
Section 4 Case Study: Triple C Housing, New Jersey

Enterprise is a leading advocate for the Section 4 Capacity Building for Community Development and Affordable Housing (Section 4) program. Over the past 10 years, Enterprise has distributed approximately $80 million in Section 4 grants and loans to more than 900 local nonprofit organizations across 48 states and Puerto Rico. These organizations develop affordable housing, finance small businesses, revitalize commercial corridors, and help address local health care, child care, education and safety needs.

Section 4 is the only federal program that is exclusively focused on increasing the effectiveness of these organizations. Through grants, loans, training and guidance, Section 4 provides local organizations with the staffing, program development and financial resources to maximize the impact of the services they provide and ensure the long-term sustainability of their investments.

With Section 4, organizations develop core skills that strengthen their ability to implement HUD programs, raise capital for community development and affordable housing, coordinate on cross-programmatic, place-based approaches, and facilitate knowledge sharing.

Spotlight on Section 4 Grantee: Triple C Housing

Triple C Housing, Inc. (Triple C) develops and operates supportive and permanent housing for individuals diagnosed with disabilities, the formerly homeless and at-risk populations. Its goal is to enlist public and private sector support in developing safe, decent and affordable housing for individuals with the greatest needs so they may live independently with dignity in their communities. The organization has been operating throughout Middlesex, Monmouth and Ocean counties in New Jersey for 36 years, assisting thousands of individuals and families.

Triple C is a woman-owned and -operated housing agency that has played a leading role in southern New Jersey’s Superstorm Sandy recovery efforts, offering supportive housing and social services to hundreds of individuals and families impacted by the storm.

Local challenge

Superstorm Sandy raised several challenges for multifamily and supportive housing providers serving communities impacted by the storm.

Coordination between the state’s various social service agencies that fund and regulate supportive housing was spotty. As a consequence, Triple C faced numerous hurdles to managing the support of vulnerable residents, many of whom were traumatized by the event. This led to critical problems around the evacuation and dislocation of services and housing.

Moreover, municipal authorities were unable to provide appropriate guidance on emergency planning and disaster recovery for multifamily and supportive housing providers during and after the storm. Today, there is still a great deal of insecurity around how municipal leadership works with multifamily and supportive housing during and after a crisis.

In addition, several of Triple C’s properties were significantly damaged after the storm, and there was no available guidance on developing storm-resilient multifamily housing infrastructure, both during reconstruction and for long-term recovery.
How Section 4 funds were used

Between 2012 and 2015, $50,000 in Section 4 grant funds were used to support staffing for agency resilience planning. This allowed Triple C’s leadership and staff to raise sufficient funding to implement several key resilience interventions in vulnerable properties that will help the organization maintain habitable housing during and after future natural disasters. This investment also allowed Triple C to map out strategies to increase the infrastructure resilience of its five most vulnerable housing sites and develop an agency-wide emergency plan to structure how it will effectively manage future disasters. Triple C staff also participated in the Learning Collaborative and programming offered by Enterprise to support affordable multifamily housing resilience.

During this period, Triple C partnered with several prominent New Jersey housing developers and the New Jersey Housing and Mortgage Finance Agency (HMFA) to develop Kilmer Homes, a $17.7 million, 120-unit affordable housing development located in Edison, Middlesex County — one of the nine counties impacted by Superstorm Sandy. The development is exclusively targeted to low-income families earning less than 60 percent of the area median income (AMI), and 30 units will be set aside for homeless individuals. During the first three months of lease-up, priority will be given to individuals who registered for Federal Emergency Management Agency (FEMA) assistance or who rented an apartment or owned a primary residence that was no longer habitable because of Sandy damage. Triple C Housing will provide case management for the homeless households and coordinate support services for the 30 supportive housing units at no cost to residents.

The development will incorporate many resilient infrastructure features with a strong focus on energy efficiency. HMFA estimates that the project will generate approximately $58.6 million in one-time economic output and create approximately 351 full-time jobs during construction. Upon completion, the project will continue to benefit the community by providing over $6.5 million in ongoing economic output and an estimated 37 full-time jobs annually.

How Section 4 funds enhanced capacity of organization

Section 4 helped Triple C develop a comprehensive, agency-wide resilience plan and play an active role in the development of local agency policies and plans, as well as support the preparedness and resilience of a broader community of multifamily housing organizations in New Jersey.

Because of the Section 4 grant funding support provided to Triple C, leadership and staff were able to:

• Develop proficiency in emergency management best practice, understand and map the infrastructure deficiencies of their vulnerable portfolio holdings with respect to storm impacts and climate change, identify vulnerable resident needs with respect to social services, and incorporate resilient building practices in all of their new housing development.

• Broker a highly complex deal, Kilmer Homes in Central New Jersey, to integrate resilient infrastructure with 120 units of supportive housing. Development staff now have an understanding of what kind of funding resources are available to support long-term housing resilience projects and how to negotiate and manage a multi-partner housing deal on a complicated historical site.

• Leverage Community Development Block Grant Disaster Recovery (CDBG-DR) funding with local funding resources.

• Develop a multifamily resilience toolkit that provides guidance to affordable multifamily housing owners on emergency planning and resilient infrastructure. The toolkit is now being distributed throughout the nation and helping hundreds of multifamily housing organizations develop emergency and resilience plans.

• Share best practices from the learning collaborative conversations and distribute resilience tools co-developed with Enterprise with the network of 200+ supportive and affordable housing agencies through the Housing and Community Development Network of New Jersey.

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