plans. Previous Five Year Consolidated Plan and One Year Action plans that were submitted and approved were also 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

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

No public comments were received.

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

No public comments were received.

7. Summary

No public comments were received.

PR-05 Lead & Responsible Agencies – 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	NEW BRUNSWICK	DPCED
HOME Administrator	NEW BRUNSWICK	DPCED

Table 1 – Responsible Agencies

Narrative (optional)

The Department of Planning, Community and Economic Development will be responsible to lead and coordinate the planning and submission process for the City’s 2018-19 Annual Action 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.

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 Department of Housing, Community Development & Social Services, which is the Continuum of Care Coordination for the area. The County 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

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

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 and for 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(I))

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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City 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.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	NEW BRUNSWICK HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Director of NBHA
2	Agency/Group/Organization	NEW BRUNSWICK
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Contacted Planning Division, Rent Control Office, Code Enforcement, Police Department, and Parks Department

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

The City originally consulted several agencies in preparation of the 2015-19 Five Year Annual Action Plan. Subsequent One Year Action Plans refer to initial consultation in preparation of its report. These agencies include Coming Home of Middlesex County, Women Aware, Elijah’s Promise, Puerto Rican Action Board, Civic League of Greater New Brunswick, Metuchen of Diocese Catholic Charities, Middlesex County Health Department, and the Alliance for Disabled in Action.

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	Middlesex County	The goals for addressing homelessness are similar.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Throughout the planning process, the public will have free access to data, information, and records used to develop the 2018-2019 Annual Action Plan. The City of New Brunswick will make available a draft copy of this Action Plan for 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://thecityofnewbrunswick.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)

Table 4 – Citizen Participation Outreach

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 fourth program year of this Five Year Plan, the City will receive entitlement allocations.

All prior year resources are unexpended funds as of TBD

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services						<p>Funds are expected to be used to develop parks, provide code enforcement, neighborhood security, micro-enterprise development, housing rehabilitation and fair housing. A total of \$576,914.15 is being reprogrammed from previous projects. See below for Details: *Project "Parks Capital Improvements" will be receiving \$161,057.00 in reprogrammed funds from PJ Project ID: 18-2015-0002-2, 18-2016-0004 and 18-2016-0006-3. The rest is from the FY18 CDBG allocation and will be \$149,133.00. For a combined amount of \$310,190.00 comprised of reprogrammed FY15 CDBG funds and FY16 CDBG funds and incoming FY18 CDBG funds. *Project "Fire Equipment" will be receiving \$415,857.15 in reprogrammed funds from PJ Project ID: 18-2016-0004, 18-2016-X-01, 18-2014-0004, and 18-2014-R-0001. Additionally, \$5,000.00 of the FY18 CDBG allocation will be added to this project. For a total amount of \$420,857.15 comprised of reprogrammed FY16 CDBG funds and FY14 CDBG funds and some FY18 CDBG funds. The total reprogrammed funds Break out as follows:</p> <p>18-2016-0004: \$207,808.00 18-2016-0006-3: \$767.00 18-2016-X-01: \$140,393.40 18-2015-0002-2:</p>

Annual Action Plan
2018

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	518,234	0	753,186	1,271,420	0	Funds are expected to be used to develop multifamily rentals.

Table 5 - Expected Resources – Priority Table

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

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

NA

Discussion

NA

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	Neighborhood Safety	2015	2019	Non-Housing Community Development		Improve Neighborhood Living Environment	CDBG: \$160,000	Public service activities for Low/Moderate Income Housing Benefit: 46955 Households Assisted
2	Code Enforcement	2015	2019	Non-Housing Community Development		Improve Neighborhood Living Environment	CDBG: \$80,000	Housing Code Enforcement/Foreclosed Property Care: 3000 Household Housing Unit
3	Fair Housing	2015	2019	Affordable Housing Non-Homeless Special Needs		Reduce Cost Burden	CDBG: \$15,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
4	Economic Development	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$60,000	Businesses assisted: 20 Businesses Assisted
5	Clean Parks Program	2015	2019	Non-Housing Community Development		Improve Neighborhood Living Environment	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 46955 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Supportive Needs Housing Development	2015	2019	Affordable Housing		Affordable Housing Development	HOME: \$518,234	Rental units constructed: 10 Household Housing Unit
7	Provide Infrastructure & Facility Improvements	2015	2019	Non-Housing Community Development		Improve Neighborhood Living Environment	CDBG: \$310,190	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 46955 Persons Assisted
8	Rental Assistance	2015	2019	Affordable Housing Public Housing Homeless		Reduce Cost Burden	CDBG: \$0 HOME: \$0	Tenant-based rental assistance / Rapid Rehousing: 905 Households Assisted

Table 6 – Goals Summary

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 a 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 and installation of new playground and recreational equipment, tree and shrub planting, and other park improvements for eligible parks.
6	Goal Name	Supportive Needs Housing Development
	Goal Description	Increase housing affordability by providing resources to add decent housing units responsive to low- to moderate- income persons, including development of multifamily rental units.
7	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.
8	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.

Projects

AP-35 Projects – 91.220(d)

Introduction

New Brunswick has a total of 12 projects for its 2018-2019 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

#	Project Name
1	Neighborhood Security
2	Clean Parks
3	Micro Enterprise Business Assitance
4	Fair Housing
5	Code Enforcement
6	Planning and Administration
7	HOME Admin
8	HOME CHDO
9	HOME Multifamily Rental Development
10	Fire Equipment
11	Relocation
12	Parks Capital Improvements

Table 7 - 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. As required by the HOME Final Rule (24 CFR Part 92), 15% of HOME funds are set-aside for future CHDO projects.

AP-38 Project Summary
Project Summary Information

1	Project Name	Neighborhood Security
	Target Area	
	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 watchgroups, implementation of youth programs (DARE and gang prevention), and assisting the anti-crime unit with drugprevention. These police officers will patrol mostly neighborhoods of low- and moderate- income persons.Objective: LMAMatrix Code: 05
	Target Date	6/30/2019
	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	This project is conducted city-wide with a focus on LMI areas.
	Planned Activities	Crime watch groups, implementation of youth programs (DARE and gang prevention), and assisting the anti-crime unit with drug prevention.
2	Project Name	Clean Parks
	Target Area	
	Goals Supported	Clean Parks Program
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$150,000
	Description	Funding for the purchase and installation of new playground and recreational equipment, tree and shrub planting, and other park improvements for eligible parks.Objective: LMAMatrix Code: 03F
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 46,955 LMI persons will benefit from the improvements to neighborhood park facilities. This project is for the funding for the purchase, installation of new playground and recreational equipment, tree and shrub planting, and other park improvements for eligible parks.

	Location Description	This project is conducted city-wide with a focus on LMI areas.
	Planned Activities	Purchase, installation of new playground and recreational equipment, tree and shrub planting, and other park improvements.
3	Project Name	Micro Enterprise Business Assistance
	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.Objective: LCMCMMatrix Code: 18C
	Target Date	12/31/2020
	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.
4	Project Name	Fair Housing
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$15,000
	Description	To affirmatively further fair housing in the City of New Brunswick, the City will provide a 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.Objective: LCMCMatrix Code: 05J
	Target Date	6/30/2020

	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 200-400 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.
5	Project Name	Code Enforcement
	Target Area	
	Goals Supported	Code Enforcement
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$80,000
	Description	In an effort to maintain a reasonable standard of quality for rental units in the City of New Brunswick, the City's Code Enforcement provides a periodic inspection of rental units every three years and a re-inspection of failing units. The majority of the City's 11,139 rental units (as of 5/17/2018) are located in low-moderate income neighborhoods. Objective: LMAMatrix Code: 15
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	There are approximately 11,139 rental-occupied housing units (as of 5/17/2018) 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's goal is to have 3500 units 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.
6	Project Name	Planning and Administration
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Program administration salaries, equipment and supplies, and audit. Matrix Code: 21A
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
7	Project Name	HOME Admin
	Target Area	
	Goals Supported	
	Needs Addressed	Reduce Cost Burden Affordable Housing Development
	Funding	:
	Description	
	Target Date	5/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
8	Project Name	HOME CHDO
	Target Area	
	Goals Supported	Supportive Needs Housing Development
	Needs Addressed	Affordable Housing Development
	Funding	:

	Description	Funds will be set-aside (15%) for future community housing development organization (CHDO) reservation requirement in accordance with the HOME final rule (24 CFR Part 92).
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of New Brunswick estimates to assist approximately 1 family with the available HOME CHDO funds.
	Location Description	Citywide; the potential project(s) will occur in the City of New Brunswick with an exact location chosen based on project viability and need.
	Planned Activities	The City of New Brunswick plans to develop of 1 multi-family, new construction, rental units either via scattered-site or single location development.
9	Project Name	HOME Multifamily Rental Development
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	The development of multi-family rental units in the City of New Brunswick. This project will seek to provide housing for 10 families at site(s) yet to be determined.
	Target Date	5/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The City of New Brunswick estimates to assist approximately 10 families with the available HOME funds.
	Location Description	Citywide; the potential project(s) will occur in the City of New Brunswick with an exact location chosen based on project viability and need.
	Planned Activities	The City of New Brunswick plans to develop of 10 multi-family, new construction, rental units either via scattered-site or single location development.
10	Project Name	Fire Equipment
	Target Area	

	Goals Supported	Neighborhood Safety Provide Infrastructure & Facility Improvements
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$420,857
	Description	CDBG Matrix Code: 03O Fire Station/EquipmentPurchase of one (1) new fire truck for New Brunswick Fire Department station located at XX Joyce Kilmer Ave. New Brunswick, NJ 08901, Census Tract 56.02 as well as additional firefighting equipment.Purchase of Miscellaneous Fire Response Equipment.
	Target Date	12/31/2019
	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	Fire Truck will be stationed at XX Joyce Kilmer Ave. Where it will provide Fire Response Capabilities to the entire City of New Brunswick.
	Planned Activities	Purchase of fire truck and other miscellaneous fire response equipment.
11	Project Name	Relocation
	Target Area	
	Goals Supported	Rental Assistance
	Needs Addressed	
	Funding	CDBG: \$45,000
	Description	Matrix Code: 8Relocation rental and moving assistance related to code enforcement relocations.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	LMI renters and owners affect by code enforcement relocations.
	Location Description	City-Wide
	Planned Activities	Relocation rental and moving assistance related to code enforcement relocations.

12	Project Name	Parks Capital Improvements
	Target Area	
	Goals Supported	Provide Infrastructure & Facility Improvements
	Needs Addressed	Improve Neighborhood Living Environment
	Funding	CDBG: \$310,190
	Description	Unspecified capital projects. May include new bathrooms, playgrounds, splash pads, garbage receptacles, etc.Objective: LMAMatrix Code: 03F
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 46,955 LMI persons will benefit from the improvements to neighborhood park facilities. This project is for the funding for the purchase, installation of new playground and recreational equipment, tree and shrub planting, and other park improvements for eligible parks.
	Location Description	At any CDBG eligible parks in the City of New Brunswick.
	Planned Activities	The purchase and/or installation of unspecified capital parks items. Examples may (are not limited to) include new bathrooms, playgrounds, splash pads, garbage receptacles, etc.

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 Rutgers 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.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

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.

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	0
Non-Homeless	0
Special-Needs	0
Total	0

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	10
Rehab of Existing Units	1
Acquisition of Existing Units	0
Total	11

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

Discussion

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

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

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

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

New Brunswick Housing Authority (NBHA) had previously been, but is no longer designated as a "troubled" authority by HUD.

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.

Funding is available for rehabbing owner-occupied housing of LMI households throughout the City. As ~75-80% of the housing units are rentals and approximately ~75% 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.

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 have been 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 five supportive needs housing projects (Promise House, 2 RCHP projects, Women Aware, Dina's Dwellings, and Zebra Way);
- The City of New Brunswick housing rehabilitation and affordable housing construction prevent homelessness by preserving housing for LMI households.
- 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 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, Dina's Dwellings, and a current supportive needs project at Zebra Way that will provide 12 affordable units.

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 Housing. Additionally, housing developments in the City have designated 20% of the units designated to affordable housing such as Penrose Properties and Boraie Development LLC.

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.

Funding is available for rehabbing owner-occupied housing of LMI households throughout the City. As

~75-80% of the housing units are rentals and approximately ~75% 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.

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 (next AI will be completed in 2019). The City has completed the 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 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/New-Brunswick-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

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, religions, gender, and income levels. According to HUD, the median income and the FMR for the area determine low-mod income status. In New Brunswick, approximately seventy-six (76%) percent of the City’s rental population are low-mod income. Furthermore, when a household pays more than 30% of their income towards housing, HUD considers it no longer “affordable”. The 08-12 ACS shows that sixty-six (66%) of rental households pay 30% or more for their gross rent.

Immediate

- 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

- 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”

#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.

Immediate

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

Long Term

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

#3- Lack of Property Owner Education about Fair Housing

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 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.

Immediate

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

and electronic sources

Long Term

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

AP-85 Other Actions – 91.220(k)

Introduction:

The following is a summary of the actions planned in 2018-2019 to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City will address obstacles to meeting underserved needs by improving the condition of rental properties. Approximately 75% of the City is renter-occupied and are subjected to 3-year inspections and re-inspections by code enforcement. The City will continue its CDBG code enforcement program in order to alleviate overcrowding, cost burden, and ensure rentals are up to code.

Actions planned to foster and maintain affordable housing

The City will pursue additional state and federal resources such as RCA funds and NRTC 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
- City is establishing a lead-based paint abatement/rehabilitation program with CDBG funds to remove lead-based paint from LMI rental housing

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 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 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.

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%

**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 will only utilize the forms of investment described at 24 CFR 92.205.

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

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 2018-2019 Annual Action Plan year.

Much like the CDBG program, the City of New Brunswick refers to the census and examines tracts with 51% or more LMI population when considering awarding HOME funds to a supportive needs project. The process is first-come-first-serve in conjunction with regular contacts with the affordable housing development community. As the City's HOME allocation is smaller, e.g. approximately \$500,000, the City's HOME funds are typically used as "gap financing" for larger projects that go through state or federal solicitation application process. The Community Development Director will provide interested affordable housing developers detailed information on the application process.

The City encourages MBE/WBE applicants and enforce the practice of affirmative marketing. The City enforces HOME limits when considering beneficiaries or preference to a particular segment of the low-income population. All rental projects with five or more HOME-assisted units, at least 20% of the HOME-assisted rental units are occupied by families with annual incomes that are 50% or less of the AMI.

