

GLOUCESTER COUNTY 2025 ANNUAL ACTION PLAN

**Community Development Block Grant Program & HOME
Investment Partnerships Program**

DEPARTMENT OF ECONOMIC DEVELOPMENT, OFFICE OF HOUSING & COMMUNITY DEVELOPMENT,
GLOUCESTER COUNTY 1480 TANYARD ROAD, DEPTFORD, NJ 08096

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Expected Resources

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

Introduction

For FY 2025, the County has been allocated \$1,400,984.00 in CDBG funds and \$594,979.62 in HOME funds. Estimates for the remaining year of the Consolidated Plan period are based on an approximation of funding levels.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,400,984.00	0.00	0.00	1,400,984.00	4,903,444.00	The expected amount available for the remainder of the Con Plan is the 2025 allocation multiplied by 3.5

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	594,979.62	0.00	0.00	594,979.62	2,082,428.67	The expected amount available for the remainder of the Con Plan is the 2025 allocation multiplied by 3.5

Table 1 - Expected Resources – Priority Table

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

The federal CDBG and HOME funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration. The County will partner with municipalities, other public agencies, and nonprofit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Virtually all planned activities have some degree of leveraging from non-federal sources. The source of these funds ranges from bake sales for a small nonprofit to developer equity of thousands of dollars.



Gloucester County will continue to leverage funds from state and regional sources, effectively multiplying the impact of CDBG and HOME funds. The Match for the HOME Program will be met through a combination of cash from non-federal sources, including developers' equity, sweat equity, land donated by municipalities, and private bank investment in housing projects.



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

Though no specific municipalities or parcels can be identified at this point, it is anticipated that the past practice of having land donated to organizations such as Habitat for Humanity for the construction of affordable housing will continue at some point during the five years covered by this Consolidated Plan.

Discussion

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	Program Administration	2025	2029	Non-Housing Community Development		Program Administration	CDBG: \$280,196.80 HOME: \$59,497.96	Other: 1 Other
2	Improve Housing Conditions	2025	2029	Affordable Housing		Preserve Existing Housing Stock	CDBG: \$411,504.80 HOME: \$235,481.66	Homeowner Housing Rehabilitated: 14 Household Housing Unit
3	Increase Homeownership	2025	2029	Affordable Housing		Increase Homeownership	HOME: \$100,000.00	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	Create New Rental Housing Vouchers	2025	2029	Affordable Housing		Create New Affordable Housing Opportunities	HOME: \$200,000.00	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
5	Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development		Improve Public Facilities & Infrastructure	CDBG: \$409,282.40	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support and Expand Public Services	2025	2029	Non-Homeless Special Needs Non-Housing Community Development		Increase Access to Public Services Improve Homeless Services & Emergency Shelters	CDBG: \$210,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Program Administration
	Goal Description	
2	Goal Name	Improve Housing Conditions
	Goal Description	
3	Goal Name	Increase Homeownership
	Goal Description	
4	Goal Name	Create New Rental Housing Vouchers
	Goal Description	
5	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	
6	Goal Name	Support and Expand Public Services
	Goal Description	



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Projects

AP-35 Projects – 91.220(d)

Introduction

With input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the County, Gloucester County plans a mix of activities in FY 2025 to address a wide range of challenges for those populations. Infrastructure improvements, housing rehab, community facilities and social services are just some of the approaches to improving neighborhoods, houses and, most importantly, families in Gloucester County.

Projects

#	Project Name
1	Planning and Administration

Table 3 - Project Information

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

Allocations were informed by a robust consultation and public comment process.



AP-38 Project Summary

Project Summary Information

1	Project Name	Planning and Administration
	Target Area	Countywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$280,196.80 HOME: \$59,497.96
	Description	Costs associated with the planning and administration of the CDBG and HOME projects.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Costs associated with the planning and administration of the CDBG and HOME projects.

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

The focus of the efforts, as set forth in this Annual Action Plan, is to provide safe, decent, and affordable housing and a positive community environment that offers a good quality of life and economic opportunities to all residents. The County is not allocating funds geographically. Allocation of funds at the County level is budgeted for Countywide activities, including housing rehabilitation, first-time homebuyers assistance, tenant-based rental assistance, etc. Funds for municipal projects and public service programs were allocated based on evaluations through a Request for Proposal process.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	60
Eligible low-mod census tracts	40

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Maps showing the percentage of Low/Mod Income households by Census Block Group were distributed to each municipality. The maps indicate the percentage of low/mod households in each block group, highlighting the HUD Eligibility Areas. HUD regulations allow the County to select areas that comprise the lowest quartile of income in the County as eligible for assistance under the Low- and Moderate-income designation. All activities proposed for CDBG funding are within the County's Low- and Moderate-income quartile of block groups or are specific to low- and moderate-income clientele.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable Housing activities in FY2025 include rehabilitating owner-occupied homes, financial assistance for first-time homebuyers, and tenant-based rental assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	35
Special-Needs	0
Total	35

Table 5 - 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	15
Rehab of Existing Units	15
Acquisition of Existing Units	5
Total	35

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

There are two Public Housing Authorities in Gloucester County. The Glassboro Housing Authority serves that community while the Housing Authority of Gloucester County serves the rest of the County. Together the Authorities operate 442 units of public housing, 320 of them for the elderly. Overall, units operated by both Housing Authorities are in fair condition and in need of minor rehab. All public housing developments have occupancy rates in excess of 90% with most developments at 98-100 % occupied. Most developments have annual turnover rates of 5% or less. In addition to operating Public Housing developments, both Housing Authorities also operate voucher programs. There are a total of 1,903 Housing Choice Vouchers managed by the two housing authorities. Extensive waiting lists exist for both housing authority units and rental vouchers.

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

The County will augment the Public Housing voucher programs by providing \$200,000 in HOME funds for a tenant-based rental assistance program.

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

Continued operation of resident councils at Public Housing developments. Additionally, the Housing Authority of Gloucester County requires each non-exempt adult public housing resident to contribute a minimum of 8 hours of community service per month or participate in an economic self-sufficiency program for a least 8 hours per month. Residents will be referred to the Gloucester County Volunteer Center, which acts as a clearinghouse for residents to offer their time or services to organizations needing volunteers. The Authority shall consider activities designed to encourage, train, or facilitate economic independence as valid activities.

The Glassboro Housing Authority identifies the promotion of resident participation in its annual goals. The Authority recognizes the need for “Effective Resident Organization Partnerships”: Develop residents’ organizations on sites. Support and promote effective partnerships with resident organizations to ensure proactive support for building, managing, and maintaining sound, safe, affordable communities. The indicated “Performance Measure” is that resident councils will meet regularly and consistently work with the Glassboro HA regarding problem identification and pursuing positive approaches to addressing community issues; the extent to which the vast majority of resident adults, their children and guests are in compliance with the terms and conditions of the lease provisions, especially related to drug-related criminal and/or violent behavior, which disrupts the peaceful enjoyment of the premises by the other residents.

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

provided or other assistance

Neither Housing Authority is designated as troubled.

Discussion

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

Introduction

The County's strategy for implementing its homelessness program focuses on preventing homelessness and providing emergency services for homeless persons and families. The strategy for eliminating chronic homelessness flows from the priorities described in the Consolidated Plan. The institutions and structure to properly address this issue are in place and described in the Plan's homeless inventory section. As noted earlier in establishing our priorities, preventing homelessness is a key element in our efforts. By providing rehabilitation assistance and referral services for low-income households, the County aims to prevent the conditions that would precipitate homelessness. The County plans to employ the resources of the CDBG program, the HOME program, the Workforce Investment Board, the municipal housing authorities, the County Board of Social Services, and a number of not-for-profit service providers to achieve our goals.

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

Through fiscal and technical support for the front-line organizations that conduct this important work, Gloucester County will continue to reach out to the homeless, especially the unsheltered homeless. The County's Point in Time Survey is one method that providers use to connect with the homeless and bring them into the regional support network to transition from homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

Through fiscal and technical support for shelter and transitional housing providers and by offering networking opportunities for them.

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

Expanding housing options for low-income residents will shorten the period of homelessness. Gloucester County's plans in this area include support for rent assistance through the Tenant-Based

Rental Assistance 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 County's housing rehab program will help low-income homeowners avoid homelessness by providing repairs that allow them to remain in their homes. The County's many social service providers also connect their clients with other needed services, including job training, housing assistance, information on employment and child care, and much more.

Discussion

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

Introduction:

The national goal of decent, safe, and sanitary housing for every American is the basis of the National Affordable Housing Act. Despite the great demand for more affordable housing, its supply has remained limited. Many developers and builders have cited government regulation as a factor affecting production costs. In addition, some public policies inadvertently have made certain types of residential development less desirable and, therefore, less profitable. Although public policies and governmental regulations are essential to ensure the public's health, safety, and welfare, they also can limit market production efficiencies. Below are a few that may be limiting the supply of affordable housing in Gloucester County. The programs, regulations, and conditions discussed below affect land and housing costs. Some of these policies originate in a higher governmental authority than Gloucester County.

The most important impediment concerns the lack of Federal and State resources for affordable housing initiatives.

Gloucester County and its municipalities do not limit growth. Through zoning ordinances, subdivision controls, permit systems, housing codes and standards, new construction restrictions, and rent control, Gloucester County has attempted to minimize the barriers that may impede the development of affordable housing.

The Affordable Housing Dilemma

Gloucester County continues to have relatively high housing costs as a largely suburban community in the greater Philadelphia area. The Median Value of owner-occupied housing in Gloucester County is \$283,500, according to the 2019-2023 American Community Survey. The current housing prices are well beyond "affordable" to many County residents. Housing in Gloucester County is, on average, more expensive than Counties to the south in more rural areas, but more affordable than the counties north, which are closer to Philadelphia, Trenton, and North Jersey. Historically, the general rule for housing affordability has been a household spending 2.5 to 3 times their annual income on a home purchase and no more than 30% of a household's monthly income for shelter costs, including mortgage and taxes or rent, utilities, and other housing expenses. The median household income (MHI) in Gloucester County, according to the 2019-2023 American Community Survey, is \$102,807.

Affordable housing takes many forms, including age-restricted and accessible housing to allow seniors to age in place, and housing built through inclusionary zoning or density bonus ordinances, units that can be mandated to be kept affordable for years or forever. It could also be small homes on smaller lots "built without the bells and whistles." This housing can be rental or ownership. Older housing in need of rehabilitation would also be considered affordable, except that low-income home buyers have no liquid

assets to make needed repairs upon purchase, even if they have adequate credit.

Some funding sources' recent policy of limiting criminal background checks has presented a problem for developers attempting to gain approvals for affordable housing projects. The practice limits a developer's ability to assure potential opponents that a project won't be a detriment to their community.

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

While it is beyond the ability of the County or any of its municipalities to control market forces and other factors, there are some steps that can be taken. The County will:

- The County will continue to provide technical assistance to non-profit organizations seeking state and federal funds for affordable housing development both rental and homeownership.
- Continue the homebuyers program to help families afford home ownership.
- Work with municipalities to assess zoning, design guidelines, and local government standards to ensure that these elements of the construction process do not hinder the creation of affordable housing.
- Continue to seek supplementary funding and opportunities to leverage limited resources.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Whether fostering partnerships among Gloucester County's various agencies and organizations or looking to continue to develop the County's own staff, or keeping on top of the latest tools to combat lead-based paint poisoning and the cycle of poverty, the County's Department of Economic Development, Office of Housing & Community Development will continue going beyond minimum requirements and basic expectations for one simple reason – so many of our County's most vulnerable residents deserve no less.

Actions planned to address obstacles to meeting underserved needs

Continued vigilance for opportunities to link, leverage, and otherwise expand resources for the County and its many partners.

Actions planned to foster and maintain affordable housing

The County is funding several activities that foster and maintain affordable housing: Owner-occupied rehabilitation and Tenant-Based Rental Assistance.

Actions planned to reduce lead-based paint hazards

Lead hazards are addressed during housing rehabilitation efforts. All homes that receive rehabilitation assistance are tested for the presence of lead-based paint. When evidence of paint is found, surfaces are removed, or the material is encapsulated to prevent exposure. In the homebuyers program, when defective painted surfaces are found, the surface must also be tested for lead-based paint and treated by a qualified, trained contractor.

The County's Lead-Based Hazard reduction strategy, administered by the Department of Health, involves the administration of the Lead Intervention for Children at Risk Program (LICAR), which supports the abatement or reduction of lead-based paint hazards in low-income housing.

The Department of Health provides administrative and program delivery staff responsible for marketing the LICAR program; conducting application intake, review, and approval; completing environmental reviews; completing housing inspections and when funding is available, preparing work write-ups and cost estimates for lead hazard control work; preparing contractor bid packages and supervising advertisement for bids and selection of contractors; managing temporary resident relocation while lead hazard control work is being completed and monitoring work in progress through to completion.

Lead-based paint poses a particular hazard to children under the age of six, and is the focus of efforts by

HUD to raise awareness of the problem and mitigate or eliminate the hazard.

Actions planned to reduce the number of poverty-level families

The County's anti-poverty strategy is linked to the Economic Development Programs implemented and operated for over a decade. The objective of poverty reduction requires programming for job readiness areas, including job training and placement, supportive public services, education, and basic skills development. The overriding principle, however, is to create new jobs and opportunities for households with incomes below the poverty level. It is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life, that people can improve their situation.

Numerous programs currently exist in the County to help address the problems of poverty. These include:

- Board of Social Services programs that provide single mothers with children the opportunity to receive welfare benefits, such as TANF, in coordination with job training.
- Programs administered by the Department of Economic Development, such as the federal Workforce Investment Act program, offer job training, job search assistance, and job placement services to low-income households. All persons receiving welfare assistance from the Board of Social Services are referred to the Department of Economic Development, WIA Division, for job training and employment services.
- Within the Department of Public Works, the Division of Planning and the Division of WIA work closely together to create job opportunities through economic development projects and initiatives carried out under the CDBG Program.
- The Boards of Education throughout the county offer help obtaining high school diplomas or the GED certificate. The County facilitates and supports programs to coordinate training programs provided by public institutions with the needs of employers.
- The Vo-tech school, the community college, and Continuing Education Programs provide training and educational opportunities.
- Day care funding throughout the County
- Long-term employment opportunities for severely disabled adults, and life skills development programs.

Employment programs reach only a part of the poverty population. Many of the people living in poverty are not employable and thus the County works cooperatively with numerous public, social, and civic service organizations to develop and implement direct assistance and service delivery programs to improve the quality of life of these persons. The first step of providing health and social services is necessary to enable an unemployed person to become employable.

The County has been providing financial assistance through direct grants and technical and advisory

assistance to non-profits and community agencies that administer a wide variety of programs for lower income residents. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty. CDBG provides the core funding for critical basic needs including youth and senior services and housing.

Actions planned to develop institutional structure

Continued participation in regional and state networking and information opportunities. Also continued familiarity with the service providers in Gloucester County and in neighboring and nearby counties.

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

As a common partner with so many public and private housing and social service providers, the Gloucester County Department of Economic Development has been a natural conduit for communication and interaction among these entities. The CD Program will continue to serve in that capacity while respecting each partner's autonomy and uniqueness.

Discussion:

Program Specific Requirements

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

Introduction:

Gloucester County has identified all CDBG and HOME activities to be undertaken in FY2025 in the Projects Table, including administrative, project delivery, public services, reconstruction of public facilities and infrastructure, rental assistance facilities and service providers and affordable housing, both rehabilitation and new construction.

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.	80.00%

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

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

as follows:

Gloucester County will not provide forms of assistance that are inconsistent with 24CFR 92.205 as detailed in 92.205(b) Forms of assistance (1) and (2).

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:

Gloucester County uses HOME funds for two types of homebuyer activities. They are:

1. Homebuyer purchase assistance, which provides loans to help with down payments and closing costs, and
2. Direct buyer subsidy for houses constructed or rehabbed, in whole or in part, with HOME funds, generally built or rehabbed by the County's non-profit partners, both CHDO and non-CHDO alike.

Gloucester County has chosen to use the Recapture option for all programs. The HOME program's investment, and thus the period of affordability, is ensured in all cases by a mortgage and note payable to the County should the property be sold during the period of affordability.

Repayments are in the amount of the direct subsidy, subject to the availability of net proceeds. All HOME funds are considered the direct subsidy for the homebuyer down payment assistance program. In construction/rehab sale properties, the direct subsidy is the amount of HOME funds used to reduce or help reduce the sales price from market value to an amount affordable to the buyer.

If net proceeds – defined as sales price less other debt on the property – are insufficient to repay the entire direct subsidy, the recaptured amount shall be determined by the following formula: HOME direct subsidy/Total project cost x net proceeds = Recapture amount.

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

The HOME program's investment, and thus the period of affordability, is ensured in all cases by a mortgage and note payable to Gloucester County should the property be sold during the period of affordability.

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:

Not applicable - Gloucester County does not plan to use HOME funds to refinance existing debt

secured by multifamily housing that is rehabilitated with HOME funds.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(l)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).

- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.
- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).
- i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.
- j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?
3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter “N/A.”

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction’s refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction’s refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter “N/A.”

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Discussion: