



2021 Annual Action Plan

Community Development Block Grant Program & Home
Investment Partnership
DEPARTMENT OF ECONOMIC DEVELOPMENT

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Executive Summary

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

1. Introduction

The FY 2021 Annual Action Plan describes to HUD how the County intends to use federal and non-federal resources to meet community needs. CDBG and HOME funds are authorized under Title I of the Housing and Community Development Act of 1974, as amended through the Cranston-Gonzalez National Affordable Housing Act. The 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, roads and infrastructure, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning and administration.

As an Entitlement Urban County, Gloucester County will receive an annual share of federal CDBG and HOME funds and Washington Township, as an Entitlement City, will receive an annual share of federal CDBG funds. In order to receive its Entitlement, Gloucester County must submit an Annual Action Plan to HUD. The Fiscal Year (FY) 2021 Annual Action Plan includes the funding application for CDBG / HOME and information on proposed CDBG / HOME funded projects and beneficiaries.

Community Profile

Gloucester County is located in southwest New Jersey and covers approximately 328 square miles. Its strategic location along the Delaware River provides excellent access to most of the major markets in the northeastern United States. The county is very diverse with well-established urban industrial areas, growing suburban areas, productive agriculture, woodlands, wetlands and marshes and traditional small villages.

Most of the population is settled in the northern and eastern parts of the county in the Townships of Deptford, Washington, Monroe, West Deptford, and the communities of Woodbury, Pitman and Glassboro. Growth has continued to radiate out from the northwestern part of the county following major transportation corridors.

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.

Included in the Plan are the County's following goals, needs, strategies and projected resources to address those needs and specific projects:

- Provision of decent, affordable housing
- Provision of a suitable living environment
- Expansion of economic opportunities
- Increase homeownership among minorities
- Assist the Continuum of Care to end chronic homelessness
- Housing and Community Development Priorities

Housing

- Retain the existing affordable housing stock through rehabilitation assistance for both owner and renter occupied housing.
- Encourage private investment and non-profit organizations to develop additional affordable rental and owner housing.
- Utilize CHDOs and non-profit organizations to provide financial and technical assistance in developing housing facilities for the homeless and supportive housing for persons with special needs.
- Assist low and moderate income households to become home owners through a program that provides down payment and closing cost assistance.
- Increase understanding and compliance with Fair Housing Laws.

Homeless and Special Needs Priorities

- Prevent premature institutionalization of elderly home owners by providing owner occupied housing rehabilitation assistance.
- Assist the homeless and those at risk of becoming homeless through the Homelessness Prevention and Rapid Re-housing Program
- Improve coordination and communication among the housing and supportive services providers through increased communication with the CEAS Committee.

Public and Assisted Housing Needs

- Assist the County Housing Authority where possible to provide and increase the number of rental subsidies through the Housing Choice Voucher Program, modernize existing public housing units, provide additional resident services and continue drug intervention and prevention programs.
- Assist additional lower income renters by continuing the Tenant Based Rental Assistance Program, administered by the County Housing Authority and funded with HOME funds.

Non-Housing Community Development Priorities

- Improve and expand public facilities and public services that serve low and moderate income families, seniors and youth.
- Improve the infrastructure and general safety conditions in low income areas to increase safety and accessibility and to spur investment.
- Remove architectural barriers that hinder safe and full access to all public facilities by those who are handicapped.

Economic Development

- Leverage private financing to encourage the location and expansion of business and industry to create employment opportunities for low and moderate income residents.
- Provide loans to businesses that will result in jobs for low and moderate income residents.

Anti-Poverty Strategy

- Eliminating poverty is a clear concern for the County and efforts are constantly under way to improve the quality of life and economic well-being of County residents. The lead agency responsible for anti-poverty is the Department of Social Services in conjunction with the CEAS Committee which provide a wide range of services to County residents.

Additionally, the County recognizes the cost of housing as a primary cause of poverty and has set goals and objectives to increase the supply of affordable housing. Through its One-Stop the County will continue to provide education and training for individuals through coordination of services.

3. Evaluation of past performance

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

The County of Gloucester prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY 2019 (September 1, 2019 to August 31, 2020). This CAPER was the first of the five year period and reported the FY 2019 accomplishments of the City's CDBG and HOME Programs.

During FY 2019, Gloucester County received \$1,347,415, including \$154,217 for Washington Township's 2019 CDBG allocation and \$573,217 in HOME funds. The County expended a total of \$966,506.07 in CDBG funds and \$599,190.18 in HOME funds (which includes funds allocated in previous fiscal years) to carry out or complete activities proposed in both the current and prior fiscal years. Funds were spent on a variety of activities including: Housing Rehabilitation, First Time Homebuyer programs, New Housing Construction through the HOME CHDO, Parks and Recreation, Street improvements, Fire Stations and Equipment, Public Services, and Administration.

In FY 2019, all CDBG funds expended for activities met one of the national objectives as defined under the CDBG regulations. In FY 2019, 100% of CDBG expenditures benefitted low and moderate income persons.

In preparing this plan, the successful outcomes previously achieved suggested that some activities, such as housing rehabilitation, 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 Five Year Consolidated Plan has been developed pursuant to HUD requirements. Gloucester County's Department of Economic Development, Office of Housing & Community Development was responsible for preparation of the Consolidated Plan. This Plan resulted from a process of consultation, consensus building, and citizen participation and was built upon existing community outreach efforts. The Office of Housing & Community Development 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 Consolidated Planning Process, the Department of Economic Development, Office of Housing & Community Development made every effort to solicit public participation during the development of the Plan. To notify the public of the Focus Groups and Public Hearings, notices were published in the legal section of *The Gloucester County Times* and posted on the County's website www.gloucestercountynj.gov. Non-profit service and affordable housing providers and Municipal officials and administrators were invited to participate in the Survey to determine the needs and to recommend goals and objectives to be addressed. The Survey sought guidance on: 1) Shelter and Transitional Housing, 2) Affordable Housing Development, 3) Community Organizations, 4) Special Needs, 5) Public Facilities and Infrastructure, 6) Public Services and 7) Economic Development.

A draft of the Plan was released for public comment from _____, prior to approval by the County Board of Directors and its submission to the U.S. Department of Housing and Urban Development.

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 Five-Year 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.

7. Summary

Through consultation with a wide array of stakeholders, Gloucester County has developed this Plan for the use of CDBG and HOME funds. The overarching purpose of that Plan is the efficient use of precious and 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.

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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.

Agency Role	Name	Department/Agency
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

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

1. Introduction

The County of Gloucester has prepared this Annual Action Plan in order to strategically implement federal programs that fund housing, community development, and economic development activities within the municipality. Through a collaborative planning process that involved a broad range of public and private agencies, the City has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Programs.

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))

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.

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

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	Agency/Group/Organization	Gloucester County Housing Authority
	Agency/Group/Organization Type	PHA Other government - County
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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		

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 Five-Year 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 both the 2021 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 or more public meetings in accessible places at convenient times after providing reasonable notice;
- Posting a copy of the draft and final Consolidated Plan and Annual Action Plan on the county website;
- Making the Consolidated Plan and 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.

A draft of the Annual Action Plan was released for public comment for at least 30 days, from _____ . A summary of the Plan was published in the Gloucester County Times.

Comments received from the public regarding the Consolidated Plan and Annual Action Plan were recorded and made part of the public hearing records. Comments are included as an Appendix to 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)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The County has been allocated \$1,378,973 in CDBG funds for 2021 and \$594,263 in HOME funds. The County also administers the CDBG program for Washington Township, which has an allocation of \$116,845 for 2021. That amount is included in the anticipated amount below. Estimates for the remaining 3 years of the Consolidated Plan period are based on an approximation of funding levels remaining unchanged.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,378,973	0	0	1,378,973	4,136,919	2021 Community Development Block Grant Entitlement funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	594,263	0	0	594,263	1,782,789	2021 Home Investment Partnership Funds

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.

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

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

Discussion

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Housing Conditions	2020	2024	Affordable Housing	Countywide	Preserve Existing Housing Stock	CDBG: \$154,277 HOME: \$186,837	Homeowner Housing Rehabilitated: 17 Household Housing Unit
2	Improve Public Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Countywide	Improve Public Facilities & Infrastructure	CDBG: \$565,202	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
3	Support and Expand Public Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development		Increase Access to Public Services	CDBG: \$200,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Create New Rental Housing Vouchers	2020	2024	Affordable Housing		Create New Affordable Housing	HOME: \$108,000	Tenant-based rental assistance / Rapid Rehousing: 9 Households Assisted
5	Develop New Affordable Housing	2020	2024	Affordable Housing	Countywide	Create New Affordable Housing	HOME: \$190,000	Homeowner Housing Added: 3 Household Housing Unit
6	Increase Homeownership	2020	2024	Affordable Housing		Increase Homeownership	HOME: \$50,000	Direct Financial Assistance to Homebuyers: 8 Households Assisted
7	Program Administration	2020	2024	Administration		Program Administration	CDBG: \$275,795 HOME: \$59,426	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Housing Conditions
	Goal Description	
2	Goal Name	Improve Public Facilities and Infrastructure
	Goal Description	
3	Goal Name	Support and Expand Public Services
	Goal Description	

4	Goal Name	Create New Rental Housing Vouchers
	Goal Description	
5	Goal Name	Develop New Affordable Housing
	Goal Description	
6	Goal Name	Increase Homeownership
	Goal Description	
7	Goal Name	Program Administration
	Goal Description	

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Projects

AP-35 Projects – 91.220(d)

Introduction

With input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the County, Gloucester County plans a mix of activities in FY 2021 to address a wide range of challenges for those populations. Infrastructure improvements, housing rehab, community facilities and social services are just some of the approaches to improving neighborhoods, houses and, most importantly, families in Gloucester County.

Projects

#	Project Name
1	Public Service Projects
2	Public Facilities Projects
3	Administration (CDBG & HOME)
4	Housing Rehabilitation
5	Housing Rehabilitation Program Delivery (Administration)
6	Homebuyer Assistance
7	HOME Affordable Housing Development
8	Tenant Based Rental Assistance

Table 7 - Project Information

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

AP-38 Project Summary

Project Summary Information ¹	Project Name	Public Service Projects
	Target Area	Countywide
	Goals Supported	
	Needs Addressed	Increase Access to Public Services
	Funding	CDBG: \$200,000
	Description	The County will fund the following public service projects in program year 2021: Center for Family Services: Together Youth Shelter - Get Fit! (\$20,000) Acenda: Counseling & Wellness (\$25,000) Boys & Girls Club: Expansion and Enhancement (\$28,500) Food Bank of South Jersey (\$50,000) Gateway Community Action Partnership: Headstart (\$36,500) Joseph's House of Camden (\$40,000)
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Public service programs will serve the following populations: <ul style="list-style-type: none"> Abused and neglected youth At risk youth Children aged 3-5 Low and moderate income children and adults
	Location Description	Various locations throughout Gloucester County.
	Planned Activities	CDBG public service projects generally cover the cost of staffing and consumables to run programs and services.
2	Project Name	Public Facilities Projects
	Target Area	Countywide
	Goals Supported	
	Needs Addressed	Improve Public Facilities & Infrastructure
	Funding	CDBG: \$565,202

	Description	The County of Gloucester will fund the following Public Facilities throughout the County: Borough of Clayton: Reconstruction of Belview Avenue (\$50,000)Borough of Clayton: Reconstruction of Roberts Avenue (\$50,000)Borough of Glassboro: Jarrell Avenue Reconstruction (\$18,125)Borough of Glassboro: East Boulevard (\$19,050)Borough of Pitman: ADA Improvements-Handicap Ramp Installation (\$50,000)Borough of Swedesboro: ADA Improvements to Various Streets (\$50,000)Borough of Woodbury Heights: Vanderbilt Avenue and Moore Street Intersection Modifications (\$34,925)Borough of Woodbury Heights: Moore Street and Temple Avenue Intersection Modification (\$26,125)City of Woodbury: City of Woodbury 2021 CDBG Storm Sewer Improvements (\$50,042)Township of Deptford: Reconstruction of Prince Avenue (\$50,000)Township of West Deptford: Reconstruction of Brewer Avenue (\$50,000)Washington Township: Park Place Blvd CDBG Improvements (\$116,845)
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Low and moderate income households and individuals with mobility impairments throughout Gloucester County will benefit from the proposed projects.
	Location Description	Various locations throughout Gloucester County. See above.
	Planned Activities	Hard costs to reconstruct roads, remove ADA barriers, and improve storm drainage.
3	Project Name	Administration (CDBG & HOME)
	Target Area	
	Goals Supported	
	Needs Addressed	Program Administration
	Funding	CDBG: \$275,795 HOME: \$59,426
	Description	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.

	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
4	Project Name	Housing Rehabilitation
	Target Area	Countywide
	Goals Supported	
	Needs Addressed	Preserve Existing Housing Stock
	Funding	CDBG: \$154,277 HOME: \$186,837
	Description	This Project will fund hard costs associated with the rehabilitation of housing owned or occupied by low and moderate income families.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately seventeen (17) low and moderate income families will benefit from the Project.
	Location Description	TBD. Rehabilitated units will be located throughout the County.
	Planned Activities	Hard costs associated with the removal of code violations, improvement of energy efficiency and removal of architectural barriers.
5	Project Name	Housing Rehabilitation Program Delivery (Administration)
	Target Area	
	Goals Supported	
	Needs Addressed	Preserve Existing Housing Stock
	Funding	CDBG: \$183,699

	Description	Costs associated with delivery/implementation of programs such as staff costs, supplies, inspector/engineering, and lead based paint risk assessment.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Salary and wages of employees implementing the rehabilitation program. Soft costs, including consultant fees.
6	Project Name	Homebuyer Assistance
	Target Area	Countywide
	Goals Supported	
	Needs Addressed	Create New Affordable Housing
	Funding	HOME: \$50,000
	Description	The project will provide assistance to low and moderate income homebuyers in the form of a 0% interest deferred loan for closing costs and down payment assistance.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The program will serve approximately eight (8) low and moderate income first time homebuyers.
	Location Description	Homes purchased under this activity must be located in Gloucester County.
	Planned Activities	Direct financial assistance to homebuyers. Assistance will be secured with the promissory note and mortgage.
7	Project Name	HOME Affordable Housing Development
	Target Area	Countywide
	Goals Supported	

	Needs Addressed	Increase Homeownership Create New Affordable Housing
	Funding	HOME: \$190,000
	Description	Funds will be awarded to forprofit and nonprofit housing developers to subsidize the development of new affordable housing units. Units may be either ownership or rental.
	Target Date	8/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	The number of units that will be created under this project will depend on the particular housing projects seeking assistance. Based on an average subsidy of \$60,000, it is estimated three (3) new affordable units will be created. Beneficiaries will be low and moderate income households from Gloucester County.
	Location Description	Projects throughout Gloucester County are able to apply.
	Planned Activities	Direct subsidy of housing development costs including professional fees, land, and construction.
8	Project Name	Tenant Based Rental Assistance
	Target Area	Countywide
	Goals Supported	
	Needs Addressed	Create New Affordable Housing
	Funding	HOME: \$108,000
	Description	The projected is expected to serve approximately nine (9) low and moderate income households depending. The actual number of assisted families will be dependent on the rent amount of an appropriately sized rental unit and the tenants' contributions toward the rent and utilities.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The projected is expected to serve approximately nine (9) low and moderate income households depending. The actual number of assisted families will be dependent on the rent amount of an appropriately sized rental unit and the tenants' contributions toward the rent and utilities.
	Location Description	County-wide.

	Planned Activities	The project will provide rent and possibly utility assistance as well as security deposits. Funds will also be used for activity delivery services.
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AP-50 Geographic Distribution – 91.220(f)

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

The focus of the efforts as set forth in this Annual Action Plan, 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

Target Area	Percentage of Funds
Countywide	100

Table 8 - 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 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 FY2021 include: rehabilitation of owner-occupied homes, financial assistance for first time homebuyers, development subsidies for the construction of new for sale and rental housing, and homelessness prevention.

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

The County will augment the Public Housing voucher programs by providing \$108,000 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

DRAFT

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

Introduction

The County's strategy for implementing its homelessness program focuses 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. 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.

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 allow them to remain in their homes. Funds are also being provided for direct homeless prevention. 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

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 owner occupied housing in Gloucester County is \$216,700, according to the 2014-2018 American Community Survey. 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. The median household income (MHI) in Gloucester County according to the 2014-2018 American Community Survey is \$103,259.

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 rehabilitation, Tenant Based Rental Assistance 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 Development Programs that have been implemented and operated for more than 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 Economic Development has been a natural conduit for communication and interaction among these entities. The CD Program will continue to serve in that

capacity while respecting the autonomy and uniqueness of each partner.

Discussion:

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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 FY2021 in the Projects Table, including administrative, project delivery, public services, reconstruction of public facilities and infrastructure, rental assistance facilities and service providers and affordable housing, both rehabilitation and new construction.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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.

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