



***MOVING TO WORK PLAN***

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***COHORT #1-MTW FLEXIBILITY***

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## **Section I: Introduction**

The Township of Neptune Housing Authority (TNHA) was established in 1957 to serve the low-income residents of the Township of Neptune and surrounding areas to provide, safe, clean, and decent housing. Neptune Housing Authority is an organization that is committed to providing the best quality of life for its residents. Through responsible leadership, teamwork, and collaboration the Housing Authority is a catalyst for positive change, revitalization, and redevelopment within the community. TNHA is committed to serving the community's housing needs, providing an affordable safe, and nurturing environment and thereby creating neighborhoods that are attractive, clean, and safe.

Our community has an accelerated growth and we can foresee the future needs of increased affordable housing options. The township of Neptune is considered to be a beach town. It recently has had numerous redevelopment and urban renewal efforts. TNHA has aligned its redevelopment goals to that of the community in an effort to seamless vision between affordable housing and new construction. The properties have doubled in value and the median income is measured to be in the mid \$80,000. Families who have been issued a Housing Choice Voucher are finding it difficult to find landlords willing to rent their properties; we want to ensure that low-income families are provided with fair housing options. TNHA is currently using 110% of the Fair Market Rate, but the options available to low-income families are scarce and the populations' needs are growing.

To be prepared to meet those needs, we want to invest in our current families receiving low-income housing. The MTW designation will provide TNHA the flexibility and cost-effectiveness to use its funding to provide residents with economic development opportunities that will create sustainable employment and self-sufficiency. MTW will provide an opportunity to enhance and expand affordable living opportunities by designing and testing flexible, locally-tailored

approaches to administering low-income housing programs. Subject to HUD approval, TNHA will be allowed to waive some provisions of the U.S Housing Act of 1937 to promote one or more of the following MTW statutory objectives:

- Cost Effectiveness
- Self-Sufficiency
- Housing Choice

TNHA's MTW designation will provide an opportunity to develop innovative local solutions to the Township of Neptune's unique local needs and challenges while promoting MTW's statutory objectives. TNHA's MTW intends to:

- To reduce cost and achieve greater cost-effectiveness in federal expenditures; Improve and streamline the administration of both the Public Housing and Housing Choice Voucher (HCV) programs; instituting bi-annual recertification for fixed-income seniors and disabled residents, and implementing a Risk-Based Inspection Program.
- To hire an Economic Development Coordinator who will facilitate a Family Self-Sufficiency program to give incentives to families with children whose heads of household are either working, seeking work, or participating in job training, educational or other programs that assist in obtaining employment and becoming economically self-sufficient/or become first-time homebuyers;
- Promote TNHA's long-term objectives to revitalize Neptune Court using Section 18 and converting the rest of the public housing stock to a Rental Assistance Demonstration Program (PBV) to preserve affordable housing and make necessary repairs and upgrades residents deserve; Increase the range and quality of housing choices for families.

## **Section II: Community/ Resident Engagement**

Both public housing residents as well as housing choice voucher holders were mailed a letter informing them of the desire for Neptune Housing Authority to seek the Moving to Work

designation from HUD. The process has been transparent to minimize anxiety and apprehension which are common when you engage in change. Once the residents were informed that TNHA was seeking to apply, two remote resident meetings were scheduled to present a brief synopsis of the merits of this decision. The meetings were held remotely for the safety of all of our residents; however, the information was also made available on our website. TNHA also created an email address for those residents who would like to ask specific questions about MTW; as we begin to collect resident email addresses, it will be easier to do an email blast with upcoming information on events and new economic development activities.

Once we are awarded the designation, TNHA staff will begin recruitment and outreach efforts by posting information in all common areas, flyers will be mailed, and information will be posted on our website. TNHA will use social media to market its new programs. Due to our current health crisis, we will schedule small groups for in-person information sessions and one-on-one counseling may be done remotely.

It is also important that families are encouraged to participate and made to feel welcomed when taking the initiative to seek economic development opportunities. Hence, Federal laws require Public Housing authorities to treat all applicants and resident families equally, providing the same quality of service, regardless of family characteristics and background. Federal law [Fair Housing Act](#), 42 U.S.C. §§ 3601-19 prohibits discrimination in housing based on race, color, religion, sex, national origin, age, familial status, and disability. The Neptune Housing Authority strictly enforces equal opportunity for all of its customers when applying and acquiring decent, safe, and sanitary housing as well as applying for supportive service programs. TNHA complies fully with all federal, state, and local nondiscrimination laws, and with rules and regulations governing fair housing and equal opportunity in housing and employment.

TNHA advises all potential tenants during program orientations of their rights as per the Fair Housing Act. The Act also requires housing providers to make reasonable accommodations in our rules, policies, practices, or services, when such accommodations may be necessary to afford residents an equal opportunity to participate and take advantage of all TNHA activities. If they are denied housing due to any of the above-stated reasons and the property is not exempted from the Fair Housing Act, the customer may file a complaint with the U.S Department of Housing and Urban Development via telephone or by letter. It is the responsibility of TNHA and its contract management agents to conduct all marketing activities openly and clearly, with all marketing information available in multiple languages when necessary so that the information may reach those eligible families least likely to apply.

It is imperative that all of the Neptune Housing Authority's residents are made to feel included and encouraged to take advantage of all the opportunities that are made available to them to improve their quality of life. Having information presented in a manner that is clear and engaging is the first step in marketing and outreaching to our immigrant population.

### **Section III: TNHA Inventory Information**

The Neptune Housing Authority has 6 Public Housing Developments with 345 public housing units. Of those units, 200 are designated senior/disabled units and the other 145 are family units. TNHA is currently working on submitting a Demolition and Disposition (Section 18) application for 60 of the family units which would allow TNHA to demolish 3 buildings. The development, Neptune Court, that is earmarked for demolition sits on 1.9 acres and in the heart of Neptune Township. TNHA is soliciting redevelopment proposals to build a tax credit mixed-income community with retail and homeownership opportunities. Due to a large number of people

on the waiting list and the growing needs of the community, TNHA intends to build more than 60 affordable housing units.

The families currently residing at Neptune Court will be allowed to select a Housing Choice Voucher as their relocation option. TNHA will provide relocation counseling and assist with moving and searching for available rental properties in the fair market. The Authority will assist residents to find replacement housing that meets the Housing Quality Standards (HQS) of the U.S Department of Housing and Urban Development in less poverty impacted areas.

The remaining public housing developments have been issued a Rental Assistance Demonstration Award. The properties are in the process of undergoing a RAD conversion which will allow for the preservation of the units by providing sustainable funding to repair, renovate, and return needed services to residents.

TNHA's Housing Choice Voucher (HCV) Program has 220 Vouchers. HCV residents reside in a variety of dwellings consisting of single-family homes and multi dwellings. We have mostly seniors in public housing and most families in the HCV program. According to the demographics of the families currently on our waiting list, TNHA does not anticipate major changes or an increase in a diversified number of applicants. The Public Housing waiting list currently has, 151 applicants, 38 are elderly, 113 are families; the HCV program's waiting list has 108 applicants, 12 elderly, and 96 families.

MTW will give us the flexibility to operate programs with more funding by combining Section 9 and Section 8 funding thus providing residents with more affordable housing opportunities. TNHA faces the challenge of having efficiency units as a senior housing option which are difficult to rent. Some of the senior units are on the second floor and are difficult to retrofit for handicap accessibility. Most of the public housing units do not have ramps and

therefore accessibility is limited. The HCV – Fair Market Rents are too low which requires TNHA to use 110% of the FMR for its vouchers. We have low landlord participation rates. Bedroom sizes are sometimes are too small and are families that require larger units. For these reasons, TNHA is seeking to redevelop the Neptune Court site and have its new development plans address some of these challenges by building larger apartments and more ADA compliant units as per HUD guidelines.

## **Section VI: TNHA’s Proposed MTW Activities**

### **Cost Effectiveness:**

*Biannual Recertifications* -TNHA proposes to use the MTW designation to implement a policy to recertify residents in both the Housing Choice Voucher Program and the Public Housing Program on a biannual schedule who are senior and disabled on a fixed income. The documentation requirements for the recertification process are time-consuming and burdensome, and generally, tenant rents do not vary greatly from year to year. By moving to a biannual recertification schedule, TNHA was able to reallocate staff resources to other program areas, and staff has more time to ensure income reviews are accurate and thorough. Required interim recertifications (i.e. for changes in family composition or otherwise required by TNHA) will be acceptable. Elderly and disabled households are exempt from this provision and will be able to complete an interim recertification at any time. Zero-income households and households on minimum rent will continue to be subject to annual or more frequent recertification requirements.

*Risk-Based Inspections* – MTW allows housing authorities to implement risk-based inspections, which mandate more frequent inspections only for units that fail random inspections or are the subject of complaints. TNHA will then target funds that would have gone towards inspecting high-quality units towards more problematic units. TNHA will analyze data and trends in annual

inspections to determine the best implementation method for Risk Based Inspections. TNHA will complete implementation planning for a risk-based inspection program of leased Housing Choice Voucher units and Project-Based Voucher units in FY 2021. By implementing HQS inspection protocols that eliminate the need to reinspect units when only minor deficiencies were noted during inspections, TNHA will reduce the number of HQS inspections saving in staff hours.

**Self-Sufficiency:**

***Family Self-Sufficiency Program***-TNHA will be creating and implementing a Family Self Sufficiency Program (FSS) for both public housing and HCV holders; it will be designed to assist economically and educationally disadvantaged families. The FSS program will offer the opportunity to receive supportive services that will enable residents to obtain educational and/or career training and secure permanent employment. The resources provided to each participant will be to address the problem of cyclical dependency. The FSS Program will be made available to all TNHA families who meet the enrollment criteria and are seeking opportunities for achieving economic self-sufficiency and independence.

**Housing Choice:**

***Rental Assistance Demonstration***-Conversion through RAD generates new capital resources, preserves existing affordable housing resources, ensures long-term affordability, and improves the quality of life for residents. By end of FY 2021, TNHA will have closed on its RAD developments. TNHA will continue to have an ownership role and ongoing roles related to admissions, transfers, and compliance monitoring. Through MTW, TNHA intends to seek out aggressively, alternative funding sources to assist in the preservation and redevelopment of affordable housing.

***Section 18***-Repositioning Neptune Court via a Section 18 application provides the opportunity to leverage existing funding with private investments to address critical needs, maintain safe, quality

housing developments, and support neighborhood revitalization. While TNHA anticipates a level of success in their fundraising efforts, significant new government resources will be needed to protect the long term viability and affordability of the housing portfolio.

#### **Section V: How Do You Propose to Use MTW’s Funding Flexibility**

TNHA will use its MTW designation to apply funding flexibility among the traditional PHA funding sources (Public Housing Capital and Operating Funds, Housing Choice Voucher (HCV) Housing Assistance Payment (HAP), and HCV Administrative Fee assistance as a source for additional capital in the RAD conversion. This additional source of capital is essential in being able to address the physical needs of TNHA’s housing portfolio. This flexibility will support low-income housing properties and the residents to help ensure that the deferred maintenance issues would be addressed. Units will finally see the modernization and upgrades residents deserve.

As a result of applying a broad range of MTW flexibilities to our RAD portfolio, TNHA will see the benefits to both the properties and the quality of life of residents. TNHA hopes to utilize MTW funding flexibilities to achieve a healthier financial position and new debt if needed for long term maintenance of properties in the future. TNHA will be in a better financial position to leverage new funding to replace obsolete units and “transfer assistance” to other new developments.

Also, TNHA will use its funding flexibility to provide access to supportive services geared toward economic development and self –sufficiency and establish escrow accounts for qualifying program participants. TNHA plans on hiring an economic development coordinator that will work with all of TNHA’s residents (PH and HCV).

#### **Section VI: Community Partnerships and Linkages**

Community partners and stakeholders will be invited to join TNHA in assisting low-income families to make strides toward self-sufficiency. Many of our neighboring organizations are

funded on the premise of the needs of our population. TNHA will be partnering with the Monmouth County Workforce Development Board for the services of Job Readiness, Vocational Training, and Educational and Recreational Activities for youth ages 16-24 as well as adults. Patriot Mortgage will assist our families in financial literacy, budgeting, and credit repair. For our aging population, we have partnered with Beacon of Life. They provide community-based care and services as a way to provide the elderly with the flexibility to receive health care and recreational care needs while helping them remain in the comfort of their community.

Being one of the largest landlords within Neptune Township, TNHA will assist local organizations to increase their number of participants by providing referrals to services and offer in-kind contributions of the use of our on-site community space for approved activities. TNHA has three community rooms in various locations within the Township. These spaces may be scheduled to be utilized to provide direct services to our residents. On-site services will create a win-win scenario for both our residents and our community partners due to the current need for everything to have remote access. Families are finding it difficult to leave children unattended in their homes to take advantage of promising opportunities. Increasing access to supportive services will be lucrative for our community stakeholders as well as benefit our low-income families. A copy of their letters of support may be found in Appendix 4.

#### **Section VII: Program Timeline W/ Dates & Milestones**

Upon receiving the designation of Moving to Work, the TNHA will implement the following plan which includes staff training, MTW policy changes and implementation, resident engagement and community participation, program development, and program evaluation for the next 2 years. A complete detailed timeline may be found in Appendix 4.

**January 2021-March 2021:** 1) Streamline policies and procedures to improve efficiency for both PH and HCV programs reflecting MTW changes and amend the Annual Plan. 2) Update the current software system to track FSS Participants. 3) Implement a risk inspection policy for qualifying units that pass HQS. 4) Hire new staff and fund supportive service activities. (See resume in Appendix 4)

**March 2021-Dec. 2022:** 1) Meet with community partners to discuss our vision and common goals; schedule future quarterly meetings. 2) Create a referral process that will allow residents to take advantage of programs and activities while tracking participation and success. 3) Begin a marketing, outreach, and recruitment campaign to engage resident participation in an FSS Program.

**January 2021- Dec. 2022:** 1) Relocate families from Neptune Court to less poverty impacted areas. 2) Partner with a developer to revitalize the 1.9 acres with a mixture of affordable housing, fair market, retail, and homeownership opportunities.

**April 2021- Ongoing:** 1) Launch a landlord education and recruitment campaign for the HCV program. 2) Use the RAD Conversion to rehab remaining properties and thus provide improved housing choices.

**Nov. 2021 and Nov. 2022:** 1) Evaluate the program's cost-effectiveness. 2) Survey residents annually for input regarding satisfaction with services and needs. 3) Prepare HUD's annual report.

The MTW designation provides the flexibility TNHA needs to engage stakeholders and provide economic development to residents; thereby, positioning the Authority to be able to meet the challenges of the growing community.

## **Moving to Work Appendix 1**

### **Certifications of MTW Commitment and Compliance:**

- Moving to Work Commitment to Participate
- Moving to Work Certifications of Compliance

## **Moving to Work Appendix 2**

### **Public Process Documentation**

- Resident Notification as evidence that residents and HCV participants were notified of the PHA's intention to participate in the MTW Demonstration program.
- Two Meeting Notices
- Copy of the notice regarding the public hearing, the affidavit of publication, and the copy of the newspaper clipping as evidence the public notice advertising the public hearing
- Evidence that the public hearing was held items could include minutes, sign-in sheet, etc.)
- A resolution signed by the Board of Commissioners (or equivalent governing body) adopting the application, including the MTW Plan, and certifications contained therein.

## **Moving to Work Appendix 3**

### **Required Standard HUD-Forms**

- Certification of Consistency with the Consolidated Plan (form HUD-2991)
- Certification of Payments (form HUD-50071);
- Disclosure of Lobbying Activities (SF-LLL) (Omitted/ not applicable)

## **Moving to Work Appendix 4**

### **Other Supporting Documentation** –

- Resident Meeting Presentation
  - Meeting synopsis for meetings are provided with screenshots attesting to remote meeting attendance.
- Proposed Timeline with Milestones and Dates
- Community Partners' Linkage Agreements
- Resume of the Intended New Hire for the FSS Program