Tony Vauss
Mayor

COMMUNITY DEVELOPMENT AND PLANNING
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Wayne Bradley, PP,AICP
Director

September 16, 2015

Annemarie C. Uebbing
Director
Community Planning and Development Division
HUD
Newark Field Office- Region II
Newark, New Jersey 07102-7900

Dear Dirctor Uebbing:

I am enclosing our 2014-2015 CAPER for your review and approval. I remain available should you wish to contact me about this report. I can be reached by phone at: 973-399-6657.

Sincerely,

Wayne Bradley, PP, AICP
Director

Enc 2014-2015 CAPER

Township of Irvington, New Jersey
Hon. Tony Vauss, Mayor

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

Report Period
July 1, 2014 to June 30, 2015

For submission to:
U.S. Department of Housing and Urban Development
1 Newark Center
Newark, New Jersey 07102

Submitted by:
Office of Community Development & Planning
Township of Irvington
Civic Square - Municipal Building
Irvington, New Jersey 07111

Wayne Bradley, PP, AICP
Director

September 28, 2015

Township of Irvington
Consolidated Annual Performance and Evaluation Report
Community Development Block Grant Program
and
HOME Investment Partnerships Program

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

Introduction

The Township of Irvington is submitting its Consolidated Annual Performance and Evaluation Report (CAPER) to the U.S. Department of Housing and Urban Development to fulfill the requirement of providing HUD with necessary information for the Department to meet its statutory requirement to access each grantee's ability to carry out relevant CPD programs; to provide information necessary for HUD's Annual Report to Congress; and to provide the Township of Irvington with an opportunity to describe to citizens our successes in revitalizing deteriorated neighborhoods and meeting objectives stipulated in the Township's Consolidated Plan.

During 2010, the Township of Irvington prepared a Five Year Consolidated Plan for the period July 1, 2010 to June 30, 2015 to serve as a planning document for the Township (in consideration of citizen participation) to apply for federal funds under HUD's formula grant programs. This plan was designed to serve as a strategy plan in carrying out HUD programs and as an action plan providing a basis for assessing performance. This report indicates consolidated plan activities and accomplishments during the Annual Action Plan Fiscal Year 2014 for the period July 1, 2014 through June 30, 2015.

The Township's consolidated plan for the named period identified four priority areas of intervention in Housing and Community Development, with specific objectives to be achieved in each. They are as follows:

I. Affordable Housing
To develop a housing system with mechanisms for the production, distributions and financing of a variety of housing types for households of low- and moderate-income levels:

a. Provide Section 8 Housing Assistance Program
b. Provide Public Housing Improvements Program
c. Provide Rental Housing Rehabilitation Program
d. Provide Housing Rehabilitation Program
e. Provide Housing New Construction Assistance Program
f. Provide Homebuyer Program

II. Homelessness

To assist the homeless and those at risk of becoming homeless, through a coordinated effort with the Township's social service agency, the Irvington Neighborhood Improvement Consortium (I.N.I.C.) and those municipal and county public and non-profit agencies that provide homeless and homeless prevention services:

a. Provide Housing Services for the homeless
b. Provide Housing Services for persons at risk of becoming homeless

II. Other Special Needs

To provide various types of housing assistance and services to the special needs segment of the Township's population:

a. Provide Section 8 Housing Assistance Program (Elderly & Disabled)
b. Provide a Housing Rehabilitation Program (Assistance to Elderly and Disabled Households)

IV. Non-Housing Community Development Plan

To provide a suitable living environment to low and moderate income residents of the Township by improving the safety and livability of its neighborhoods; providing quality facilities and services; revitalizing neighborhoods; restoring and preserving natural and physical features of special value; and conserving energy resources. To expand economic opportunities by creating jobs accessible to low- and moderate-income persons:

a. Support the provision of Public Facilities
b. Provide Infrastructure Improvements
c. Provide Public Services
d. Provide Accessibility to the Disabled
e. Implement Actions to Eliminate Slum and Blight conditions
f. Provide Economic Development through a commercial revitalization and expansion program

This narrative portion of the CAPER addresses activities undertaken during program year 2014-2015 to address pertinent strategic plan objectives and areas of high priority identified in the Township's Five Year Consolidated Plan. The statistical data generated from HUD's Integrated Disbursement and Information System (IDIS) is incorporated in tables in this report.

In reviewing the IDIS submission, the OCDP request that the reader be mindful that there may be a discrepancy between projects completed in the narrative submission and the information found in IDIS, as we reconcile Township accounts with IDIS.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)
Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected Strategic Plan	Actual Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
Community Development Service and Infrastructure	Non-Housing Community Development	CDBG: $230,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5o,000	50,000	100%	50,000	50,000	100%
Community Development Service and Infrastructure	Non-Housing Community Development	CDBG: $223,000	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1,600	1,600	100%	1,600	1647	103.00%
Economic Development	Economic Development	CDBG: $9,653	Other	Other	0	0	0.00%	0	0	0.00%
HOME CHDO Rehabilitation	Housing	HOME $44,223	Low/Moderate Income Housing Benefit	Persons Assisted	18	18	100%	18	0	0.00%
HOME New Construction	Housing	HOME $17,576	Low/Moderate Income Housing Benefit	Persons Assisted	8	8	100%	8	0	0.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the fifth year of the Township of Irvington's Five Year Consolidated Plan (July 1, 2014 through June 30, 2015), the priority goals of improving the quality of the lives of our very low, low-, and moderate-income constituents were addressed through positive interaction in their physical and social environment that impacted upon the housing stock, the provision of services to special needs groups, and improvements in the physical environment of the Township. In addition, with the intent of enhancing the quality of the lives of its lower income citizens, the Township initiated and supported project activities directed toward promoting economic developments and opportunities that would increase financial independence and/or raise the standard of living of our citizens.

As the recipient of two (2) HUD-funded grant programs, the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME), the Office of Community Development & Planning (OCDP) received a total CDBG allocation of $891,563.00 and a total HOME allocation of $91,280.95 for the 2014 Program Year. CDBG expenditures for housing activities were approximately $505,000.00 and $60,000.00 for non-housing activities (public services and public facilities) directed toward improvements in the life quality of Township residents. There were no HOME expenditures by the end of the Program Year these funds will be committed during the ensuing Program Year.

The Township of Irvington, via its Office of Community Development & Planning engaged in the provision of and maintenance of affordable housing, the reduction of barriers to affordable housing and the abatement of lead-based paint hazards in the Township's housing stock. To reduce the incidence of poverty among Township residents and to provide needed services to the indigent of the Township, collectively, the Irvington Housing Authority (IHA), the Irvington Neighborhood Improvement Consortium (I.N.I.C.), the Township of Irvington's Office of Community Development & Planning, and the Township's Department of Neighborhood Services (the umbrella for the Public Works Division; the Vital Statistics and Nursing Division; and Inspections Divisions) undertook a broad scope of activities. These activities were for the purpose of reducing homelessness and the threat of becoming homeless, improving the health status of persons having limited access to health care, improving the life condition of seniors and the disabled (persons mentally and/or physically challenged) and other special needs groups of our population, and providing a safe and sanitary physical environment that improves the quality of life for all inhabitants of the Township. The Irvington Fire Department and Police Department also fulfilled services and activities directed toward ensuring the safety of and providing protection to the Township's citizenry. An accounting of CDBG and HOME funds devoted to housing initiatives is provided in Section 1.c. of this narrative.

Affirmatively Furthering Fair Housing

Actions taken to affirmatively further fair housing in the Township of Irvington remains consistent with the actions established by the Township of Irvington's Fair Housing Committee. By direction of the Township administration, the OCDP is assigned to receive complaints regarding fair housing. When a complaint is received, assistance to be provided to the complainant and the complaint will be

referred to the Township's Fair Housing Committee.

The action plan of the Township's Fair Housing Committee remained active through the director of the OCDP assuming responsibility for the implementation of the action plan and the continued analysis of impediments to fair housing choice. The Fair Housing Committee is responsible for hearing reports on action plan progress and in providing direction to designated township staff on action plan efforts to be pursued and priorities to be established.

In fulfilling these responsibilities, the OCDP updated the Township of Irvington Report on an Analysis of Fair Housing Choice during the 2011-2012 program year. The conclusion of this analysis of impediments to fair housing choice is that there is no direct housing discrimination within the Township of Irvington based upon race, color, religion, sex, disability, familial status, or national origin.

However, trends were recognized that need to be addressed, particularly the expansion of homeownership opportunities for all residents. In light of the data and analysis included in the study, the Township plans to take the following actions over the next year to expand affordable home ownership opportunities:

- The Township of Irvington shall establish initiatives to maintain the character of neighborhoods. Zoning controls on the height and set back requirements for lots will be enforced to limit the construction of 2 and 3 family homes on small lots that have been designed for the construction of single family homes instead.

- The Township of Irvington will continue to invest HOME funds in projects that will result in the production of single-family units.

- The Township of Irvington will continue to fund the Irvington Homebuyer Program to assist low to moderate income homeowners with down payment costs and/or closing costs up to $10,000.00 per household.

- The Township of Irvington via the Irvington Neighborhood Improvement Consortium will continue to provide employment preparation and job placement services.

- The Township of Irvington will work with local non-profit social services organizations to provide tutorial and academic enrichment programs to support improved performance in our public schools. Thus CDBG funds may be invested in after school programs where students can receive additional assistance in their academic studies. The Township of Irvington will outreach to local home mortgage and banking institutions to discuss patterns observed in a review of HMDA data for the past 5 years. Specific issues of concern are the number of loans made in comparison to loans denied in urban areas of Essex County. Another concern is the number of participants who were unsuccessful in purchasing a home due to the new requirements of January 10, 2014 known as a Qualified Mortgage..

- The Township of Irvington will work with local and regional fair housing organizations to provide homeownership counseling services in an effort to reduce the number of loans that are denied due

to a lack of completing information.

Affordable Housing

The Township of Irvington's Five-Year Consolidated Plan categorized its housing for the following population groups:

- Extremely Low-Income (household incomes do not exceed 30 percent of median income)
- Low-Income (household incomes do not exceed 50 percent of median income)
- Moderate-Income (household incomes do not exceed 80 percent of median income) and
- Middle Income (household incomes are between 81 and 95 percent of median income)

Each of these identified income groups, with the exception of middle income households, were beneficiaries of affordable housing through the efforts of the Irvington Housing Authority (IHA), which administers the Section 8 Assistance Existing Unit Program and Housing Voucher Program, and Family Housing Complex; the Irvington Neighborhood Improvement Consortium (I.N.I.C.), the Federal designated Community Action Agency of the Township; and the OCDP's CDBG and HOME Housing Initiatives. The performance of each provider of affordable housing is described as follows:

Irvington Housing Authority (IHA)

The Irvington Housing Authority (IHA) is the primary agent in providing affordable housing to township constituents that are classified as extremely low-income and low-income households. For the most part, their clientele consists of persons on fixed, subsidized incomes (i.e. social security, welfare, retirement income) and the working poor. The IHA site consists of 670 affordable rental units, as well as administrative offices and resident facilities, in five projects, among fourteen (14) low and high-rise buildings, located on one census track (i.e.: CT 124), between Nye Avenue and Lyons Avenue, along Union Avenue and the Elizabeth River.

IHA's Section 8 Existing Units Program administers more than 600 Rent Subsidy Vouchers, including portables town-wide, to eligible, low- and very low-income, and non- working tenant households. The majority of these households were female-headed as well as 97% African American.

In August of 2010, the Housing Authority received a grant from HUD for a Family Self Sufficiency Program (FSS). This HUD program encourages communities to develop local strategies to help voucher families obtain employment that will lead to economic independence and self-sufficiency. Public Housing Agencies (PHAs) work with welfare agencies, schools, businesses, and other local partners to develop a comprehensive program that gives participating FSS family members the skills and experience to enable them to obtain employment that pays a living wage. Representatives from the listed agencies (as well as others not listed) have formed a Program Coordinating Committee (PCC) which assists with providing services to the program participants that support them becoming financially and socially self-sufficient.

During the 2014-2015 program year, the FSS Program maintained its maximum capacity of 25 program participants. Accomplishments of participants are:

15 Escrow accounts established

2 Graduated from college
5 Working part-time
7 Working full-time
3 Currently enrolled in Higher Education Programs

The IHA administers four apartment buildings for income eligible seniors and disabled citizens of the Township. They are: 81 Union Avenue, 624 Nye Avenue, 101 Union Avenue, and 141 Union Avenue. Collectively, these 4 housing complexes consist of 534 units of housing with an occupancy rate of 96%. Racially, these units are occupied by African American 87%, whites — 13%, and Asians — less than .01%.

Total Units -	534
Occupancies -	518

The housing complex for indigent families provides for extremely low-income families of the Township. They are approximately 93% headed by females.

The property addresses, 2-12 Crescent Lane and 119-127 Union Avenue consist of 123 units of housing with an occupancy rate of 88%. Racially, these units are occupied by African Americans — 92% and Whites — 8%.

Irvington Neighborhood Improvement Consortium (I.N.I.C)

Irvington Neighborhood Improvement Consortium (I.N.I.C.), the Township's community action agency, serves as the conduit through which social services are made available to the extremely low- and low-income households of the Township through the delivery of services and referrals for needed services (see more detailed information provided in d. Continuum of Care). In the area of affordable housing, the I.N.I.C. supported households remaining intact through the provision of funds for emergency and permanent housing, and through payments of utility arrears. Transitional housing was also provided via its implementation of HUD's Shelter Support Program, A Major Step.

The Office of Community Development & Planning - CDBG and HOME Housing Initiatives

The Office of Community Development & Planning provided affordable housing through the rehabilitation and preservation of the township's existing housing stock, financial assistance with down payment cost for qualified homebuyers, and financial assistance to owners providing affordable rental units. Twenty-Two (22) households are benefiting from these housing initiatives funded by CDBG and HOME dollars. A detailed description of the housing initiatives accomplished, household status (rentals and home ownership) and efforts to address "worse-case needs", and the needs of persons with disabilities is addressed below and in the Continuum of Care, CDBG Entitlement and HOME Funds Narratives provided in this report.

* Rental Housing Rehabilitation Program

The Rental Housing Rehabilitation Program is utilized by owners/developers who utilize HOME funds to purchase and/or rehabilitate multi-dwelling units for income-eligible Township residents seeking comfortable, affordable housing.

Proposed Accomplishment - to provide affordable rental housing units to 10 non-elderly and/or disabled households.

Actual accomplishment — No rental housing was rehabilitated during the 2014-2015 Program Year. However, Housing New Construction Assistance Program built rental units (see below).

* Housing Rehabilitation Program

The Housing Rehabilitation Program is utilized by owner-occupants and owners of one to four family homes for emergency and/or moderate rehabilitation of the home. This activity affords the correction of code violations, addresses health and safety conditions and the replacement or correction of major housing systems (heat, electrical, plumbing).

Houses Rehabilitated	2
(Housing Units)	5
CDBG	161,101.00

Proposed Accomplishment - to provide rehabilitation assistance to an estimated 10 households.

Actual Accomplishment — provided rehabilitation assistance to 2 owner-occupied households with 3 rental units and 1 owner with 2 rental units, thus affording the preservation of 7 units of affordable housing.

Of the completed rehabilitations, each are senior citizens, 1 household is headed by a female, and all are African-Americans. Where required, these properties were rehabilitated through the implementation of lead-safe work practices.

*Housing New Construction Assistance Program

The Housing New Construction Assistance Program is utilized by owners/developers and CHDOs to provide affordable new houses within the Township.

Houses Constructed	5 (plus 3 2-family houses in progress)
Housing Units	10
HOME	$ 290,000.00

Proposed Accomplishments — to provide financial assistance to owners/investors for the construction and sale/rental of new houses for income qualified families who wish to live in the Township.

Actual Accomplishment — The Township of Irvington's CHDO, Brand New Day, Inc. (BND) of Elizabeth, New Jersey resumed Phase II of their East Ward Redevelopment Initiative, 3 two-family homes, which will provide 6 rental units for eligible families. 21" Street Housing, LLC completed 5 of 10 2-family houses for rent to eligible Irvington families. These households are profiled as follows: 5 are headed by males, 5 are headed by females, all are African American, and all meet HUD income eligibility guidelines. These new construction initiatives are also being financed with HOME-CHDO, NSP I, NSP II, and private funds.

*Homebuyer Program

The Irvington Homebuyer Program is designed for income eligible township residents who seek to own their own homes. HOME funds are awarded to potential homebuyers to assist with the down payment cost associated with purchasing a home.

There was no allocation in the 5th year (2014-2015) Annual Action budget to support home buyers.

Continuum of Care

The Township's Irvington Neighborhood Improvement Consortium (I.N.I.C.), which serves as the Township's community action agency, is the entity designated to implement the Continuum of Care strategies for the homeless and for the prevention of homelessness in the Township. Maintaining a collaborative relationship with the County offices that serves seniors and special needs populations and the low- and marginal-income citizens of Essex County, I.N.I.C. interacts with the Essex County Department of Citizen Services; specifically its Division on Aging, Division of Community Action and Division of Welfare. I.N.I.C.'s executive director serves on the Essex County Comprehensive Emergency Assistance System (CEAS) Committee and the Essex County Homeless Services Providers' Network. Through I.N.I.C.'s membership in these organizations, the Township is involved in the County's programs dedicated to preventing homelessness, to addressing the emergency shelter and transitional housing needs of homeless individuals and families (including its sub-populations, i.e. street dwellers), and to helping homeless persons and families relying upon public subsidies make the transition to permanent and independent living. I.N.I.C. is also the primary conduit for which the very low and low-income persons and families of the Township receives referrals for needed social and supportive services (i.e. healthcare, employment, educational training, etc.).

During the 2014-2015 program year, I.N.I.C. served over 2,700 households through a myriad of social service interventions designed to cultivate self-sufficiency through the acquisition of permanent housing, maintenance of family stability, and responses to emergency situations. The population served is profiled as shown in table 2.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG	HOME	ESG
White	40	40	0
Black or African American	2,670	2,670	0
Asian	3	0	0
American Indian or American Native	29	29	0
Native Hawaiian or Other Pacific Islander	0	0	0
Total	**2,742**	**2,739**	**0**
Hispanic	274	274	0
Not Hispanic	2,468	2,465	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

General Population
Report on Unduplicated Count

Total Persons — 2,742

Gender	Persons
Males	1007
Females	1734
No Data	1

Ethnicity	Persons
Black	2670
White	40
Hispanic	0
Native American	29
Asian	3
Multi-Race	0
No Data	124
Not Known	4

Sources of Income	Families
Salary/Wages	764
Unemployment	219
Soc. Security	64
TANF	55
Gen. Assistance	25
SSI/SSD	168
Alimony/Child	69
Pensions	9
Employment Only	
Employment Plus	20
Other	31
No Data	

The following housing services were provided to the population profiled above:

Services	
Case Management-Short Term	129
Emergencies-Cash Assistance	95
Housing-Shelter	8

As a recipient of HIV & AIDS Care and Treatment Program funds, I.N.I.C. provided financial assistance that enabled Township residents with the A.I.D.S. virus or classified as being HIV Positive to either acquire or maintain affordable permanent housing through assistance with their rental payment. The households that benefited from these funds are profiled as follows:

Report on Unduplicated Count

Total Households: 8 (single adults)

Gender	Persons
Males	6
Females	2

In addition to the services already identified that are directed toward improving the daily home

environment of Township residents, other services provided by I.N.I.C. that impacts upon the quality of life of our lower income residents are:

Emergency Services (Rent & Utilities)
Employment Counseling
Employment Placement
Financial Counseling
Housing Services-Transitional Housing
Housing Services-Permanent Housing
Transportation
Summer Lunch Program
Provision of clothing (and furniture when available)
Referral - Employment Training
Referral - Mental Health Services
Referral - Immunization
Referral - Substance Abuse Prevention
On Site and Referral — Food Pantry Services

Given the broad array of services that it offers to program participants through its ongoing liaison with the County of Essex and non-profit service providers throughout the area, I.N.I.C.'s service level to the lower income population groups of the Township during the 2014-2015 program year is an estimated unduplicated count of over 2,800 persons served. Additionally, approximately 9,560 meals were served through the agency's daily Hot Meal Program. Over the weekends, 2 area churches provided a Saturday meal every second and third Saturday and the Bridge provided a Sunday meal at INIC once a month and at the Municipal Building 3 times a month.

Other institutions that I.N.I.C. maintains a liaison with that provides services to the homeless or persons not homeless but requiring supportive services to prevent homelessness are:

American Red Cross
Apostles' House
Catholic Charities
East Orange Community Development Corporation
Essex County Division of Community Action
Essex County Division of Welfare
Essex County Division of Youth and Family Services
Essex-Newark Legal Services
Focus
Gospel Services
Interfaith Hospitality
Irvington Board of Education
Irvington Family Development Center
La Casa de Don Pedro
Montclair Neighborhood Development Corporation
New Community Corporation
Newark Emergency Services for Families

Newark YMWCA
Offender Aid & Restoration of Essex County (OAR)
Salvation Army (Montclair & Newark)
St. James Social Services Corporation
Township of Bloomfield
Turning Point Community Services

The Township's transitional housing program, A Major Step, continued to provide housing and furnished the instruments for independent living to its residents. Founded to ameliorate the plight confronting homeless females with dependent children, augmented by supportive services, their (the females) step from homelessness is also a step toward genuine and lasting economic and psychological self-sufficiency.

During the 2012-2013 program year, twelve (12) families were enrolled in A Major Step - one was terminated.

All supportive services provided for and/or facilitated for Township residents who are homeless or persons not homeless but requiring supportive services are directed toward improving recipients' quality of life in ways that establish routines and patterns that promote independent living, as the objective is to wean beneficiaries from social services and financial dependence. Provided services are directed toward ensuring that basic necessities are met, thus stabilizing the home environment, improving the overall health status of household members, and providing access to social and cultural activities that enrich their life experiences.

The Township of Irvington's Health Department assumes a significant role in servicing the health care needs of the extremely low- and low-income constituents of the population and the general population at large, positively impacting upon the overall status of public health in the Township. Its mission is to promote both physical and mental health and to prevent disease, injury, and disability in accordance with the 2003 "Public Health Practice Standards of Performance for Local Boards of Health in New Jersey".

The Department operates under the mandated, legal framework of the Public Health Practice Standards of Performance for Local Boards of Health in New Jersey (N.J.A.C. 8:52) and the New Jersey Department of Health Statute, Codes along with all federal and local Ordinances that deal in public health. To fulfill this responsibility, the following programs are ongoing:

- Food surveillance: plan review, food establishment inspection, food and drug recall
- Lead poisoning investigation: nursing case management, inspection and supervision of the abatement of lead paint violations, also re-inspections and lead poisoning court actions
- Investigation of public health nuisances, e.g. noxious weeds
- Investigation of environmental complaints, e.g. noise, air, water pollution, soil, hazardous waste, rodent's harborage
- Communicable disease control: food poisoning investigations, rabies control, investigation of reportable communicable disease, pet shop inspection, and mobile vendor's inspections
- Public Health Education and Health Promotion

- Public Health Nursing Services
- Maternal and Child Health / WIC
- Rabies and Zoonosis Control Program
- Vital Statistics Services Program
- Public Health Planning & Preparedness

Irvington Health Department Data 2014

• Reportable disease	268
• Childhood Lead Poisoning public health nursing management cases	137
• Childhood Lead Poisoning environmental intervention (inspection and re-inspection)	64
• Lead abatement completed	12

Through its contract with the Newark Community Health Center, the Health Division provided the TB Reactor Clinic and Child Health Conference servicing children age two months through kindergarten and adults with vaccinations. Also, to promote wellness and healthy living and to provide health care services to segments of the population with no affordable access to health care, the Health Division provided a broad variety of health initiatives during the year to Township residents. They included the following:

Public Health Screening, Health Fairs Health Initiatives	
Breast cancer screening	5
Breast Cancer Awareness Walk	1
Childhood Immunization Awareness Walk	1
Sickle Cell Awareness Walk	1
Prostate cancer screening	2
HIV screening	9
STD screening	9
Blood pressure screening	17
Diabetes screening	17
Dental screening	2
Public Health educational presentation	10
Flu Clinic at Health Department	32
Flu Clinic Off Site	8
NJDOH Free Flu Shot Vouchers	183
Community Health Fair	6
Childhood Lead Prevention Week Fair	1
Blood Drive	1
Community walks	19
Seniors walks	10
Seniors garden	1
Community gardens	2
Open/Play Street Program	4
Adopt the Healthy Bodega/Corner Store	4
Seniors Olympics 2013 participants	13
Affordable health care enrollment events	26

Other Actions

The strategic plan section of the five-year Consolidated Plan listed a number of obstacles to meeting underserved needs in each of the listed objectives. The housing, homeless, and special needs area included as obstacles the unavailability of certificates and vouches to assist low-income tenants, insufficient funding resources for housing programs, sluggishness in the region's housing market, high interest rates and inflationary cost trends in construction. For the most part, these identified obstacles persist with the exception of high interest rates. The housing market collapse and the associated foreclosures have wrecked the housing industry as a whole.

And though there are signs of recovery in the housing market, reduced interest rates are nullified by the 700+ credit score and 20% down payment that lenders are requiring of potential buyers. Add record high property taxes and the consequence is that housing opportunities for the working poor and lower income families have become increasingly unattainable.

The Township of Irvington also acknowledges that many of the obstacles to meeting underserved needs are not within its jurisdictional authority. Further, its capacity to meet the needs of underserved population groups are restrained by the limited public and even scarcer private financial resources dedicated for these population groups. However, to help minimize barriers that may impede the development of affordable housing, the Township via its Department of Neighborhood Services, Inspections Division-Housing/Sanitation/Sanitary Inspection continued to inspect to insure compliance with building code regulations. The Planning Board/Zoning Board continued to implement its zoning development review and permit system.

To promote neighborhood development, the OCDP continued to promote affordable housing via HUD-funded housing initiatives designed to allow Township residents to maintain their homes and initiatives designed to increase the supply of affordable housing. Further, in its quest to help stabilize its communities hardest hit by the housing market meltdown and to avert foreclosures, especially in neighborhoods already struggling to survive among property abandonment and decay, the OCDP continued its active involvement in the Newark/Essex Foreclosure Task Force and renewed its contract with Brand New Day, Inc., which is HUD certified to provide Home Counseling, for the provision of foreclosure intervention counseling to Township residents.

During the 2014-2015 program year, there were 34 repeated customers requiring ongoing follow-up and 11 new customers. Of the customers served, 2 received permanent loan modifications, 9 are pending loan modifications, and 4 cases were closed due to no contact from the client. Also, there are 2 applications pending via the New Jersey Home Keeper Program (NJHK).

During the past year, no actions were taken regarding public policies that adversely impacted upon the affordable housing market.

Address obstacles in meeting underserved needs

CDBG funding of social services organizations has provided for assistance in senior citizen services, childcare services, family counseling services and services for the mentally challenged. Agencies receiving allocations were:

	Funds	Participants
Association for Retarded Citizens	$ 20,000.00	17
Irvington Counseling Center	20,000.00	57
The Bridge, Inc.	20,000.00	176
Jewish Family Services of Metro West	15,000.00	57
FamiCare	20,000.00	233
Offender Aid & Restoration of Essex County	15,000.00	21
Partnership for Maternal and Child Health of No. NJ	20,000.00	
Brand New Day	20,000.00	45
VFW Post 1941	20,000.00	
Easter Seals New Jersey, Inc.	20,000.00	
TOTAL	$190,000.00	

CDBG funds allocated during the 2014-2015 program year supported after-school programs which provided structured, supervised educational and social activities that promoted positive social and cultural development among extremely low- and low-income children and youth of the community (ages 6 through 18). These programs included the following:

Community Organization Making Boxing	Funds	Participants
Alternatives for Tomorrow (C.OM.B.A.T.T.)	16,500.00	32
Jersey Heat Track Club	16,500.00	19
TOTAL	$ 33,000.00	

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		$1,416,823.59	$572,753.61
HOME		$1,608,624.97	$912,280
ESG		0	
Other		0	

Table 3 – Resources Made Available

Narrative

As the recipient of two (2) HUD-funded grant programs, the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME), the Office of Community Development & Planning (OCDP) received a total CDBG allocation of $891,563.00 and a total HOME allocation of $91,280.95 for the 2014 – 2015 Program Year. As shown in Table 3 these resources combine with prior year carry over funds to give the Township $1.4 million in CDBG dollars and 1.6 million in HOME funds. For the Program Year CDBG expenditures for housing activities were approximately $572,753.61 and HOME expenditures on housing activities were approximately $912,280. The Township of Irvington, via its Office of Community Development & Planning engaged in the provision of and maintenance of affordable housing, the reduction of barriers to affordable housing and the abatement of lead-based paint hazards in the Township's housing stock. To reduce the incidence of poverty among Township residents and to provide needed services to the indigent of the Township, collectively, the Irvington Housing Authority (IHA), the Irvington Neighborhood Improvement Consortium (I.N.I.C.), the Township of Irvington's Office of Community Development & Planning, and the Township's Department of Neighborhood Services (the umbrella for the Public Works Division; the Vital Statistics and Nursing Division; and Inspections Divisions) undertook a broad scope of activities. These activities were for the purpose of reducing homelessness and the threat of becoming homeless, improving the health status of persons having limited access to health care, improving the life condition of seniors and the disabled (persons mentally and/or physically challenged) and other special needs groups of our population, and providing a safe and sanitary physical environment that improves the quality of life for all inhabitants of the Township. The Irvington Fire Department and Police Department also fulfilled services and activities directed toward ensuring the safety of and providing protection to the Township's citizenry. An accounting of CDBG and HOME funds devoted to housing initiatives is provided in Section 1.c. of this narrative.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Throughout Twp.	25	15	Rehabilitate economic buildings; infrastructure repair; safety improvements; social services
East Ward	40	25	New affordable homes for ownership
South Ward	35	20	New affordable homes for rental and ownership

Table 4 – Identify the geographic distribution and location of investments

Table 4 shows that most of the investments in HUD Funding occurred in the East and South Wards, which is home to the poorest and greatest concentration of African Americans and Hispanics. These are areas of greatest housing need and urgency to address. They have the highest number of dilapidated housing and lack of creature comforts. The neighborhoods are densest in Irvington and have high incidences of crime and health issues.

Leveraging
Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	$ 1,986,472
2. Match contributed during current Federal fiscal year	$ 1,071,839
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	$ 3,058,311
4. Match liability for current Federal fiscal year	
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	

Table 5 – Fiscal Year Summary - HOME Match Report

Leveraging Resources

The Township of Irvington continued to identify and apply for funds from "other" public and private resources that address needs identified in the plan. Generally, these funds (federal, state, local, and private) have supported improvements in the quality of life of township citizens specifically in regards to their physical and social environment. These grant funds included but are not limited to the following:

Federal Funds

- Department of Justice Assistance Grant

  Cops Hiring Recovery Program Grant — $ 1,986,472 (Jan 2011- Dec 2013)

- Department of Housing and Urban

  Development Shelter Support Program — 388,839

State Funds

- Governor's Office of Alcoholism & Drug Abuse Irvington Municipal Alliance — 42,283

- Department of Health and Seniors Services
  - Childhood Lead Poisoning Prevention Grant — 165,000
  - Shaping NJ Grant — 10,000

County Funds

- Social Services for the Homeless & Assistance for the Needy — 110,000
- Community Services Block Gr — 235,717

Other Funds

- Eisenhower Foundation 80,000
- HIV & AIDS Care and Treatment Program 40,000

The HUD funds received by the Township's OCDP leveraged with private funds obtained by our CHDO and non-profit housing development organization are visible in the new construction and rehabilitation activities underway in the East and South wards of the Township. Though new construction in the East Ward target area of development was stagnant for a period, both the East and South Wards are currently showing evidence of neighborhood revitalization and stabilization.

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Fina0ncing	Total Match
0	0	0	0	0	0	0	0	0

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period $	Amount received during reporting period $	Total amount expended during reporting period $	Amount expended for TBRA $	Balance on hand at end of reporting period $
87,808.74	25,162.75	0	0	$112,971.49

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	**Minority Business Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Contracts						
Number	2			2		
Dollar Amount	$47,951			$47,951		
Sub-Contracts						
Number						
Dollar Amount						

	Total	**Women Business Enterprises**	**Male**
Contracts			
Number			**2**
Dollar Amount			$47,951
Sub-Contracts			
Number			
Dollar Amount			

Table 8– Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	**Minority Property Owners**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	**2**			**2**		
Dollar Amount	$47,951			$47,951		

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
	Number	**Cost**
Parcels Acquired	0	0
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	**Total**	**Minority Property Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	0	0
Number of special-needs households to be provided affordable housing units	0	0
Total	0	0

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	0	0
Number of households supported through the rehab of existing units	2	2
Number of households supported through the acquisition of existing units	0	0
Total	2	2

Table 12 – Number of Households Supported

Discuss how these outcomes will impact future annual action plans.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	0	0
Low-income	0	2
Moderate-income	0	0
Total	**0**	**2**

Table 13 – Number of Persons Served

Narrative Information

Foster and **maintain affordable housing**

One of the prime objectives identified by the Township of Irvington for the current Consolidated Plan period is to increase the supply of affordable housing for the extremely low, low-income, and moderate-income households. Throughout the 2014-2015 program year, on Wednesdays, the OCDP director conducted the Inter Agency Redevelopment Group meetings to foster private investment in Township land; creating a market for development of undersized lots by establishing special incentive zoning for projects that would otherwise be ineligible and maintaining an application process to formally select developers. On Wednesdays, the Land Development Review Committee met to provide guidance and direction in site plan preparation. At these meetings, all persons interested in the development of real estate in the Township were allowed and encouraged to present their projects, issues, development concepts and problems that they have had in dealing with the Township administration. To assure that the parties in attendance were confident that their views and matters were considered, the Director required that various related department heads and their representatives also attend these meetings. Many projects in the first instance have been presented and moved to development as well as assistance and direction has been given to ongoing projects. Also, many issues and problems were presented and resolved. As an indirect benefit, parties attending these meetings have often joined their efforts and cooperated with each other in furtherance of other Irvington projects.

With the advent of a new administration, the Inter Agency Review Group continues to meet on Wednesdays, and the overall goal remains the same; to provide guidance and support to all persons interested in development of real estate in the Township of Irvington. These meetings are conducted by the director of The Office of Community Development & Planning, who is also a licensed planner

The Irvington Housing Authority (IHA) has consistently worked towards maintaining a standard of quality in both its family housing and senior housing units. Continuous efforts are made to provide services to its residents and to enrich the living environment within these complexes. During the past program year, the IHA achieved an occupancy rate of 96% in senior housing and 88% in family housing.

Eliminate barriers to affordable housing

The Township is limited in its authority to eliminate barriers to affordable housing recognizing the

disinterest of private lenders in financing such projects and the limited amount of public assistance (Federal and State) directed towards affordable housing. However, the Township of Irvington has consistently supported the preservation and development of affordable housing via the initiatives of its OCDP and its Redevelopment Strategy which was headed by the Department of Administration (also see sections on Affirmatively Furthering Fair Housing and Affordable Housing).

We believe that the administration's Inter Agency Redevelopment Group and the Land Development Review Committee have motivated owner-investors to come to our Township.

We also believe that the new administration is equally committed to motivating owners-investors to come to the Township of Irvington. Thus, despite the recessionary climate of the past 7 years, the Township has remained steadfast in its quest to re-stimulate the momentum of redevelopment that existed during the middle of the last decade when redevelopment in the Township was at an all-time high.

Neighborhood revitalization is evidenced in the changing landscape in targeted areas of the East and South Wards where there is new construction and rehabilitation activities underway.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:
Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs
Addressing the emergency shelter and transitional housing needs of homeless persons
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
Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Office of Community Development and Planning (OCDP) consults with private, government and non-profit agencies to deliver affordable, decent housing for Irvington residents.
The Township's Irvington Neighborhood Improvement Consortium (I.N.I.C.) has the primary responsibility of addressing the needs of the homeless and other special needs of persons in the community. As an active member of the Essex County Comprehensive Emergency Assistance Systems Committee and the Essex County Homeless Services Providers Network, I.N.I.C. is included in the collaboration of organizations that work in tandem to serve the very-low and low-income citizens of the County, including the homeless, households threatened with homelessness, and other special needs persons in our population.
As a member of the Essex County Continuum of Care Program and as the designated community action agency of the Township, I.N.I.C. is the Township's administrator of Community Services Block Grant, Shelter Support, Social Services for the Homeless, Temporary Assistance for the Needy and HIV & AIDS Care Program which are all dedicated to servicing the needs of the homeless, those at risk of becoming homeless, and special needs population of the Township.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing
Actions taken to encourage public housing residents to become more involved in management and participate in homeownership
Actions taken to provide assistance to troubled PHAs

Public housing in Irvington is administered by the Irvington Housing Authority (IHA). IHA is responsible for all aspects of the Consolidated Plan dealing with public housing, and for administration of the Township's Section 8/Housing Choice Voucher program. IHA is a state-chartered autonomous Irvington Agency. The Authority is governed by a seven-member Board, six of whom are appointed by the Mayor and approved by Municipal Council. The seventh member is appointed by the governor. While its day-to-day operations are independent of Township government, IHA works closely with the Office of Community Development to meet the Township's low income housing needs. In particular, IHA works to review and develop housing plans, share data, plan and grant strategies, and expedite approvals. A Township Council Member is also on the IHA Board of Commissioners
The Irvington Housing Authority (HA) manages 664 housing units. The units are located among five housing projects. The units are within 14 buildings which are a combination of low and high rise structures. All of these housing units are located within Census Tract 124. The low to moderate income population within this Census Tract was 63.8%. The total Black population according to the 2010 Census was 83%. The total White population was 8.5%. The Hispanic population was 9.6%.

The IHA administers four apartment buildings for income eligible seniors and disabled citizens of the Township. These units are located at 81 Union Avenue, 624 Nye Avenue, 101 Union Avenue, and 141 Union Avenue. The total number of units in these complexes is 534. The occupancy rate is 96%. A total of 95% of these units are occupied by Blacks. The waiting list for units is 360 households.

IHA manages a family complex which is located at Crescent Lane and Union Avenue. This complex consist of 126 units having an occupancy rate of 98%. The racial composition of these units is 96% Black.

IHA also oversees the distribution of 446 Section 8 housing vouchers. The majority of voucher recipients are Black women who are single mothers. There are 190 persons on the waiting list to receive these vouchers. IHA is serving the needs of its tenants who are very low income and many of whom have disabilities

Essex County, NJ has a high-priced real estate market, fueled by the economic expansion of the earlier 2000's. The downturn that followed while keeping the housing market on a low burner, was more of an adjustment to mortgage fraud than substantive lowering of rents. So many families continue to need help bridging the gap between low or moderate wages and the high cost of renting. The Irvington Housing Authority (IHA) provides assistance to help these families obtain safe, quality and affordable housing through its Public Housing Program. IHA owns and manages 670 public housing units, located in Irvington, that provide reduced rents for very low-income families, seniors and persons with disabilities. Tenants pay 30 percent of their income as rent, keeping their cost burden down.

Regarding special needs of persons with disability, including those with mobility, hearing and/or vision impairments, IHA provides accessible and adaptable housing to meet the special needs. These special needs are no different that persons living outside of public housing. The IHA has a long waiting list to manage in securing public housing for infirm residents. Therefore many Township residents depend upon private accommodations for affordable housing such assisted living senior apartments now renting in Irvington.

IHA also provides "reasonable accommodations". That means that a unit may be changed to accommodate a person with a disability. A tenant is hearing impaired, IHA will provide a fire alarm with a strobe light. Residents with disabilities can take advantage of IHA services, living with ease in their units.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)
Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)
Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)
Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)
Actions taken to develop institutional structure. 91.220(k); 91.320(j)
Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)
Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Negative Effects of Public Policies on Affordable Housing and Residential Investment
There are numerous factors that create barriers to affordable housing in the Township: the most restrictive being the insufficient allocation of Federal and State resources for affordable housing initiatives; the limited availability of vacant land in a landlocked community; the inability of lower income families to qualify for mortgages due to poor credit reports; and an excessive property tax burden that invariably results in lower income families not qualifying for a mortgage once the property tax is factored into the cost of the purchase of the house.

Despite these barriers and other impeding factors (conservative building codes, and extensive permit delays that often contribute to increased construction cost), the Township has sought to neutralize these barriers by actively engaging in and supporting initiatives that lend to the preservation and development of affordable housing. Investors have been invited to the Township of Irvington by its creation of the Land Development Group, which meets weekly to foster private investment in the Township and to provide guidance and direction in site plan preparation. Through these meetings, investors avoid unnecessary red-tape bureaucracy and projects are implemented more efficiently in regards to time and procedures. Further, the Township will continue to work with realtors and organizations that provide homeowner seminars and home buying counseling for potential homeowners and it will provide forums for lending institutions to meet with potential developers that have an interest in providing affordable housing.

The Township continues to wrestle with the following issues:

- A shortage of sizable tracts of vacant developable land to meet the growth needs in the Township.
- Maintaining a balance of market and affordable housing.
- Meeting the housing needs of a growing senior population.
- Maintaining a range of housing opportunities to ensure a diverse population at all age and economic levels.
- Providing adequate recreation and open space.
- Ensuring an economically healthy downtown and shopping districts.
- Balancing institutional needs with neighborhood protection.
- Limiting traffic impacts in the Irvington Center.

The Irvington Township Long Range Plan is being updated to address the above issues to address gaining access to quality affordable housing. The housing element should be revised to include innovative ways to meet the needs of a growing senior population. It should provide the policy for reducing the concentration of substandard housing conditions and burden of low income residents in bearing relatively high housing costs.

Lead-based Paint Hazards

National Studies of the incidence of lead-based paint hazards indicates that the likelihood of these hazards exist in housing units constructed prior to 1980. Per the CHAS Data book, in the Township of Irvington, among low- and very low-income renters and owners, the likelihood of lead-based paint hazards exist in 8271 housing units. Accordingly, as an older, urban community in terms of its housing stock, the Township of Irvington's lead-based paint hazards does appear to be more severe than many of the newer suburban municipalities in central and northern New Jersey.

Moreover, the Township recognizes the applicability and requirements of HUD's regulations relative to lead-based paint as promulgated at 24 CFR 570.608 and 24 CFR Part 35. As a CDBG and HOME Program recipient, the Township will comply with these regulations as described below.

The Township meets the requirements of 24 CFR Part 35 and will conform with any subsequent revisions thereto as part of its strategy for lead-based paint hazard reduction for the forthcoming year. Also, the Township has the capacity to fully implement the requirements of 24 CFR Part 35 and has prepared appropriate policies and procedures for implementation of applicable federal regulations.

Proactive in seeking to reduce the incidence of elevated lead in Township children between the ages of one to six, the OCDP has provided training for lead-safe work practices and maintains a pool of certified lead abatement contractors and lead-safe contractors respectively, for lead abatement and lead-safe practices rehabilitation projects. Finally, the OCDP contracts for lead inspection/risk assessment services to insure compliance with State and Federal requirements as it relates to codes and the Lead-Safe Housing Rule.

The Department of Health: through the Vital Statistics and Nursing Divisions contributes to reducing the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to low-income and moderate-income families via the implementation of its Irvington Childhood Lead Poisoning Prevention (CLPP) Program. This program provides case management services and conducts environmental intervention pursuant to N.J.A.C. 8:51-4.1 thereby assuring that as warranted, lead hazards are abated in homes of lead-burdened children.

Develop Institutional Structure

The Township Institutions

The institutional structure for providing affordable housing and meeting community development needs in the Township of Irvington involves many agencies, including the Irvington Department of Housing Services, Office of Community Development, and the Irvington Housing Authority (IHA). In addition, there are several offices within the Township's departmental structure that provide housing, economic, and community development services to residents of the Township. These include:

- The Long Range Planning and Zoning Unit of OCDP is responsible for administering the land use regulations of Irvington, preparing data reports, preparing the long range plan and conducting studies and surveys.
- The Redevelopment Unit of OCDP assists the City by acquiring and assembling parcels of land for development as affordable and market-rate housing, as well as industrial, commercial, and retail use.
- Land Disposition Unit of OCDP is responsible for registering abandoned properties and registering vacant land to get unproductive properties developed, especially for affordable housing.
- The Economic Growth Unit of OCDP promotes business expansion, creation, retention, recruitment, financial assistance, and expansion.
- The Irvington Housing Authority (IHA) is responsible for managing public housing and administering the Section 8 Rental Assistance Housing CHOICE Voucher Program.
- The Irvington Department of Health oversees human services activities for the Township.

The State Institutions
The coordination and provision of affordable housing and meeting community development needs is primarily represented by several essential City, County and State agencies:

- New Jersey Department of Community Affairs (DCA)
- New Jersey Housing, Mortgage and Finance Agency (NJHMFA)

The Federal Government
The U.S. Department of Housing & Urban Development (HUD) provides entitlement grant funds through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Shelter Grant (ESG).

Private Non Profit Organizations
An important part of the institutional structure for affordable housing and community development in Irvington is represented by community-based nonprofit organizations. Nonprofit organizations provide essential services for Irvington residents. Several nonprofit agencies develop and manage affordable housing units for low income individuals and families, homeless persons, and special needs and "at risk" populations. The Township currently works with many community-based organizations, including:

- Episcopal CDC
- Brand New Day
- New Jersey Community Capital
- Local Initiative Support Corporation (LISC)
- Housing and Community Development Network of New Jersey

Private Non Profit Organizations
For-profit developers develop and manage affordable housing units funded by various federal and state programs including HOME, CDBG.

Financial Institutions
Like many other New Jersey communities, Irvington has experienced the closing or relocation of many local banks and financial institutions. In many cases, these local lenders have been replaced by much larger institutions with no local ties to the community. The Township should attempt to take an aggressive role in challenging these lenders to participate to a greater degree in providing credit on reasonable terms for lower income residents, and to fulfill their obligations under the federal Community Reinvestment Act. The following institutions have provided financing for affordable housing development projects in Irvington within the last decade:

- Investors Savings Bank
- Wells Fargo Bank
- PNC Bank

Strategy to Remove or Ameliorate the Barriers to Affordable Housing
There are numerous factors that create barriers to affordable housing in the Township: the most restrictive being the insufficient allocation of Federal and State resources for affordable housing initiatives; the limited availability of vacant land in a landlocked community; the inability of lower income families to qualify for mortgages due to poor credit reports; and an excessive property tax burden that invariably results in lower income families not qualifying for a mortgage once the property tax is factored into the cost of the purchase of the house.
Despite these barriers and other impeding factors (conservative building codes, and extensive permit delays that often contribute to increased construction cost), the Township has sought to neutralize these barriers by

actively engaging in and supporting initiatives that lend to the preservation and development of affordable housing.

Investors have been invited to the Township of Irvington by its creation of the Land Development Group, which meets weekly to foster private investment in the Township and to provide guidance and direction in site plan preparation. Through these meetings, investors avoid unnecessary red-tape bureaucracy and projects are implemented more efficiently in regards to time and procedures.
Further, the Township will continue to work with realtors and organizations that provide homeowner seminars and home buying counseling for potential homeowners and it will provide forums for lending institutions to meet with potential developers that have an interest in providing affordable housing.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements
Citizen Participation Plan 91.105(d); 91.115(d)
Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Citizens Comments

As of this submission of the CAPER, the OCDP has not received any public comments as a result of the public notice of the public availability of its 2014-2015 Consolidated Annual Performance Evaluation Report, which appeared in the Star-Ledger for 15 days from *Wednesday, September 9, 2015 through Thursday September 24, 2015*. A copy of the notice is provided herein.

g. Self-evaluation

This administration believes that its accomplishments during the 2014-2015 program year illustrates the Township's growing capacity, via the OCDP to make a substantial impact upon the lives of its citizenry, especially persons of very low-, low-, and moderate incomes. In conformance with the Township's existing HUD Consolidated Plan, the OCDP implemented community development activities affecting the quantity, quality, and affordability of the Township's housing stock and it supported activities directed toward improving the physical, and to some extent, the social and cultural environment of the Township.

The Township's goal for its Rental Housing Rehabilitation Program was to provide 10 units of rental housing during the program year. However, no rental housing rehabilitation was completed. Instead, 5 2-family new construction housing was completed, providing 10 units of rental housing. Eight of these units were occupied before the close of the past program year.

The Township's goal for its owner-occupied and owner housing rehabilitation program was to rehabilitate 10 homes during the 2014 program year. The Township rehabilitated 1 owner-occupied units and 1 owner resulting in with 5 rental units. The homes were CDBG funded for an expenditure of $161,101.00 in HUD funds.

The Township did not have sufficient funds to provide homebuyer assistance. This was not allocated in the 5th Year Annual Action Plan for 2014-2015. The Township's HUD funds for both the CDBG and HOME funds has been substantially reduced in part due to a population decrease. Despite this setback, the OCDP remained resolute in its efforts to have a positive impact upon the quality of the lives of Township residents through services provided and/or supported and through the provision and/or maintenance of decent affordable housing. We believe that we have performed well with room for improvement.

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The Township has prepared a Consolidated Annual Performance and Evaluation Report for its July 1, 2014 through June 30, 2015 Program Year. During this Program Year the Irvington Office of Community Development and Planning administered and implemented two HUD funded programs: The Community Development Block Grant (CDBG) Program for a total grant allocation of $891,563 and the HOME Investment Partnerships Programs (HOME) Program for a total allocation of $91,280. The CAPER report summarizes the project activities for the 2014-2015 Program Year. Also, a one year action plan was completed for the first year of a Five- Year Consolidated Plan spanning July 1, 2015 through June 30, 2019 to describe the activities to be undertaken with the Community Development Block Grant and HOME Investment Partnerships Programs.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM:
CDBG Program supported a number of diverse project activities that promoted both community development and enhanced the quality of life of Township residents. This CAPER reports the Township made $1,416,823 available to CDBG activities. Our CDBG Project activities positively impacted, upon the physical environment: the health, and the protection and general welfare of our citizens. The Township's Rehabilitation Program financed the rehabilitation and preservation of existing housing stock.

HOME INVESTMENT PARTNERSHIPS PROGRAMS:
The Township's HOME programs engaged in project activities directed to increasing and/or improving the housing stock for low and moderate-income families as defined by
Income guidelines through the HOME Rehabilitation Pre-grant; the Homebuyers assistance Program which provides down payment assistance for families enabling them to become homeowners, and home owner- developer initiatives that produced new rental housing for Irvington families. This CAPER reports the Township made $1,608,624 available to HOME activities

Beginning September 9, 2015 through September 23 2015, a copy of the CAPER is made available for public inspection between the hours of 9:00 am and 4:30 pm at the Office of Community Development & Planning, Room 102 and at the Municipal Clerk's Office, Room 104. Both offices are at the Municipal Building, 1 Civic Square, Irvington, New Jersey. Comments of the Public are welcome and will be recorded in the CAPER. The CAPER will be filed with the federal Department of Housing and Urban Development after the comment period, no later than September 30, 2015.

9/9,10,11,12,14,15,16,17,18,19,21,22,23/2015 $1,692.60

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.
Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants? [BEDI grantees] Describe accomplishments and program outcomes during the last year.

As administrator of the Township's CDBG Program, the OCDP' s performance in promoting community development and its support of activities designed to enhance the quality of life of Township residents is documented in c. Affordable Housing, e. Other Actions and summarized as follows:

CDBG funds expended on public services and public facilities benefited the entire Irvington population in all age groups. By leveraging CDBG funds with funds received from the State of New Jersey and two philanthropic organizations, CDBG recipient Partnership for Maternal & Child Health of Northern NJ implemented its Dadventures Program which provides character and relationship building activities for pre-school age children and the men who parent them to encourage stronger families. The Irvington Counseling Center and Jewish Family Services of Metro West, also recipients of CDBG funds, directed its activities toward the maintenance of mental health and independent living among Township seniors. FamiCare, Inc., a local social services organization, provided outreach to families seeking to assimilate and become contributing residents of the Township while Offender Aid & Restoration of Essex County provided re-entry services to former incarcerated residents, mostly young adults. Additionally, CDBG funds supported educational, social services, recreational and sport organizations, which nurture the positive development of our extremely low- and low-income youth population. These public services activities of the Township of Irvington were CDBG funded in the amount of $189,000.00.

Public facilities funding included the Irvington Fire Department, Senior Citizens Center, Public Library and Neighborhood Services/Public Works — Streets & Sidewalks. CDBG funding for the Fire Department facilitated controlling the emergency communication system during emergency operations and the maintenance and repair of the equipment employed. CBDG funding of the Irvington Senior Citizens Center facilitated the provision of a program coordinator to plan and implement daily activities and services for Irvington seniors who utilize the center. The Public Library utilized CDBG funds for the replacement of its outdoor sign to an electronic sign that identifies the library, time and temperature., while Neighborhood Services utilized is funds for much needed street repair. These public facilities were CDBG funded in the amount of $215,674.00.

As has been acknowledged, the Township CHDO, Brand New Day, Inc. and the non-profit housing development organization, Episcopal Community Development Corporation are working with the Township's OCDP to revitalize and stabilize targeted areas of the East and South Wards of the Township. Representing the most depressed and economically blighted communities in the Township, through the housing initiatives of these organizations (new construction and rehabilitation), hope has been revived among its residents. It is against this backdrop and the planned infusion of over 15 million dollars in housing development that the OCDP funded code enforcement in these targeted areas of redevelopment. The objective is to arrest decline and sustain the

improvements that have been made in re-building these communities.

The Office of Community Development and Planning maintained the membership of over 80 businesses in the Township and served as a liaison with the State's Urban Enterprise Zone Program. The Valley Mall Plaza, which anticipates employing approximately 200 Township residents, anticipates its opening this program year. And Hilltop Partners, LLC, having acquired site control of the former Irvington General Hospital (six acres) has an approved "General Development Plan" for redevelopment of this project which will provide affordable housing for rent and for sale along with a daycare center and a restaurant.

The Township's coordination of its community development efforts through the participation of the Township's Department of Administration, Department of Neighborhood Services, and a wide range of public participants has been a successful effort. These successes support the effectiveness of HUD's Consolidated Planning Process in the Township of Irvington.

2. All grantees receiving CDBG entitlement funds must submit a narrative statement addressing the following issues:

a. Assess the relationship of the use of CDBG funds to the priorities, needs, goals, and specific objectives identified in the Consolidated Plan, including an analysis of the extent to which CDBG funds were distributed among different categories of housing needs identified in the Consolidated Plan. Special attention should be given to the highest priority activities identified and evaluation of the extent to which CDBG funds were used for activities that benefited low- and moderate-income persons. (HCDA section 104(e) and 24CFR 91.520(c)).

CDBG funds are used primarily to address the community development and housing needs identified in the Consolidated Plan and to address other actions consistent with the objectives and priority needs of the Plan. An assessment of how CDBG funds related to the goals and objectives in the Consolidated Plan is presented in 1.a. All CDBG expenditures for the 2014-2015 program year were used for activities that benefited low- and moderate-income persons.

b. Describe the nature of and reasons for any changes in program objectives and indications as to how the jurisdiction would change its programs as a result of its experiences. (24 CFR 91.520(c)).

There have been no changes in program objectives as originally defined in the Township of Irvington's 2010 Consolidated Plan. The objective remains to improve the overall quality of the life of Township residents by increasing and improving the existing housing stock and by improving the physical and social environment of the Township.

c. Assess grantee efforts in carrying out the planned actions described in its Action Plan as part of grantee's certifications that it is following a current HUD-approved consolidated plan. This should include a narrative analysis to show that the grantee: (1) pursued all resources that the grantee indicated it would pursue; (2) provided requested certifications of consistency for HUD programs, in a fair and impartial manner, for which the grantee indicated that it would support

application by other entries; and (3) did not hinder consolidated plan implementation by action or willful inaction. To the extent that these points are covered in other parts of the performance report, appropriate cross-reference will suffice. (24 CFR 91.225(b)(3) and 24 CFR 570.903).

Please reference Section 1, which indicates the Township of Irvington's efforts in carrying out the planned activities, described in its 2014-2015 Action Plan. The Township of Irvington pursued the resources it had indicated it would pursue. The Township of Irvington did not hinder Consolidated Plan implementation by any action or willful inaction.

d. If grantee funds are not used exclusively for the three national objectives, or if the grantee did not comply with the overall benefit certification, then narrative explanation must be included to address these issues. The narrative should address how the use of funds did not address national objectives and how future activities might change as a result of the current experience.

All grantee funds used by the Township were used exclusively for the three national objectives and compiled with the overall benefit certification.

e. If any activities specified for the program year involve acquisition, rehabilitation or demolition of <u>occupied</u> real property, a narrative must be submitted that identifies and that describes (1) steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities, (2) steps taken to identify households, businesses, farms or non-profit organizations who occupy the site of a CDBG-assisted project subject to the requirements of the uniform relocation act (URA) or Section 104(d) of the 1974 Community Development Act, as amended, and whether or not they were displaced, and what the nature of their needs and preferences, and (3) a description of the steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or non-profit organizations.

No rehabilitation projects undertaken by the Township's rehabilitation program warranted displacement.

f. If during the program year there were economic development activities undertaken where jobs were made available to low- or moderate-income persons but were not taken by them, then the grantee must provide (1) a narrative of actions taken by the grantees and the businesses to ensure first consideration was or will be given to low/mod persons, and (2) a listing by job title of all the permanent jobs crested/retained and those that were made available to low/mod persons. If any of the jobs claimed as being available to low/mod persons require special skill, work experience, or education, include a description of the steps being taken or that will be taken to provide such skills, experience, or education.

During the program year, there was no economic development activity taken where jobs were made available to low- or moderate-income persons, but were not taken by them.

g. If the grantee undertook activities during the program year which serve a limited clientele not falling within one of the categories of presumed limited clientele of low- and moderate-income benefit, then the grantee must provide a narrative description as to how the nature, location, or

other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.

The Township did not undertake any activities during the program year, which served a limited clientele not falling within one of the categories of presumed limited clientele low- and moderate-income benefit.

h. If activities were undertaken during the program year that generated program income to revolving funds; program income from float-funded activities; income from the sale of real property; other loan repayments, prior period adjustments; loans outstanding or written off; parcels of CDBG-acquired property available for sale; or lump sum draw down payments, then narrative information must be provided in accordance with provisions of CDBG Handbook No. 6510.2 Rev-2 pages 3-8 and 3-9, and exhibit 3b.

Program Income (CDBG only)

Balance at beginning of Reporting Period	**87,808.74**
Amount Received during Reporting Period	**25,162.75**
Total amount expended during Report Period	**0**
Balance at hand at end of Reporting Period	**$112,971.49**

i. For each type of rehabilitation program for which projects/units were reported as completed during the program year, provide a narrative description that identifies the type of program and the number of projects/units completed for each, the total CDBG funds involved in the program, and other public and private funds involved in the project.

Information that identifies the type of program and the number of projects/units completed for each type of rehabilitation program is provided in Section 1.c. — Affordable Housing.

j. All grantees that have HUD-approved neighborhood revitalization strategies will report progress against benchmarks for the program year. For grantees with federally designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process **shall suffice for purposes of reporting annual progress. (24CFR 91.215(e)(2)).**

The Township of Irvington does not have a HUD-approved neighborhood revitalization strategy.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations
Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.
Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)
Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics
Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

HOME Funds

a. An analysis of the extent to which HOME funds were distributed among different categories of housing needs identified in its approved consolidated plan.

The Township of Irvington's HOME funds were distributed among different categories of housing needs identified in its approved Consolidated Plan per its Annual Action Plan for the period July 1, 2014 through June 30, 2015. The application of how these funds were used is presented in 1.c.
d. The results of on-site inspections of affordable rental housing assisted under HOME and an assessment of the HOME jurisdiction's affirmative marketing actions and outreach to minority and women-owned business (244 CFR 91.52(d).

During the 2014 program year, on-site inspections and monitoring of affordable rental housing assisted under HOME remained satisfactory and in compliance with HUD-HOME requirements.

In the area of affirmative marketing actions and outreach to minority and women-owned businesses, the OCDP feels that we have had success. The Township incorporated requirements for Affirmative Marketing into its Housing Rehabilitation Program documents and applicants are apprised of Affirmative Marketing requirements, along with HOME Program guidelines in general. HOME Program applicants are required to provide and discuss Affirmative Marketing Plans with each project submission in order to remain eligible for funding.

All HOME Program Sub-grantee Agreements between the Township of Irvington and HUD include an Affirmative Marketing Certification. This certification includes requirements for maintaining fair housing policies and affirmative marketing efforts

and submission of a detailed Affirmative Marketing Program. All HOME Program projects administered by the Office of Community Development are conducted in compliance with 24CFR 91.52(a.).