

# 2017 DRAFT Annual Action Plan

## Executive Summary

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

#### 1. Introduction

Gloucester County, NJ has prepared a Five-Year Consolidated Plan to identify housing and community development needs and to develop specific goals and objectives to address those needs over a five-year period. The Five-Year Consolidated Plan for the County covers the period of September 1, 2015, through August 31, 2020. The Annual Action Plan presented here covers the third year of this 5-year period, specifically from September 1, 2017 to August 31, 2018.

The Annual Action Plan sets forth the goals and objectives for the period and is a continuation of efforts begun in Years 1 and 2 of the 5-year cycle to address needs identified in the current Consolidated Plan. More specifically, this Annual Action Plan details the County's planned use of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds provided by the U.S. Department of Housing and Urban Development (HUD). The County, through a HUD approved Agreement, additionally administers Washington Township's Entitlement Community Development Block Grant Program.

The 2015-2019 Consolidated Plan stipulates that the County's Department of Public Works, Division of Planning will administer the CDBG and HOME programs.

The FY 2017 Annual Action Plan describes to HUD and to our stakeholders how Gloucester County and Washington Township intend to use CDBG and HOME funds to meet community needs. The funds are intended to provide low and moderate-income households with viable communities by addressing one of HUD's three objectives; 1. Provide decent housing, 2. Create a suitable living environment, and 3. Create economic opportunities. Eligible activities include community facilities and improvements, roads and infrastructure, housing rehabilitation and preservation, development activities, public services, economic development, planning and administration.

Program outcomes are designed to show how each activity benefits the community or people served. All activities must provide one of the following benefits; 1. Improved Availability / Accessibility, 2. Improved Affordability or 3. Improved Sustainability.

Community Development Block Grant funds allocated to Gloucester County in 2017 to address the needs outlined in this Plan are \$1,071,595. The County will also receive \$441,950 in HOME funds. Washington Township's 2017 CDBG allocation is \$147,206.

## **2. Summarize the objectives and outcomes identified in the Plan**

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

The goals of this 2017 Annual Action Plan are enumerated in Section AP-20 Annual Goals and Objectives. They include planned accomplishments in the areas of housing, public infrastructure and public services.

## **3. Evaluation of past performance**

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

Gloucester County has an excellent record of using CDBG and HOME funds in an efficient and compliant manner to address identified needs in the County. Along with its public and private partners, the County has regularly completed projects that improve the lives of County residents, particularly low-mod income residents.

In preparing this plan, the successful outcomes previously achieved suggested that some activities, such as housing rehab, were efficient, effective uses of HUD funds and should be continued if there was still a need. Proficiency in completing infrastructure and facility projects and seeing both observed and documented benefits of public service efforts also suggested that inclusion of such activities, where warranted, would enhance opportunities for positively impacting our communities.

## **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

This Annual Action Plan has been developed pursuant to HUD requirements. Gloucester County's Department of Public Works, Division of Planning was responsible for preparation of the Annual Action Plan as well as the Five-Year Consolidated Plan upon which it is based. These Plans resulted from a process of consultation, consensus building, and citizen participation and were built upon existing community outreach efforts. The Division of Planning worked with as many public and non-profit organizations as possible to ensure maximum opportunities for community participation in assessing needs and presenting strategies to meet the needs of low and moderate income persons and neighborhoods. Municipal representatives, citizens, not-for-profit organizations, and interested parties

were afforded a variety of opportunities to participate in the process. The County complied with HUD's citizen participation regulations as outlined in the Gloucester County Citizen Participation Plan.

As the lead agency for the Planning Process, the Division of Planning made every effort to solicit public participation during the development of this Annual Action Plan. To notify the public of the Public Hearings, notices were published in the legal section of *The Gloucester County Times* and posted on the County's website [www.gloucestercountynj.gov](http://www.gloucestercountynj.gov).

Those applying for the use of CDBG funds were required to describe the needs they were seeking to address, thereby providing another tool of identifying needs and opportunities.

A draft of the 2017 Annual Action Plan was released for public comment for at least 30 days, from July 9, 2017 to August 10, 2017. prior to its submission to the U.S. Department of Housing and Urban Development. Because the federal budgeting process was later this year than normal, the draft plan contained less detail than normal on specific projects, dividing them instead into their broad categories, such as public improvements, public services, etc. Details were added as the draft plan evolved into this final plan.

The County of Gloucester's Citizen Participation outreach was designed to encourage broad participation from the County's residents, including non-English speaking persons. Outreach to persons with disabilities was made through contact with the local agencies that represent the needs of persons with disabilities. Information about opportunities to comment on the Plan was provided to local agencies.

## **5. Summary of public comments**

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

Comments received during the development of this Annual Action Plan suggest a continued need for the services and opportunities provided by CDBG and HOME funds. Affordable housing options, improved infrastructure and facilities and a wide range of public services continue to be in demand and should be supported as fully as possible, commenters said. They also described needs that go beyond the scope of CDBG/HOME to fix, at least at current funding levels. The awareness of the entire spectrum of needs, however, is a vital first step in addressing them.

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

All comments were accepted and considered in the development of this Plan.

## **7. Summary**

Through consultation with a wide array of stakeholders, Gloucester County has developed an Annual Action Plan for the use of CDBG and HOME funds. The overarching purpose of the Plan is the efficient use of limited resources to effectively address identified needs among the County's most vulnerable residents. The Plan is built on the County's proven methods of meeting needs but with a recognition that needs and the forces that drive them are subject to change. Housing, public buildings and systems, and public services that inform, educate or otherwise elevate the quality of life continue to be the focus of Gloucester County's efforts in this arena.

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

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

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

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	GLOUCESTER COUNTY	
CDBG Administrator	GLOUCESTER COUNTY	Division of Planning
HOPWA Administrator		
HOME Administrator	GLOUCESTER COUNTY	Division of Planning
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative (optional)**

**Consolidated Plan Public Contact Information**

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

### **1. Introduction**

The County of Gloucester has prepared and submitted a Five-Year Consolidated Plan in order to strategically implement federal programs that fund housing, community development and economic development activities within the County for the years 2015 through 2019. This 2017 Annual Action Plan covers the third year of that period, specifically September 1, 2017 through August 31, 2018. The same collaborative planning process that involved a broad range of public and private agencies that was used to develop the Consolidated Plan has been used to determine goals and projects using 2017 CDBG and HOME funding. The County will submit this Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD).

### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

Coordination begins with communication and the jurisdiction maintains open channels of communications among a varied network of service providers - including health and mental health providers - and the various representatives of low-mod income residents, including public and assisted housing. Gloucester County, through its appropriate divisions, is active in countywide and regional organizations, including the CEAS Committee and Continuum of Care, and is a willing conduit for information and coordination.

### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county, specifically to coordinate the provision of services and housing to the homeless.

In Gloucester County, the CEAS committee is known as the Homeless Network Planning Committee (HNPC). The HNPC is a consortium of local homeless service and human service providers, city officials, members of local government, and consumers, as mandated by the State HSAC. The committee is recognized as the lead agency for planning and coordinating the delivery of services to assist homeless individuals and families to move toward independent living and self-sufficiency through the provision of a continuum of homeless housing and supportive services. The Community Planning and Advocacy Council (CPAC), a nonprofit agency under contract to the County of Camden, provides administrative support to the Homeless Network.

Each year, a Point-in-Time count is made of the persons residing in shelter and transitional facilities and living unsheltered in the County.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The County of Gloucester does not receive ESG funds

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Gloucester County Dept. of Public Works, Div. of Planning
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Public infrastructure needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
2	<b>Agency/Group/Organization</b>	GLOUCESTER COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.

3	<b>Agency/Group/Organization</b>	ROBIN'S NEST INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
4	<b>Agency/Group/Organization</b>	CENTER FOR FAMILY SERVICES
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Strategy Public services

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
5	<b>Agency/Group/Organization</b>	Food Bank of South Jersey
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.

6	<b>Agency/Group/Organization</b>	Tri-County Community Action Agency t/a Gateway CAP
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education Services-Employment Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy Public services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
7	<b>Agency/Group/Organization</b>	BOYS & GIRLS CLUB
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Public services

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
8	<b>Agency/Group/Organization</b>	BOROUGH OF CLAYTON
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
9	<b>Agency/Group/Organization</b>	TOWNSHIP OF DEPTFORD
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
10	<b>Agency/Group/Organization</b>	EAST GREENWICH TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
11	<b>Agency/Group/Organization</b>	TOWNSHIP OF ELK
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities & infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
12	<b>Agency/Group/Organization</b>	TOWNSHIP OF FRANKLIN
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities, infrastructure & services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
13	<b>Agency/Group/Organization</b>	BOROUGH OF GLASSBORO
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities & infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
14	<b>Agency/Group/Organization</b>	GREENWICH TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
15	<b>Agency/Group/Organization</b>	Harrison Township
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
16	<b>Agency/Group/Organization</b>	TOWNSHIP OF LOGAN
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
17	<b>Agency/Group/Organization</b>	Mantua Township
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
18	<b>Agency/Group/Organization</b>	TOWNSHIP OF MONROE
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
19	<b>Agency/Group/Organization</b>	Borough of National Park
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
20	<b>Agency/Group/Organization</b>	BOROUGH OF NEWFIELD
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
21	<b>Agency/Group/Organization</b>	BOROUGH OF PAULSBORO
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
22	<b>Agency/Group/Organization</b>	BOROUGH OF PITMAN
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
23	<b>Agency/Group/Organization</b>	SOUTH HARRISON TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
24	<b>Agency/Group/Organization</b>	BOROUGH OF SWEDSBORO
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
25	<b>Agency/Group/Organization</b>	WASHINGTON TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As an entitlement grantee whose program is administered by Gloucester County, Washington Township provides the County with information concerning how its entitlement is to be used and the needs that it will meet.

26	<b>Agency/Group/Organization</b>	BOROUGH OF WENONAH
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
27	<b>Agency/Group/Organization</b>	TOWNSHIP OF WEST DEPTFORD
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
28	<b>Agency/Group/Organization</b>	BOROUGH OF WESTVILLE
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
29	<b>Agency/Group/Organization</b>	CITY OF WOODBURY
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
30	<b>Agency/Group/Organization</b>	BOROUGH OF WOODBURY HEIGHTS
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.
31	<b>Agency/Group/Organization</b>	WOOLWICH TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Public facilities and infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan.

32	<b>Agency/Group/Organization</b>	Community Planning & Advocacy (CPAC)
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan. This organization also provided input into the County's 5-year Consolidated Plan and, thus, all annual plans during the period covered by the Consolidated Plan.

33	<b>Agency/Group/Organization</b>	People for People of Gloucester County
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan. This organization also provided input into the County's 5-year Consolidated Plan and, thus, all annual plans during the period covered by the Consolidated Plan.
34	<b>Agency/Group/Organization</b>	DIOCESAN HOUSING SERVICES CORPORATION OF THE DIOCESE OF CAMDEN, INC.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Elderly Persons Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan. This organization also provided input into the County's 5-year Consolidated Plan and, thus, all annual plans during the period covered by the Consolidated Plan.
35	<b>Agency/Group/Organization</b>	Gloucester County Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan. This organization also provided input into the County's 5-year Consolidated Plan and, thus, all annual plans during the period covered by the Consolidated Plan.
36	<b>Agency/Group/Organization</b>	Gloucester County Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan. This organization also provided input into the County's 5-year Consolidated Plan and, thus, all annual plans during the period covered by the Consolidated Plan.
37	<b>Agency/Group/Organization</b>	Glassboro Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County maintains an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. Additionally, municipalities and non-profits seeking funding provide their perspective on community needs and plans as part of their applications. Some of these entities also attended the County's public hearings on this Annual Action Plan. This organization also provided input into the County's 5-year Consolidated Plan and, thus, all annual plans during the period covered by the Consolidated Plan.

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

All appropriate types of agencies were consulted.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Camden/Gloucester/Cumberland Continuum of Care	The goals of the Strategic Plan are closely coordinated with the goals of the Continuum of Care. The Division of Planning is an active participant with the applicant and administering agency for the Continuum of Care.
Gloucester County Analysis of Impediments	Gloucester County	Division of Planning staff preparing this Action Plan were actively involved in the development and update of the County's AI. Actions to address impediments identified in the AI are incorporated in the Action Plan and CAPERs
Comprehensive Economic Development Strategy (CEDS)	Gloucester County	The goals of the 5-year Strategic Plan and Annual Action Plan are closely coordinated with the goals of the CEDS Plan which identifies, prioritizes and coordinates local economic development projects.
Endings Have Beginnings	Homeless Network Planning Committee	The goals of the Strategic Plan and Annual Action Plan are closely coordinated with the goals of the Endings Have Beginnings Plan which plans for a 10 year goal of ending homelessness.
Gloucester County Housing Authority	Gloucester County Housing Authority	The Goals of the Housing Authority's Five Year Plan are closely coordinated with the goals of providing affordable housing for the County
Glassboro Housing Authority	Glassboro Housing Authority	The Goals of the Housing Authority's Five Year Plan are closely coordinated with the goals of providing affordable housing for the County

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

## **AP-12 Participation – 91.105, 91.200(c)**

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

The County of Gloucester's Citizen Participation outreach was designed to encourage broad participation from the County's residents, including non-English speaking persons. Outreach to persons with disabilities was made through contact with the local agencies that represent the needs of persons with disabilities. Information about opportunities to comment on the 2017 Annual Action Plan was provided to local agencies.

This Annual Action Plan is a result of a process of consultation and citizen participation, building upon existing relationships with municipalities, state agencies, county departments and local non-profit organizations. Municipal officials and administrators, citizens, non-profit organizations and interested parties were afforded a variety of opportunities to:

- 1) Contribute during public meetings and planning sessions;
- 2) Review and comment upon the participation plan itself;
- 3) Receive information about the meetings, the plan and comments made about the plan;
- 4) Comment on the 2017 Annual Action Plan;
- 5) Register complaints about the plan and its amendments.

Gloucester County complied with the citizen participation requirements of the regulations by doing the following:

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices about the plan prior to public hearings;
- Holding two public meetings in accessible places at convenient times after providing reasonable notice;
- Posting a copy of the draft and final Annual Action Plan on the county website;
- Making the Annual Action Plan available for public examination and comment for a period of thirty (30) days before submission to HUD

- Providing citizens, public agencies and other interested parties reasonable access to records regarding any uses of any assistance for affordable and supportive housing; and
- Considering the views and comments of citizens, and preparing a summary of those views for consideration with the Annual Action Plan submission.

Four (4) regional public hearings were scheduled throughout the County, two afternoon and two evening, at local, accessible public facilities convenient to the general public and fully handicapped accessible. To notify the public of the hearings, public notices were published in the Gloucester County Times and posted on the County website [www.gloucestercountynj.com](http://www.gloucestercountynj.com).

A draft of the Consolidated Plan and Annual Action Plan was released for public comment for at least 30 days, from July 9, 2017 to August 10, 2017. A notice of the draft plan's availability was published in the Gloucester County Times. Because the federal budgeting process was later this year than normal, the draft plan contained less detail than normal on specific projects, dividing them instead into their broad categories, such as public improvements, public services, etc. Details were added as the draft plan evolved into this final plan.

Comments received from the public regarding the Annual Action Plan were recorded and made part of the public hearing records. Comments are included with this Plan. These comments helped identify and prioritize needs and develop strategies to meet them

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	14 people attended the needs assessment hearing on April 25 representing 12 municipalities and area non-profits.	Consensus was that there remains a continued need for improvements to public facilities and infrastructure.	All comments were accepted and considered in the development of this Plan.	
2	Public Hearing	Non-targeted/broad community	2 hearings to discuss the draft Plan were held on ??????. No members of the public attended.	No comments were received.	N/A	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The County has been allocated \$1,071,595 in CDBG funds for 2017 and \$441,950 in HOME funds. The County also administers the CDBG program for Washington Township, which has an allocation of \$147,206 for 2017. That amount is included in the anticipated amount below. Estimates for the remaining 2 years of the Consolidated Plan period are based on an approximation of funding levels remaining unchanged.

#### Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,218,801	118,000	0	1,336,801	2,200,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	441,950	42,014	0	483,964	850,000	

Table 5 - Expected Resources – Priority Table

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

The federal CDBG and HOME funds are intended to provide low and moderate income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning and administration. The County will partner with municipalities, other public agencies and nonprofit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Virtually all planned activities have some degree of leveraging from non-federal sources. The source of these funds ranges from bake sales for a small non-profit to developer equity of thousands of dollars. Economic Development activities are expected to receive little or no CDBG funds but will be contributing millions of dollars toward the same goals as the CDBG program.

Gloucester County will continue to leverage funds from the state and regional sources, effectively multiplying the impact of CDBG and HOME funds.

The Match for the HOME Program will be met through a combination of cash from nonfederal sources, including developers equity, sweat equity, land donated by municipalities and private bank investment in housing projects.

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

Aside from the public infrastructure and facilities improvement activities described in AP-35 Projects, no publically owned land or property located within the jurisdiction will be used to address the needs identified in the plan.

**Discussion**

The planning, coordination and leveraging that is part of every Annual Action plan helps assure that CDBG funds are used as efficiently as possible to benefit as many eligible residents as possible.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing rehabilitation	2015	2019	Affordable Housing	Countywide	Preservation of existing housing stock	CDBG: \$314,176 HOME: \$169,769	Homeowner Housing Rehabilitated: 35 Household Housing Unit
2	Public facilities & infrastructure	2015	2019	Non-Housing Community Development	Countywide Eligible low-mod census tracts	Improvements to public facilities & infrastructure	CDBG: \$608,865	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 18000 Persons Assisted
3	Support Public Services	2015	2019	Non-Housing Community Development	Countywide	Diverse & viable public services	CDBG: \$160,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
4	Support the addition of affordable housing units	2015	2019	Affordable Housing	Countywide	Additional affordable housing	HOME: \$100,000	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	General administration	2015	2019	Planning & Administration	Countywide	General program administration	CDBG: \$243,760 HOME: \$44,195	Other: 1 Other
6	Increase number of rental vouchers	2015	2019	Affordable Housing	Countywide	Additional affordable housing	HOME: \$120,000	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
7	Increase home ownership opportunities	2015	2019	Affordable Housing	Countywide	Increased home ownership	HOME: \$50,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted

**Table 6 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Housing rehabilitation
	<b>Goal Description</b>	Includes \$110,000 project delivery costs
2	<b>Goal Name</b>	Public facilities & infrastructure
	<b>Goal Description</b>	Includes \$117,765 for Washington Twp. project and \$23,100 in project delivery costs.
3	<b>Goal Name</b>	Support Public Services
	<b>Goal Description</b>	Assistance for providers of various services to eligible populations.

4	<b>Goal Name</b>	Support the addition of affordable housing units
	<b>Goal Description</b>	CHDO homebuyer project
5	<b>Goal Name</b>	General administration
	<b>Goal Description</b>	Planning and administration of the Gloucester County CDBG and HOME programs and the Washington Twp. CDBG program.
6	<b>Goal Name</b>	Increase number of rental vouchers
	<b>Goal Description</b>	The Tenant Based Rental Assistance program.
7	<b>Goal Name</b>	Increase home ownership opportunities
	<b>Goal Description</b>	Homebuyer assistance program.

**Table 7 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

Per HUD trouble-shooting guidance pertaining to IDIS on-line, this is not a required part of an Annual Action Plan. It will be deleted from the Word version of this Plan.

NOTE - For this draft plan, the funding levels and anticipated levels of service are estimates. More precise amounts will be determined and entered prior to the submission of the Action Plan to HUD.

## AP-35 Projects – 91.220(d)

### Introduction

With input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the County, Gloucester County plans a mix of activities in FY 2017 to address a wide range of challenges for those populations. Infrastructure improvements, housing rehab, community facilities and social services are just some of the approaches to improving neighborhoods, houses and, most importantly, families in Gloucester County.

#	Project Name
1	Administration & Planning
2	Washington Twp. - Senior Center
3	Public Improvements
4	Public Services
5	Housing Rehabilitation
6	Tenant Based Rental Assistance
7	CHDO homebuyer
8	Homebuyer Assistance

**Table 8 – Project Information**

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

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

<b>1</b>	<b>Project Name</b>	Administration & Planning
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	General administration
	<b>Needs Addressed</b>	General program administration
	<b>Funding</b>	CDBG: \$243,760 HOME: \$44,195
	<b>Description</b>	Administration of the CDBG and HOME programs, including planning, monitoring, recordkeeping, technical assistance to sub-recipients, Fair Housing information and advocacy, and reporting. Includes Gloucester County CDBG and HOME programs plus Washington Twp. CDBG program.
	<b>Target Date</b>	12/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	No direct beneficiaries from planning and admin activities. However these activities make it possible to provide all the other activities, which benefit several thousand Gloucester County residents, a very large majority of whom are low-mod income.
	<b>Location Description</b>	Most administrative functions take place at the Gloucester County Office Building at 1200 N. Delsea Drive in Clayton, NJ.
	<b>Planned Activities</b>	Administration of the CDBG and HOME programs, including planning, monitoring, recordkeeping, technical assistance to sub-recipients, Fair Housing information and advocacy, and reporting. Includes Gloucester County CDBG and HOME programs plus Washington Twp. CDBG program.

<b>2</b>	<b>Project Name</b>	Washington Twp. - Senior Center
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public facilities & infrastructure
	<b>Needs Addressed</b>	Improvements to public facilities & infrastructure
	<b>Funding</b>	CDBG: \$117,765
	<b>Description</b>	Purchase and installation of an emergency generator for the Township senior center and other improvements there.
	<b>Target Date</b>	3/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 10,000 elderly residents of Washington Township.
	<b>Location Description</b>	315 Greentree Road, Sewell, NJ 08080
	<b>Planned Activities</b>	Purchase and installation of an emergency generator for the Township senior center and other improvements there.
<b>3</b>	<b>Project Name</b>	Public Improvements
	<b>Target Area</b>	Countywide Eligible low-mod census tracts
	<b>Goals Supported</b>	Public facilities & infrastructure
	<b>Needs Addressed</b>	Improvements to public facilities & infrastructure
	<b>Funding</b>	CDBG: \$491,100
	<b>Description</b>	Infrastructure and public facilities projects in various municipalities in the County. Specifics on location, funding amounts and anticipated outcomes will be added prior to submission of this plan to HUD. Estimates below are based on prior years. Funding amount includes \$23,100 in project delivery costs.

	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 7,500 residents of eligible census Block Groups throughout the County plus approximately 500 disabled County residents in various municipalities.
	<b>Location Description</b>	Locations in various municipalities throughout the County. Specifics to be added prior to the submission of this plan to HUD.
	<b>Planned Activities</b>	Infrastructure and public facilities projects in various municipalities in the County. Specifics on location, funding amounts and anticipated outcomes will be added prior to submission of this plan to HUD. Estimates below are based on prior years.
4	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Support Public Services
	<b>Needs Addressed</b>	Diverse & viable public services
	<b>Funding</b>	CDBG: \$160,000
	<b>Description</b>	Support for public services benefiting eligible County residents. Specifics to be added prior to the submission of this plan to HUD.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	More than 1,000 County residents, eligible either by verified income or by being in a presumed benefit group.
	<b>Location Description</b>	Various public service providers throughout the County. Specifics to be added prior to submission of this plan to HUD.
	<b>Planned Activities</b>	Support for public services benefiting eligible County residents. Specifics to be added prior to the submission of this plan to HUD.

<b>5</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Preservation of existing housing stock
	<b>Funding</b>	CDBG: \$324,176 HOME: \$169,769
	<b>Description</b>	Interest-free loans to eligible homeowners to make necessary repairs. Includes \$110,000 of project delivery costs.
	<b>Target Date</b>	6/30/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	35 households at or below 80 percent of Area Median Income
	<b>Location Description</b>	Throughout the County. Specific locations to be determined.
	<b>Planned Activities</b>	Outreach, intake, eligibility verification, site visits, rehab spec writing, monitoring, preparation of contracts, agreements and mortgage documents, oversight of rehab work, lead-paint risk assessments and clearance testing, verification of completion of work, contractor payment, recordkeeping and reporting.
<b>6</b>	<b>Project Name</b>	Tenant Based Rental Assistance
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Increase number of rental vouchers
	<b>Needs Addressed</b>	Additional affordable housing
	<b>Funding</b>	HOME: \$120,000
	<b>Description</b>	Rent subsidies for eligible families

	<b>Target Date</b>	8/31/2018
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 income-eligible households at 80% or less of Area Median Income.
	<b>Location Description</b>	Throughout Gloucester County.
	<b>Planned Activities</b>	Rent subsidies for eligible families
<b>7</b>	<b>Project Name</b>	CHDO homebuyer
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Support the addition of affordable housing units
	<b>Needs Addressed</b>	Increased home ownership Additional affordable housing
	<b>Funding</b>	HOME: \$100,000
	<b>Description</b>	Assistance with the development of one new unit of affordable, for sale housing.
	<b>Target Date</b>	8/31/2019
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 family with income of 80% or less of Area Median Income.
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	Assistance with the development of one new unit of affordable, for sale housing.
<b>8</b>	<b>Project Name</b>	Homebuyer Assistance
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Support the addition of affordable housing units

<b>Needs Addressed</b>	Increased home ownership Additional affordable housing
<b>Funding</b>	HOME: \$50,000
<b>Description</b>	Down payment and closing cost assistance for income-eligible first-time homebuyers.
<b>Target Date</b>	3/31/2019
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 households with incomes at 80% or less of Area Median Income
<b>Location Description</b>	To be determined.
<b>Planned Activities</b>	Down payment and closing cost assistance for income-eligible first-time homebuyers.



## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

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

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Countywide	85
Eligible low-mod census tracts	15

**Table 10 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Maps showing the percentage of Low/Mod Income households by Census Block Group were distributed to each municipality. The maps indicate the percentage of low/mod households in each block group, highlighting the HUD Eligibility Areas. HUD regulations allow the County to select areas that comprise the lowest quartile of income in the County as eligible for assistance under the Low- and Moderate income designation. Areas within the Gloucester Quartile figure of 42.50% are located in the Boroughs of Clayton, Glassboro, National Park, Paulsboro, Pitman, Westville and Woodbury Heights; the Townships of Deptford, Elk, Franklin, Logan, Mantua, Monroe, Washington, West Deptford; and the City of Woodbury. All activities proposed for CDBG funding are within the County's Low- and Moderate income quartile of block groups or are specific to low- and moderate income clientele.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Affordable Housing activities in FY2017 include: rehab of owner-occupied homes (35 households), rental assistance (25 households) and construction of new for sale housing (1 household).

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	61
Special-Needs	0
Total	61

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	20
The Production of New Units	1
Rehab of Existing Units	35
Acquisition of Existing Units	5
Total	61

**Table 12 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The mix of rental assistance and for sale units as well as the preservation of existing housing stock through rehabilitation is deemed to be the most effective way to meet the challenges of housing affordability in Gloucester County with the resources available to the program.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

There are two Public Housing Authorities in Gloucester County. The Glassboro Housing Authority serves that community while the Housing Authority of Gloucester County serves the rest of the County. Together the Authorities operate 442 units of public housing, 320 of them for the elderly.

The Glassboro Housing Authority is in the process of demolishing two developments with a total of 76 units, 60 of them family units.

Overall, units operated by both Housing Authorities are in fair condition and in need of minor rehab.

All Public Housing developments have occupancy rates in excess of 90% with most developments at 98-100 % occupied. Most developments have annual turnover rates of 5% or less.

In addition to operating Public Housing developments, both Housing Authorities also operate voucher programs. Glassboro has 163 families currently in their voucher program while the remainder of the County has 1,623 families receiving housing vouchers.

There are very large waiting lists for both Public Housing and voucher assistance. Countywide, more than 7,400 families are on the waiting list for Public Housing with nearly 4,000 on the waiting list for vouchers. An additional 560 families in Glassboro await voucher assistance.

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

The County will augment the Public Housing voucher programs by providing \$150,000 in HOME funds for a Tenant Based Rental Assistance program.

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

Continued operation of resident councils at Public Housing developments.

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

The Glassboro Housing Authority identifies the promotion of resident participation in its annual goals. The Authority recognizes the need for “Effective Resident Organization Partnerships”: Develop

residents' organizations on sites. Support and promote effective partnerships with resident organizations to insure proactive support for building, managing and maintaining sound, safe, affordable communities. The indicated "Performance Measure" is that resident councils will meet on a regular basis and consistently work with the Glassboro HA regarding problem identification and pursuing positive approaches to addressing community issues; the extent to which the vast majority of resident adults, their children and guests are in compliance with the terms and conditions of the lease provisions, especially related to drug-related criminal and/or violent behavior, which disrupts the peaceful enjoyment of the premises by the other residents.

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

Neither Housing Authority is designated as troubled.

**Discussion**

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

### **Introduction**

The County's strategy for implementing its homelessness program is a multiple approach to the problem, focusing on the prevention of homelessness and the provision of emergency services for homeless persons and families.

The strategy for eliminating chronic homelessness flows from the priorities described in the Consolidated Plan for the period that includes the 2017 Program Year. Treating the homeless and providing the means and support necessary to make the transition to permanent housing and independent living are all a part of the efforts and programs in place in the County. The institutions and structure to properly address this issue are in place and are described in the homeless inventory section of the Plan.

As noted earlier in establishing our priorities, the prevention of homelessness is a key element in our efforts. By providing rehabilitation assistance and referral services for low-income households the County aims to prevent the conditions that would precipitate homelessness.

The County plans to employ the resources of the CDBG program, the HOME program, the Workforce Investment Board, the municipal housing authorities, the County Board of Social Services, and a number of not-for-profit service providers to achieve our goals.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

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

On the prevention side of the equation, the 35 residential rehabs that the County plans to complete during the year will help avoid homelessness for at least some of the property owners.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

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

#### **Helping homeless persons (especially chronically homeless individuals and families, families**

**with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Expanding housing options for low income residents will shorten the period of homelessness. Gloucester County's plans in this area include support for the creation of additional affordable units and support for rent assistance through the Tenant Based Rental Assistance program.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The County's housing rehab program will help low-income homeowners avoid homelessness by providing repairs that will keep their homes inhabitable. Economic development activities will also prevent homelessness by expanding employment opportunities. The County's many social service providers also connect their own clients with other needed services, including job training, housing assistance, information on employment and child care and much more.

**Discussion**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

### **Introduction**

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

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

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

### **The Affordable Housing Dilemma**

As a largely suburban community in the greater Philadelphia area, Gloucester County continues to have relatively high housing costs. The Median Value of an existing owner occupied housing unit in Gloucester County is \$214,500, according to the 2015 American Community Survey. Even with the recent downturn in the economy, the current housing prices are well beyond "affordable" to many County residents. Housing in Gloucester County is, on the average, more expensive than Counties to the south in more rural areas, but more affordable than the counties north which are closer to Philadelphia, Trenton and North Jersey. Historically, the general rule for housing affordability has been a household spending 2.5 to 3 times their annual income on a home purchase and no more than 30% of a household's monthly income for shelter costs, including mortgage and taxes or rent, utilities and other housing expenses. Statistically the average family in Gloucester County can barely afford an average house, since the median household income (MHI) is \$76,727. Obviously, while \$76,727 may be the County's Median family income, it is not very low, or low income.

Affordable housing takes many forms, including age-restricted and accessible housing to allow seniors to age in place, and housing built through inclusionary zoning or density bonus ordinances, units that can be mandated to be kept affordable for years or forever. It could also be small homes on smaller lots "built without the bells and whistles." This housing can be rental or ownership. Older housing in need of

rehabilitation would also be considered affordable except that lower income home buyers have no liquid assets to make needed repairs upon purchase, even if they have adequate credit.

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

There are also some instances where push-back from NIMBY groups or elected officials can deter affordable housing development.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

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

- Through the use of HOME funding, continue to assist affordable housing development. The County will also continue to provide technical assistance to non-profit organizations seeking state and federal funds for affordable housing development both rental and homeownership.
- Continue the homebuyers program to help families afford home ownership.
- Work with municipalities to assess zoning, design guidelines and local government standards to ensure that these elements of the construction process do not hinder the creation of affordable housing.
- Review building fee ordinances if requested by municipalities and recommend modifications as necessary; investigate possibility of non-profit organizations having fees waived.
- Continue to seek supplementary funding and opportunities to leverage limited resources.

**Discussion**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

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

### **Actions planned to address obstacles to meeting underserved needs**

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

### **Actions planned to foster and maintain affordable housing**

The County is funding several activities that foster and maintain affordable housing: Owner-occupied rehab, a Tenant Based Rental Assistance program and construction of new homebuyer units.

### **Actions planned to reduce lead-based paint hazards**

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

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

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

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

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

### **Actions planned to reduce the number of poverty-level families**

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

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

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

All projects to be funded with CDBG funding are encouraged to follow the language of Section 3 requirements to recruit needed employees from very low income neighborhoods and where possible from the pool of WIA Program graduates. This coordinated effort will create additional employment opportunities for low-income residents. All economic development activities/projects that create jobs will also be coordinated with the WIA and the FDP Programs. Only viable employment opportunities can assist low-income households achieve financial self-sufficiency, which is important in alleviating the

problems of poverty and its vicious cycle.

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

The County has been providing financial assistance through direct grants as well as technical and advisory assistance to non-profits and community agencies that administer a wide variety of programs for lower income residents. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty. CDBG provides the core funding for critical basic needs including youth and senior services and housing.

### **Actions planned to develop institutional structure**

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

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

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

### **Discussion**

## Program Specific Requirements

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

#### Introduction

Gloucester County has identified all CDBG and HOME activities to be undertaken in FY 2017 in the Projects Table, including administrative, project delivery, public services, reconstruction of public facilities and infrastructure, rental assistance facilities and service providers and affordable housing, both rehabilitation and new construction.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

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

as follows:

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

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

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

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

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

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

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

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

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

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable - Gloucester County does not plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitate with HOME funds.

## **Discussion**

Eligible applicants for all Gloucester County programs funded with HOME resources will be Gloucester County residents (or soon to be Gloucester County residents in the case of applicants seeking Downpayment and closing cost assistance) who meet current HOME program income limits OR non-profit or for-profit organizations who will provide housing to individuals and families meeting current HOME program income limits.

Applications and detailed information for the individual programs – homebuyer, housing rehab and Tenant Based Rental Assistance – are available at the jurisdiction office and the jurisdiction website. The programs are marketed throughout the county and marketing includes information on how to obtain additional details. Eligible applicants to these programs are assisted on a first-come, first-served basis.

Applications from organizations, including CHDOs, seeking HOME funds are accepted following a Call for Projects, which is sent to designated CHDOs and other developers and publicized on the County website and in regional newspapers. Projects are selected for HOME funding based on the organization’s record in housing development and/or management, the amount of HOME funds requested, the number of units to be produced, leveraging and anticipated project timeliness.

As noted in the AP-38 project descriptions, for homebuyer assistance and rehabilitation of owner-occupied units using HOME funds, Gloucester County will use the maximum value limits for the area provided by HUD.

