Gloucester County

New Jersey

FIVE YEAR CONSOLIDATED PLAN

FY 2015 ANNUAL ACTION PLAN

CDBG AND HOME PROGRAMS

September 1, 2015
Through
August 31, 2020

GLOUCESTER COUNTY
Department of Public Works
Division of Planning
Office of Government Services
1200 N. Delsea Drive
Clayton, New Jersey 08312
E. Christina Velázquez,Senior Program Analyst

June, 2015

OMB Control No: 2506-0117 (exp. 07/31/2015)

Executive Summary

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

1. Introduction

The purpose of a Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address those needs over a five-year period. This Five-Year Consolidated Plan for Gloucester County covers the period of September 1, 2015, until August 30, 2020. The Consolidated Plan allows the County to continue to receive federal housing and community development funds as a direct Entitlement from the U.S. Department of Housing and Urban Development (HUD). In order to continue to receive these funds for Fiscal 2015 Gloucester County must submit their Five-Year (2015-2019) Consolidated Plan and FY 2015 Annual Action Plan to HUD by July 15, 2015. The 2015-2019 Consolidated Plan stipulates that the County Department of Public Works Division of Planning will administer the Gloucester County Community Development Block Grant and HOME Investment Partnership Programs. The County, through a HUD approved Agreement, additionally administers Washington Township's Entitlement Community Development Block Grant Program. This Department is also responsible for HUD funding under the American Recovery and Reinvestment Act of 2009, specifically the CDBG-R allocation and the Homelessness Prevention and Rapid Re-housing Program, when funded.

The FY 2015-2019 Consolidated 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) 2015 Annual Action Plan includes the funding application for CDBG / HOME and information on proposed CDBG / HOME funded projects and beneficiaries.

Community Profile

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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. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Included in the Five-Year 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 County CEAS Committee.

Public and Assisted Housing Needs

- Assist the Gloucester 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 Gloucester 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 Gloucester County residents. The lead agency responsible for anti-poverty is the Gloucester County Department of Social Services in conjunction with the Gloucester County 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 Service the County will continue to provide education and training for individuals through coordination of services.

3. Evaluation of past performance

The County of Gloucester prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY 2013 (September 1, 2013 to August 31, 2014). This CAPER was the fourth of the prior five year period and reported the FY 2014 accomplishments of the City's CDBG and HOME Program.

During FY 2013, Gloucester County received $1,249,467 in CDBG funds (including Washington Township's allocation of $155,322) and $455,741 in HOME funds. The County expended a total of $1,507,549.34 in CDBG funds and $966,279.67 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 2013, all CDBG funds expended for activities met one of the national objectives as defined under the CDBG regulations. In FY 2013, 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 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

Citizen Participation

This Five Year Consolidated Plan has been developed pursuant to HUD requirements. Gloucester County's Department of Public Works, Division of Planning 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 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 Consolidated Planning Process, the Division of Planning 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. A Housing and Community Needs Survey was created with an emphasis on the community development and housing issues facing low and moderate income residents. 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 over the next Five-Year planning period. 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 Consolidated Plan was released for public comment for at least 30 days, from Monday, June 1, 2015 to Tuesday, June 30, 2015, prior to approval by the County Board of Chosen Freeholders 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

Comments received during the development of this Consolidated Plan and 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 a Five-Year 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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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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

Consolidated Plan Public Contact Information

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Gloucester County Planning Division

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The County of Gloucester, has prepared a Five-Year Consolidated 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. The County will submit this Five Year Consolidated 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(l)).

The County conducted four public meetings to solicit input into the preparation of the Consolidated Plan and Action Plan.

In addition to the Public Hearings, two Focus Group Meetings were held as additional information gathering sessions on **Wednesday, April 8, 2015 at 2:30 PM to 4:00 PM and Friday, April 10, 2015 at 2:00 pm to 3:30 pm**

Special Needs of Non-Homeless Group

1. Organizations that provide housing and support services to special needs populations, including: Elderly persons, Persons with disabilities, Persons with HIV/AIDS and their families, Persons with alcohol or other drug addiction and Homeless persons
2. Organizations that serve persons leaving mental/physical health facilities

Affordable Housing Focus Group

1. Public Housing Agencies
2. Affordable Housing Developers, both non-profit and for-profit
3. Non-profit service provider to residents of affordable housing developments
4. Regional Continuum of Care

While the primary purpose of the focus groups was to assess needs in preparation of this plan, it also provided an opportunity for networking and coordination among public and assisted housing providers and governmental health, mental health and service agencies.

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 and evaluate outcomes, and develop funding, policies and procedures for the 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 jurisdictions consultations with housing, social service agencies and other entities

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Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	GLOUCESTER COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The County held two Focus Group Meetings as additional information gathering sessions on Wednesday, April 8, 2015 and Friday, April 10, 2015 at 2:00 PM Location: 1200 N. Delsea Drive, Clayton. The Focus Groups were scheduled for Special Needs of Non-Homeless and Affordable Housing Groups that included organizations that provide housing and support services to special needs populations, including the elderly, persons with disabilities, HIV/AIDS, persons with alcohol or other drug addiction, Homeless persons, and Affordable Housing Developers/Major Section 8 Property Owners.
2	**Agency/Group/Organization**	Community Planning & Advocacy (CPAC)
	Agency/Group/Organization Type	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 Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Division of Planning staff responsible for the preparation of the Five Year Consolidated Plan consulted with staff of and members of the Community Planning and Advocacy Committee on March 17, 2014 to discuss the preparation of the Consolidated Plan and the Five Year Plan Objectives and Priority Levels.
3	**Agency/Group/Organization**	People for People of Gloucester County
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization representatives attended both Focus Groups that the County held as part of the consultation process for this Five Year Plan. Anticipated outcomes were frank input from front-line providers of affordable housing and related services on the needs in the community. That was, in fact, what those who attended provided
4	**Agency/Group/Organization**	DIOCESAN HOUSING SERVICES CORPORATION OF THE DIOCESE OF CAMDEN, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization representatives attended a Focus Group that the County held as part of the consultation process for this Five Year Plan. Anticipated outcomes were frank input from front-line providers of affordable housing and related services on the needs in the community. That was, in fact, what those who attended provided
5	**Agency/Group/Organization**	Gloucester County Habitat for Humanity
	Agency/Group/Organization Type	Housing

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization representatives attended a Focus Group that the County held as part of the consultation process for this Five Year Plan. Anticipated outcomes were frank input from front-line providers of affordable housing and related services on the needs in the community. That was, in fact, what those who attended provided
6	**Agency/Group/Organization**	ROBIN'S NEST INC
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization representatives attended a Focus Group that the County held as part of the consultation process for this Five Year Plan. Anticipated outcomes were frank input from front-line providers of affordable housing and related services on the needs in the community. That was, in fact, what those who attended provided
7	**Agency/Group/Organization**	Gloucester County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization representatives attended a Focus Group that the County held as part of the consultation process for this Five Year Plan. Anticipated outcomes were frank input from front-line providers of affordable housing and related services on the needs in the community. That was, in fact, what those who attended provided

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8	**Agency/Group/Organization**	Glassboro Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	An Affordable Housing Focus Group was held on April 10, 2015. Anticipated outcomes were frank input from front-line providers of affordable housing and related services on the needs in the community. That was, in fact, what those who attended provided.

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

N/A

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, the Emergency Solutions Grant in addition to the City's CDBG, HOME, and HOPWA allocations
Gloucester County Analysis of Impediments	Gloucester County	Division of Planning staff preparing the Consolidated 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	Gloucester County	The goals of the Strategic Plan are closely coordinated with the goals of the CEDS Plan which identifies, prioritizes and coordinates local economic development projects.

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Endings Have Beginnings	Homeless Network Planning Committee	The goals of the Strategic 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

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The County's Citizen Participation Process was designed to be open and encouraging to all Agency Types. There were no Agency Types that were not consulted during the Consolidated Planning process

Narrative (optional):

PR-15 Citizen Participation

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 Consolidated Plan and the Annual Action Plan are 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 2015-2019 Five-Year Consolidated Plan and the 2015 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;

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- 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.

In addition to the public hearings the Division of Planning conducted two Focus Group Meetings, a Needs Survey and conducted presentations to Municipal officials and to the County's CEAS Committee.

A draft of the Consolidated Plan and Annual Action Plan was released for public comment for at least 30 days, from June 1, 2015 to June 30, 2015. 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)
1	Public Hearing	Non-targeted/broad community	The County conducted four public hearings to solicit input into the preparation of the Consolidated Plan and Action Plan. The meetings were advertised in the Gloucester County Times. The public hearings were held on March 31, 2015 and June 16, 2015.	Comments received are included in the Consolidated Plan Appendix.	All Comments were accepted	

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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)
2	Focus Group Meetings	Non-targeted/broad community Affordable Housing Providers and Special Needs/Homeless Agencies	Wednesday, April 8, 2015 2:30 PM to 4:00 PM Friday, April 10, 2015 2:00 Pm to 3:30 PMLocation: County Office of Public Services in ClaytonSpecial Needs of Non-Homeless and Affordable Housing Focus Groups1. Organizations that provide housing and support services to special needs populations, including:a. Elderly personsb. Persons with disabilitiesc. Persons with HIV/AIDS and their familiesd. Persons with alcohol or other drug addictione. Homeless persons2. Organizations that serve persons leaving mental/physical health facilities2. Public Housing Agencies3. Affordable Housing	Comments received are included in the Consolidated Plan Appendix.	All Comments were accepted	

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)
3	Internet Outreach	Municpal Administrators	The County prepared a Survey to assist in identifying the specific community development needs of participating municipalities over the next five years, including Public Facility and Public Infrastructure needs. The Survey was conducted through the Survey Monkey Program	Comments received are included in the Consolidated Plan Appendix.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Gloucester County Consolidated Plan represents a vision for housing and community development. Included in the 2015-2019 Five-Year Plan are the County's goals, needs, strategies and projected resources to address those needs and specific projects. The general goals around which the Plan was written include:

- 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 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 and information sharing through the County CEAS Committee.

Public and Assisted Housing Needs

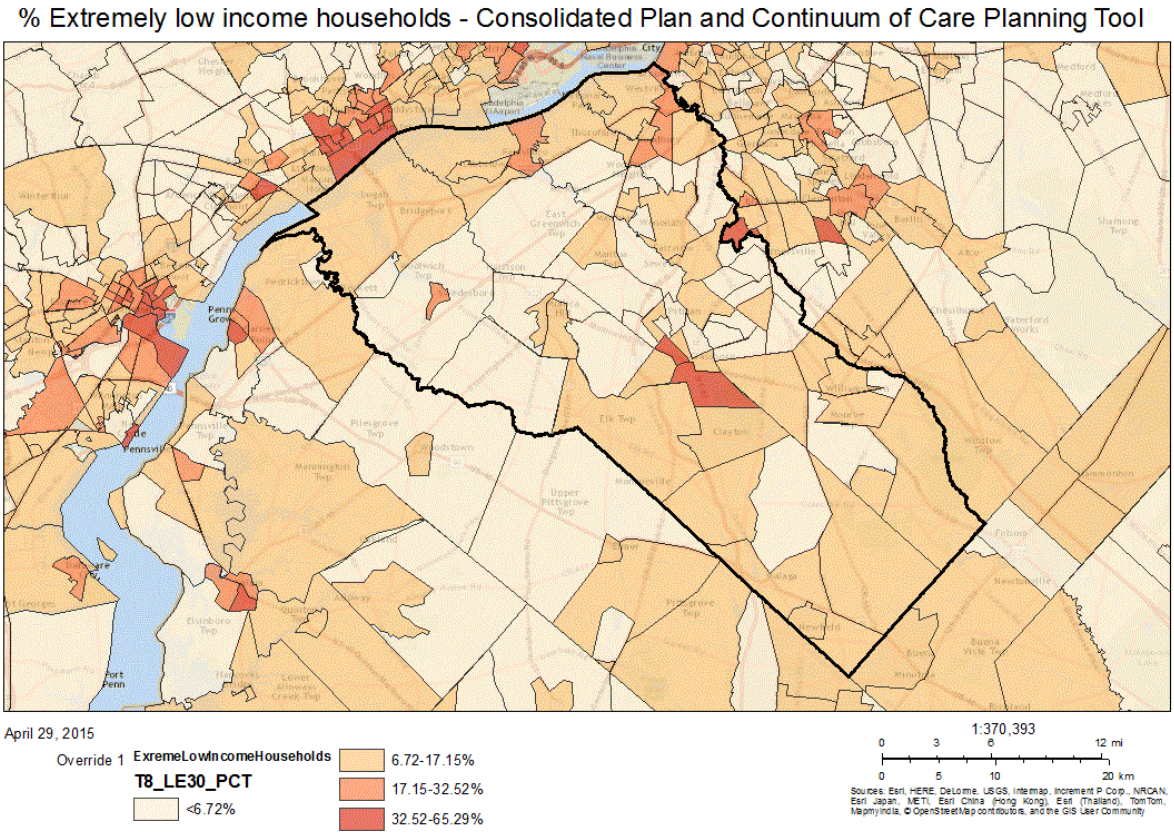
- Assist the Gloucester County Housing Authority where possible to provide and increase the number of rental subsidies through the Housing Choice Voucher Program, modernize existing public housing units, provide additional resident services and continue drug intervention and prevention programs.Assist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

Non-Housing Community Development Priorities

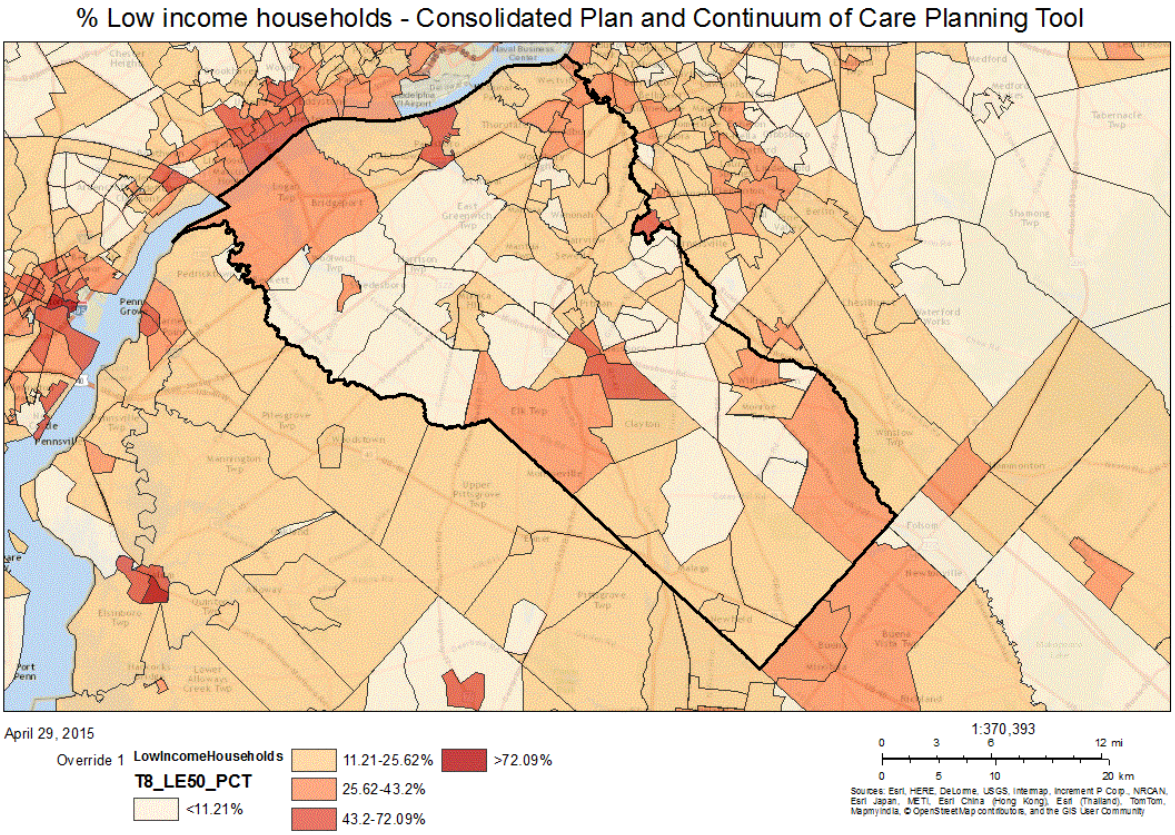
- Improve and expand public facilities and public services that serve low and moderate income families, seniors and youth.
- Improve the infrastructure and general safety conditions in low income areas to increase safety and accessibility and to spur investment.
- Remove architectural barriers that hinder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

Economic Development

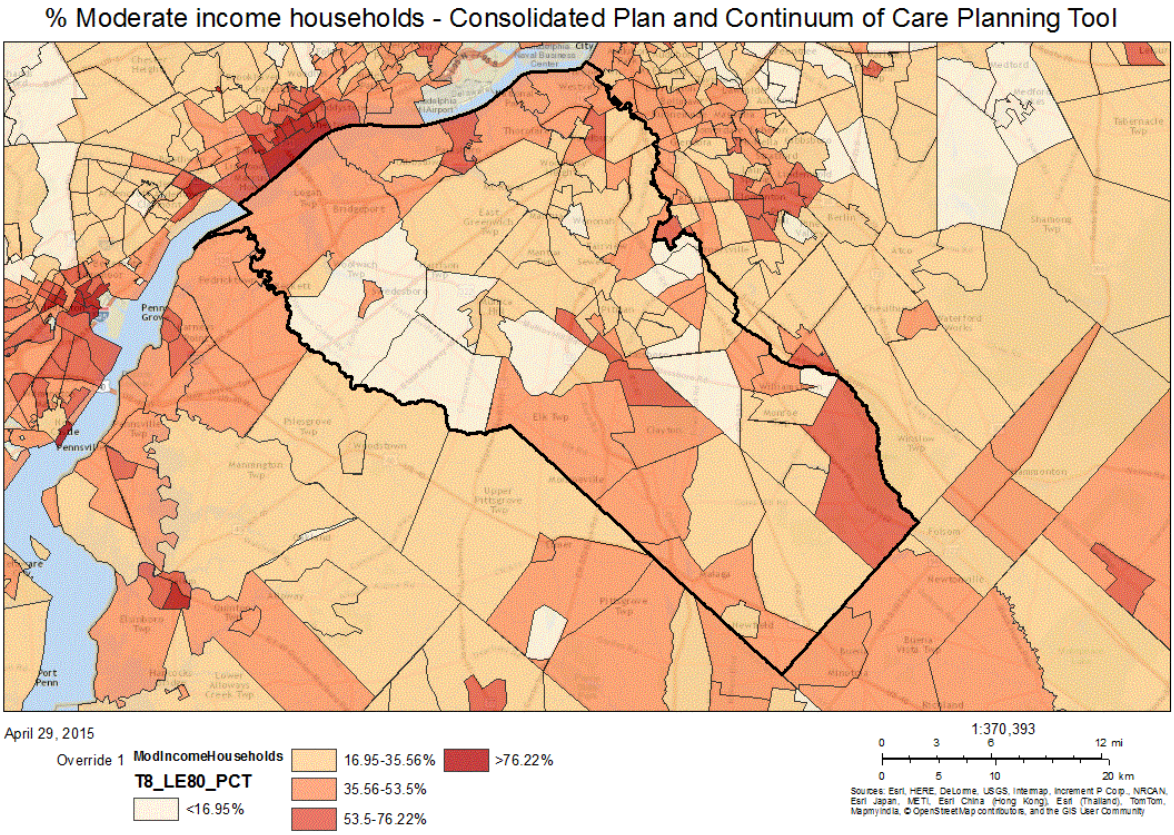
- Leverage private financing to encourage the location and expansion of business and industry to create employment opportunities for low and moderate income residents.Provide loans to businesses that will result in jobs for low and moderate income residents.



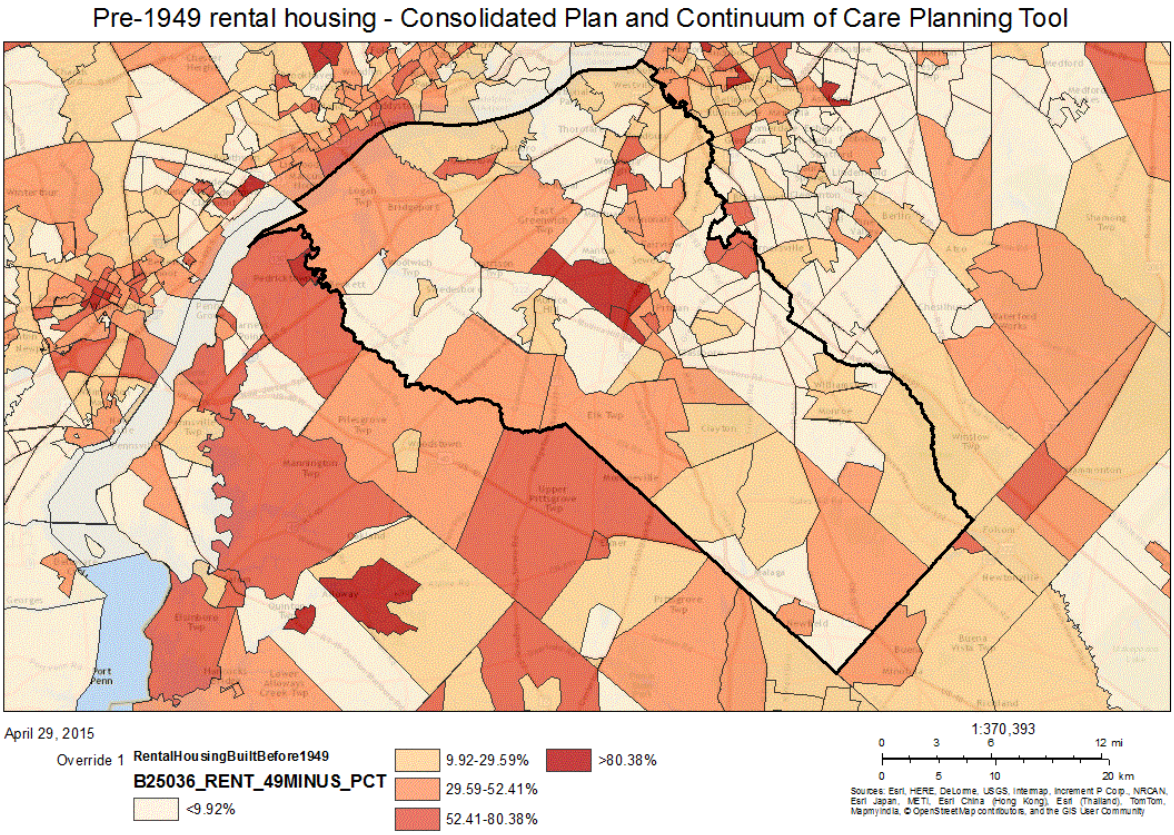
% Extremely low income households - Consolidated Plan and Continuum of Care Planning Tool



% Low income households - Consolidated Plan and Continuum of Care Planning Tool



% Moderate income households - Consolidated Plan and Continuum of Care Planning Tool



Pre-1949 rental housing - Consolidated Plan and Continuum of Care Planning Tool

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

In 2010, Gloucester County had a total of 104,271 occupied housing units. The vacancy rate for owner occupied units was 1.6% and the vacancy rate for rental units was 7.9%.

Of the total housing units, 68 percent were in single unit structures, 32 percent were in multi unit structures and 1 percent were in mobile homes. Eleven percent of the housing units were built since 1990.

The median number of rooms in all housing units in Gloucester County is 5. Of these housing units, 54 percent have three or more bedrooms. Of the 25,000 occupied housing units, 9,600 (39%) were owner occupied and 15,000 (61%) were renter occupied. Sixty eight percent of householders of these units had moved in since 2000. Fifty eight percent of the owner occupied units had a mortgage.

The median monthly housing costs for mortgaged owners was $1,063, nonmortgaged owners $470, and renters $825. Forty-nine percent of owners with mortgages, 32 percent of owners without mortgages, and 68% of renters in Camden spent 30 percent or more of household income on housing.

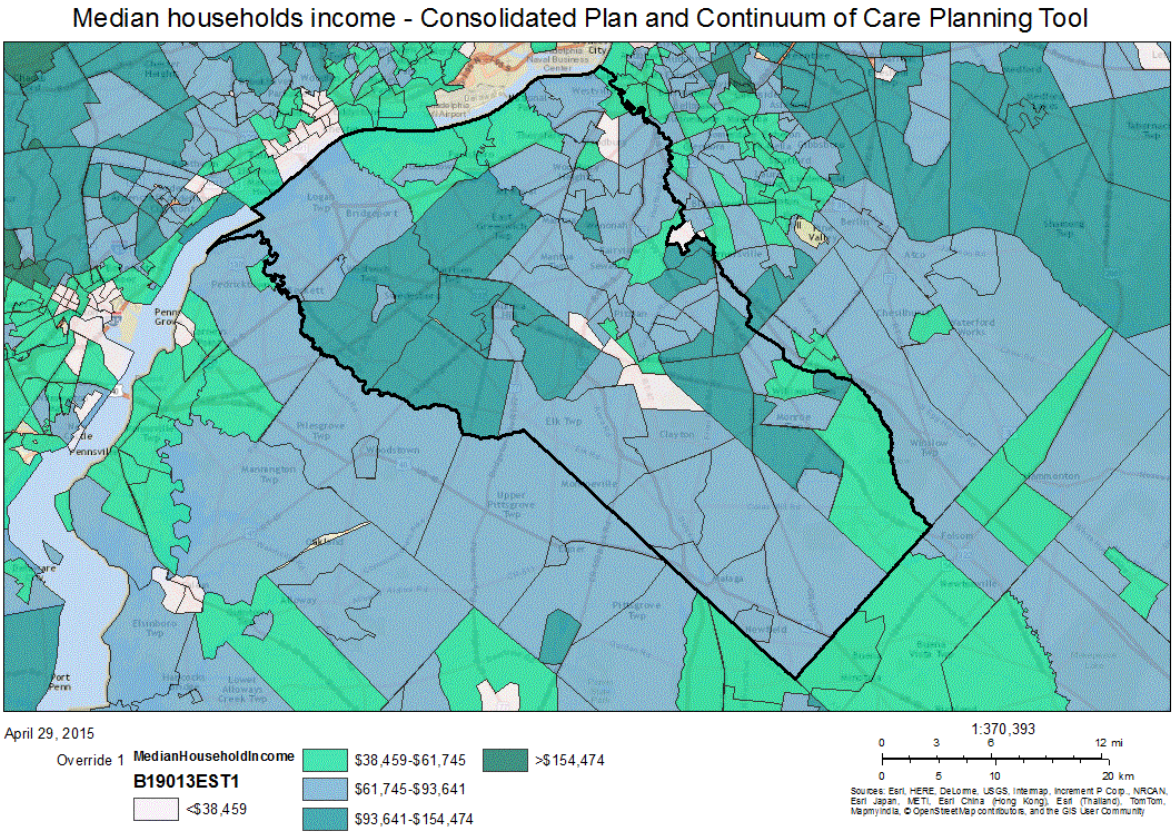
Renters between 0-30% AMI have the greatest percentage of having at least 1 or more of the four housing problems (lacks kitchen or complete plumbing, severe overcrowding and severe cost burden). On the other hand, owners between 30-50% AMI have the greatest percentage of having at least 1 or more of the four housing problems. The online survey conducted as part of the Citizen Participation process indicated a need for rehabilitation of both renter and owner-occupied housing units.

Participants in the County's Affordable Housing Focus Group on April 10, 2015 pointed out the long waiting lists that exist for public housing, rental voucher programs, senior housing and all affordable family housing programs. There is also a need for additional capacity for physically challenged veterans, unaccompanied youth and developmentally disabled adults.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	254,673	287,036	13%
Households	90,755	103,548	14%
Median Income	$54,273.00	$74,830.00	38%

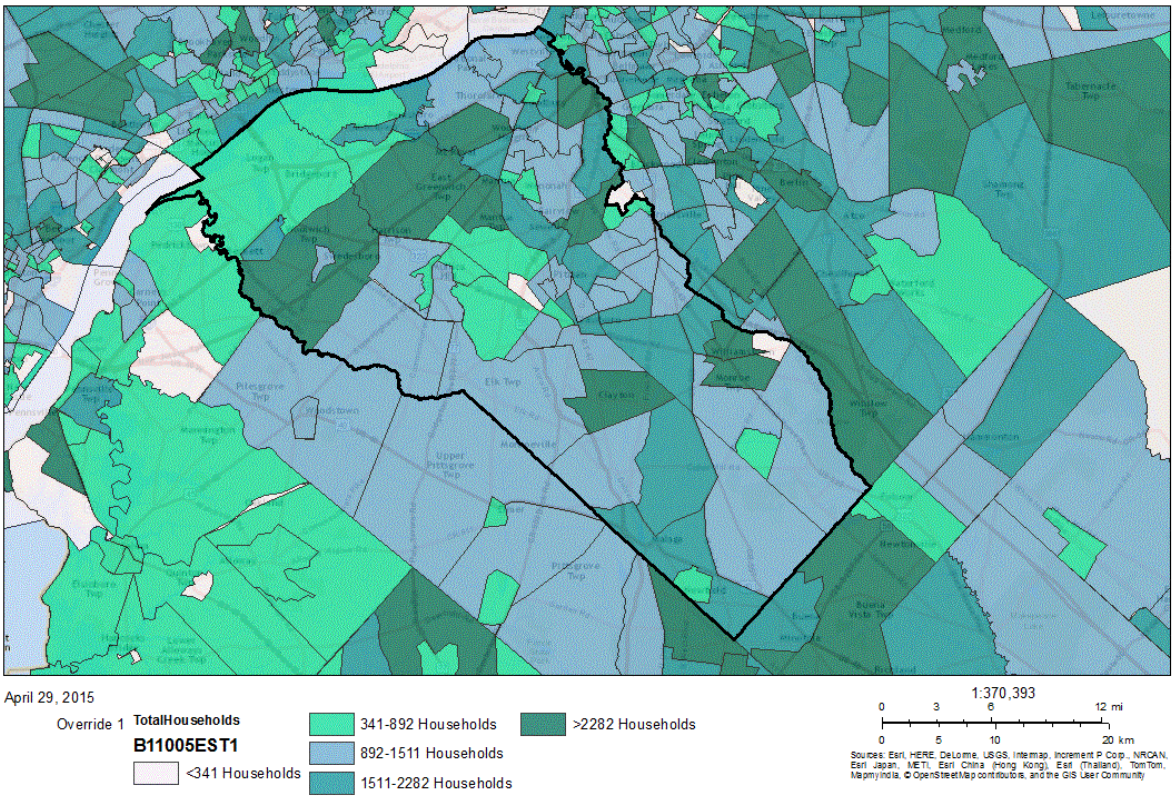
Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)



Median households income - Consolidated Plan and Continuum of Care Planning Tool

Total households - Consolidated Plan and Continuum of Care Planning Tool



Total households - Consolidated Plan and Continuum of Care Planning Tool

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,995	9,575	14,210	10,980	58,819
Small Family Households *	2,824	3,044	5,225	4,785	35,975
Large Family Households *	508	388	1,392	1,084	7,054
Household contains at least one person 62-74 years of age	1,896	2,176	3,062	2,358	9,345
Household contains at least one person age 75 or older	2,204	2,660	2,610	1,146	2,914
Households with one or more children 6 years old or younger *	1,528	1,230	2,297	2,048	8,065
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	49	114	95	10	268	0	15	39	14	68
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	75	40	25	0	140	0	0	50	15	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	198	99	105	25	427	0	19	116	110	245
Housing cost burden greater than 50% of income (and none of the above problems)	3,559	1,389	122	10	5,080	3,094	2,725	2,695	773	9,287
Housing cost burden greater than 30% of income (and none of the above problems)	725	1,332	1,782	418	4,257	529	2,044	3,695	3,588	9,856

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	460	0	0	0	460	342	0	0	0	342

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,890	1,654	353	45	5,942	3,094	2,760	2,895	903	9,652
Having none of four housing problems	1,568	2,104	3,421	2,183	9,276	629	3,054	7,525	7,825	19,033
Household has negative income, but none of the other housing problems	460	0	0	0	460	342	0	0	0	342

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,634	1,271	848	3,753	872	1,296	2,642	4,810
Large Related	363	103	49	515	49	265	994	1,308
Elderly	1,067	630	369	2,066	2,147	2,673	1,952	6,772

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,432	973	789	3,194	556	545	914	2,015
Total need by income	4,496	2,977	2,055	9,528	3,624	4,779	6,502	14,905

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,354	618	73	2,045	747	919	1,164	2,830
Large Related	359	10	0	369	49	210	423	682
Elderly	774	368	59	1,201	1,803	1,189	598	3,590
Other	1,282	444	15	1,741	502	392	528	1,422
Total need by income	3,769	1,440	147	5,356	3,101	2,710	2,713	8,524

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	268	104	80	0	452	0	19	112	40	171
Multiple, unrelated family households	0	25	55	25	105	0	0	23	85	108
Other, non-family households	4	20	0	0	24	0	0	35	0	35
Total need by income	272	149	135	25	581	0	19	170	125	314

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

According to the HUD data identified above, there are 452 single person renter households and 171 single person household property owners who earn below 80% of the median and could be considered cost burdened and in need of housing assistance.

These numbers do not include the single person unsheltered homeless households, who are the majority of single person households in need of housing assistance. These are, by HUD's definition of a single individual who has been homeless for one year or more, or experienced four episodes of homelessness over the past three years and who has a disability.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Census Bureau reports disability status for non-institutionalized disabled persons age five and over. As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Discrimination based on physical, mental or emotional handicap, provided "reasonable accommodation" can be made, is prohibited under the Fair Housing Act. Reasonable accommodation may include changes to address the needs of disabled persons and may include adaptive structural changes as well as administrative changes, provided these changes can reasonably be made.

In Gloucester County, among the civilian non-institutionalized population in 2008-2012, 12 percent reported a disability. The likelihood of having a disability varied by age - from 5 percent of people under 18 years old, to 10 percent of people 18 to 64 years old, and to 37 percent of those 65 and over.

New Jersey has 18 County Offices on Disability Services that work to advance independent living for people with disabilities by providing a wide range of services.

<u>Domestic Violence</u>

The NJ Task Force on Domestic Abuse notes that up to 50 percent of families have experienced domestic violence at some point prior to becoming homeless. Women fleeing domestic abuse are likely to seek out housing assistance from an advocacy organization that can provide them with shelter rather than seeking housing from the traditional emergency shelter system.

Victims of violence have varying needs. Some may need the support of a shelter setting while others would benefit greatly from transitional or permanent housing. Many victims of violence decide to stay in a hazardous situation due to the lack of housing availability and the lack of housing options.

What are the most common housing problems?

The most common housing problems are Affordable Housing and the condition of the housing currently occupied and/or available for rent or purchase.

Affordable housing is defined as paying no more than 30% of gross household income for monthly housing expenses including mortgage, utilities, insurance and taxes, or rent and utilities, regardless of income level. It should be noted that some households may choose to pay more than 30% of their income for housing. However, when households spend more than 30% of their income on housing, it is considered excessive and these households are classified as cost-burdened.

When households pay higher proportions of their incomes for housing, they may be forced to sacrifice other basic necessities such as food, clothing and health care. Additionally, cost-burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among LMI households, who overall have fewer housing choices.

The most common housing problems are housing cost burden greater than 50% of income for renter households and a housing cost burden greater than 30% of income for owner households. Renters with 0-30% AMI have the highest percentage of having 1 or more of the severe housing problems, while owners between 50-80% AMI have the highest percentage of having 1 or more of the severe housing problems.

Are any populations/household types more affected than others by these problems?

The data included in Tables 8 through 11 on Housing Problems, Cost Burdens and Crowding, indicates that renters earning less than 30% of the median are affected by these problems more than double those of renters earning more than 30% of the median and owners on a consistent basis.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In 2008-2012 there were 104,100 households in Gloucester County. The average household size was 2.7 people. 8 percent of the people in Gloucester County were in poverty in 2008-2012. Nine percent of related children under 18 were below the poverty level, compared with 7 percent of people 65 years old and over. Five percent of all families and 21 percent of families with a female householder and no husband present had incomes below the poverty level.

Extremely Low Income (Below 30% MFI)

According to the 2010-2012 ACS data the median income of Gloucester County households was $74,915. Seven percent of households had income below $15,000 a year. Accordingly, an Extremely Low-income household would typically earn up to $7,609 annually and would tend to experience the most distressed housing conditions. 4,496 of Extremely Low-income renter households were considered Cost Burdened more than 30% and 3,769 of Extremely Low-income renter households were considered Cost Burdened more than 50%.

The incident of housing problems does not decline substantially for homeowners relative to renters, as is the case with other income groups. The Continuum of Care often sees families who are "doubled-up." Doubled-up may be families who are living with friends and family and are at risk of becoming homeless. Families in this situation are doubled-up due to lack of employment, a change in family make-up or sub-standard housing.

When households pay higher proportions of their incomes for housing, they may be forced to sacrifice other basic necessities such as food, clothing and health care. Additionally, cost-burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among LMI households, who overall have fewer housing choices.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Households who pay higher proportions of their incomes for housing have been linked with instability and an increased risk of homelessness due to their housing cost burdens and trouble they encounter maintaining their dwelling.

In addition, single person households with special needs are linked to an increased risk of homelessness due to the lack of single room efficiency units available in the County.

Many other non-housing characteristics also play a role such as chronic health issues, unemployment, mental health issues, substance abuse and criminal activity. Additional information is provided in the NA-40 Homeless Needs Assessment.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

In order to identify those who have one or more of four **Housing Problem**s at a Disproportionately Greater Need, a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. Gloucester County's population per 2010-2012 HUD ACS Data was 288,288 of which 10.1% are Black or African American, 83.6% are White, 2.6% are Asian, and 1.4% as some other race. 4.8% of the residents are Hispanic.

The data shown in the 0-30 AMI notes that 78% of the Black population in the 0%-30% Area Median have one or more of four housing problems. This number does not exceed the percentage of persons as a whole who have one or more of four housing problems, which is 82%. In addition, the data show that 93% of the Hispanic population have one or more of four housing problems, demonstrating a disproportionality greater need.

The data shown in the 30-50 AMI notes that 68% of the Black population in the 30%-50% Area Median have one or more of four housing problems. This number does not exceed the percentage of persons as a whole who have one or more of four housing problems, which is 81%. In addition, the data show that 93% of the Hispanic population have one or more of four housing problems, demonstrating a disproportionality greater need.

The data shown in the 50-80 AMI notes that 53% of the Black population in the 50%-80% Area Median have one or more of four housing problems. This number does not exceed the percentage of persons as a whole who have one or more of four housing problems, which is 61%. The Hispanic population is 75%, demonstrating a disproportionality greater need.

0%-30% of Area Median Income

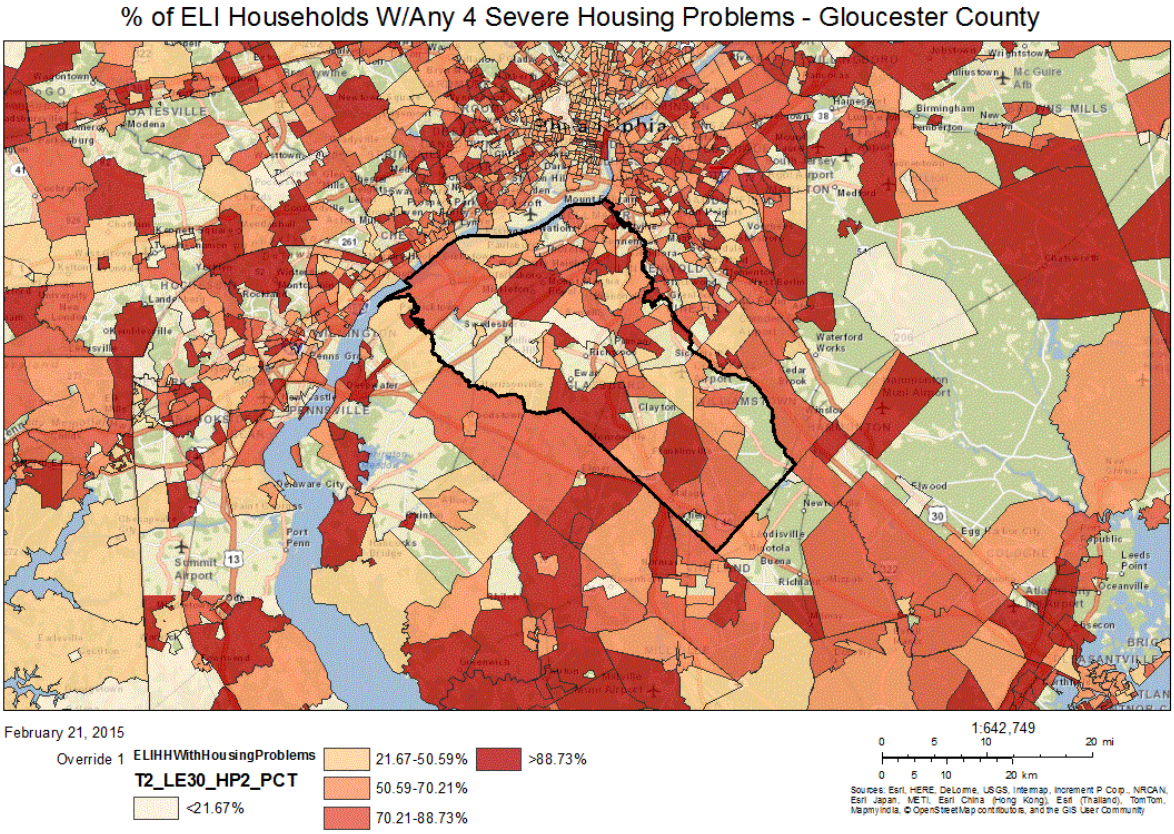
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,235	949	797
White	5,685	634	567
Black / African American	1,698	260	200
Asian	155	0	10
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	495	34	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%



% of ELI Households W/Any 4 Severe Housing Problems - Gloucester County

OMB Control No: 2506-0117 (exp. 07/31/2015)

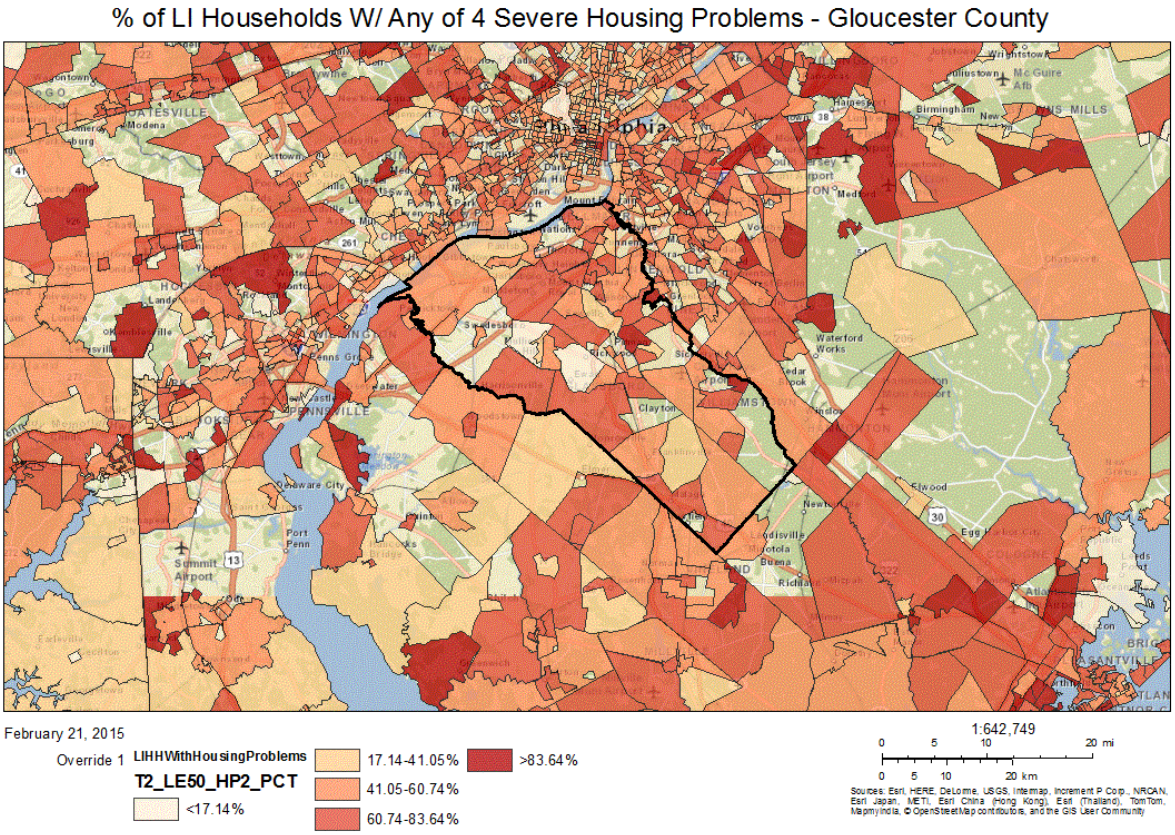
30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,805	1,769	0
White	6,480	1,364	0
Black / African American	742	335	0
Asian	45	39	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	469	30	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%



% of LI Households W/ Any of 4 Severe Housing Problems - Gloucester County

OMB Control No: 2506-0117 (exp. 07/31/2015)

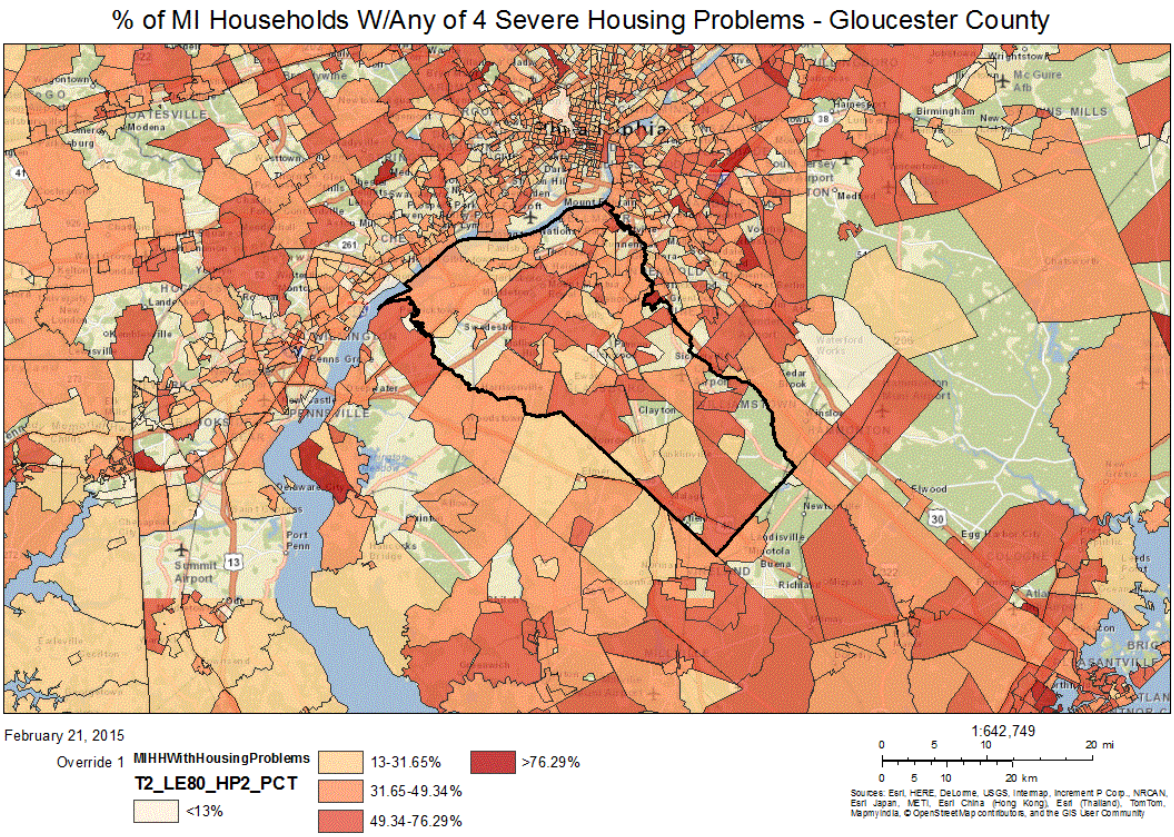
50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,750	5,474	0
White	7,235	4,518	0
Black / African American	710	625	0
Asian	135	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	502	164	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%



% of MI Households W/Any of 4 Severe Housing Problems - Gloucester County

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,970	6,015	0
White	4,245	5,170	0
Black / African American	394	638	0
Asian	153	69	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	122	122	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The data shown in the 0-30 AMI notes that 57% of the Black population in the 0%-30% Area Median have **Severe** Housing Problems. This number does not exceed the percentage of persons as a whole who have **Severe** Housing Problems, which is 70%. In addition, the data show that 75% of the Hispanic population have **Severe** Housing Problems, which does not exceed the percentage of persons as a whole who have **Severe** Housing Problems by 10 percentage points..

The data shown in the 30-50 AMI notes that 37% of the Black population in the 30%-50% Area Median have **Severe** Housing Problems. This number does not exceed the percentage of persons as a whole who have **Severe** Housing Problems, which is 46%. In addition, the data show that 54% of the Hispanic population have **Severe** Housing Problems, which does not exceed the percentage of persons as a whole who have **Severe** Housing Problems by 10 percentage points.

The data shown in the 50-80 AMI notes that 21% of the Black population in the 50%-80% Area Median have **Severe** Housing Problems. This number does not exceed the percentage of persons as a whole who have **Severe** Housing Problems, which is 22%. The Hispanic population is 33%, demonstrating a disproportionality greater need.

0%-30% of Area Median Income

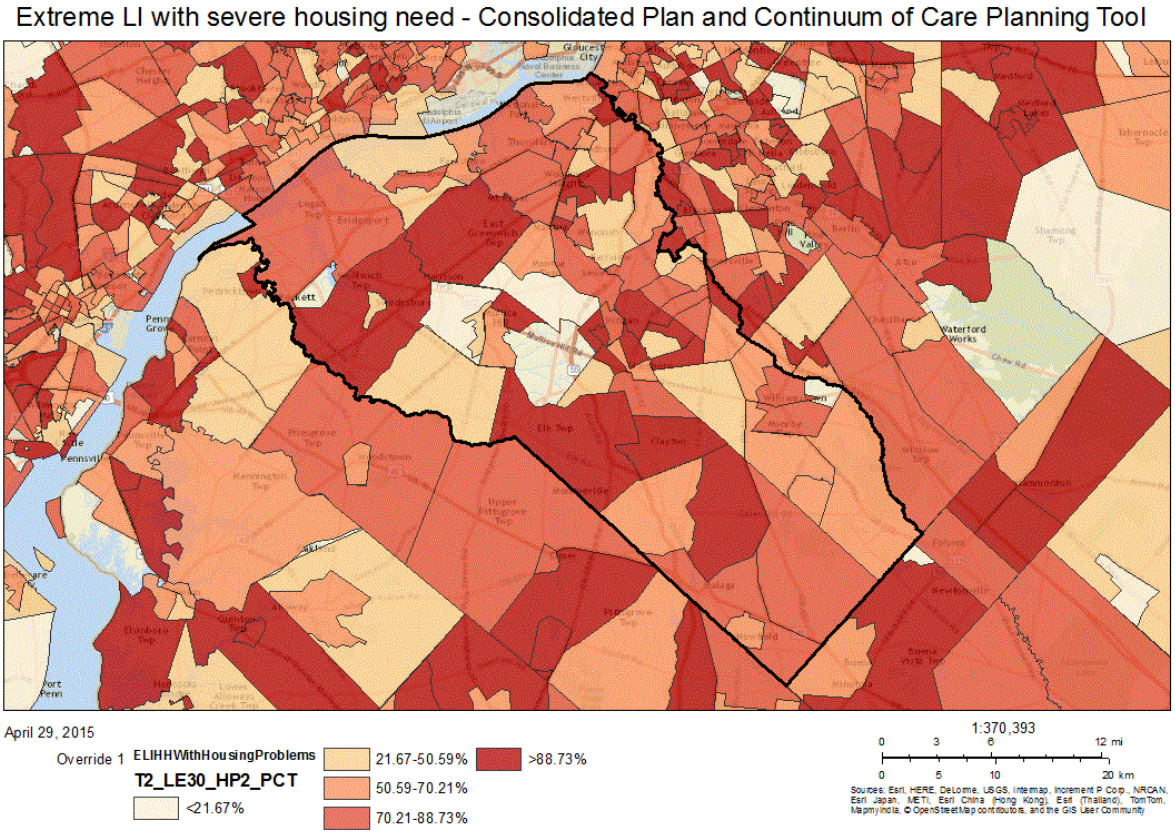
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,980	2,193	797
White	5,015	1,303	567
Black / African American	1,228	725	200
Asian	155	0	10
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	400	130	0

Table 17 – Severe Housing Problems 0 - 30% AMI

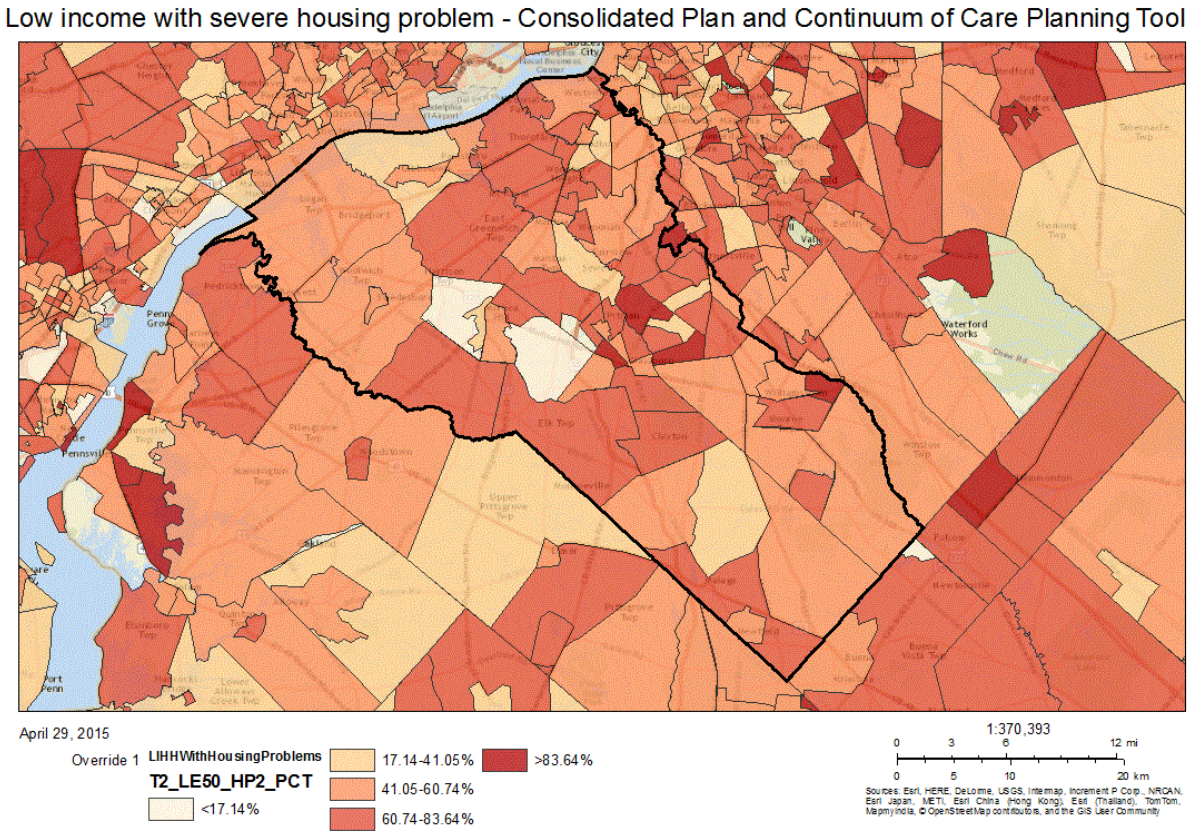
Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

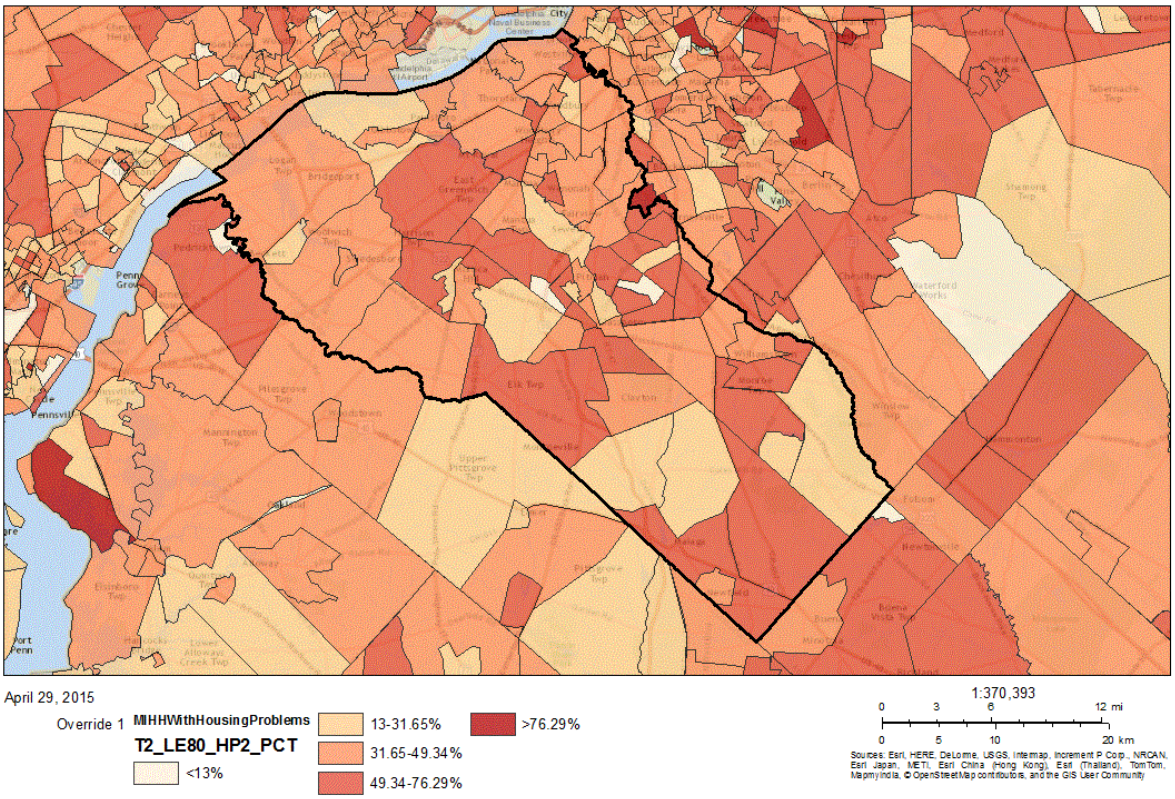


Extreme LI with severe housing need - Consolidated Plan and Continuum of Care Planning Tool



Low income with severe housing problem - Consolidated Plan and Continuum of Care Planning Tool

Moderate income with severe housing problem - Consolidated Plan and Continuum of Care Planning Tool



Moderate income with severe housing problem - Consolidated Plan and Continuum of Care Planning Tool

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,415	5,160	0
White	3,645	4,175	0
Black / African American	409	674	0
Asian	45	39	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	265	224	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,255	10,970	0
White	2,574	9,170	0
Black / African American	280	1,050	0
Asian	105	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	228	444	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	943	10,025	0
White	713	8,700	0
Black / African American	158	857	0
Asian	10	212	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	201	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The data shown in the 0-30 AMI notes that 53% of the Black population in the 0%-30% Area Median have **Housing Cost Burdens**. This number exceeds the percentage by 10 percentage points of persons as a whole who have **Housing Cost Burdens**, which is 33%, demonstrating a disproportionate need. In addition, the data show that 44% of the Hispanic population have **Housing Cost Burdens**, which exceeds the percentage of persons as a whole who have **Housing Cost Burdens** by 10 percentage points. The date shows that 58% of the Asian population and 44 % of the White population both exceed the percentage, by 10 percentage points of persons as a whole who have **Housing Cost Burdens**, which is 33%, demonstrating a disproportionate need.

The data shown in the 30-50 AMI notes that 24% of the Black population in the 30%-50% Area Median have **Housing Cost Burdens**. This number does not exceed the percentage of persons as a whole who have **Housing Cost Burdens**, which is 33%. In addition, the data show that 29% of the Hispanic population, 25% of the Asian population and 22% of the White population have **Housing Cost Burdens**, which does not exceed the percentage of persons as a whole who have **Housing Cost Burdens** by 10 percentage points.

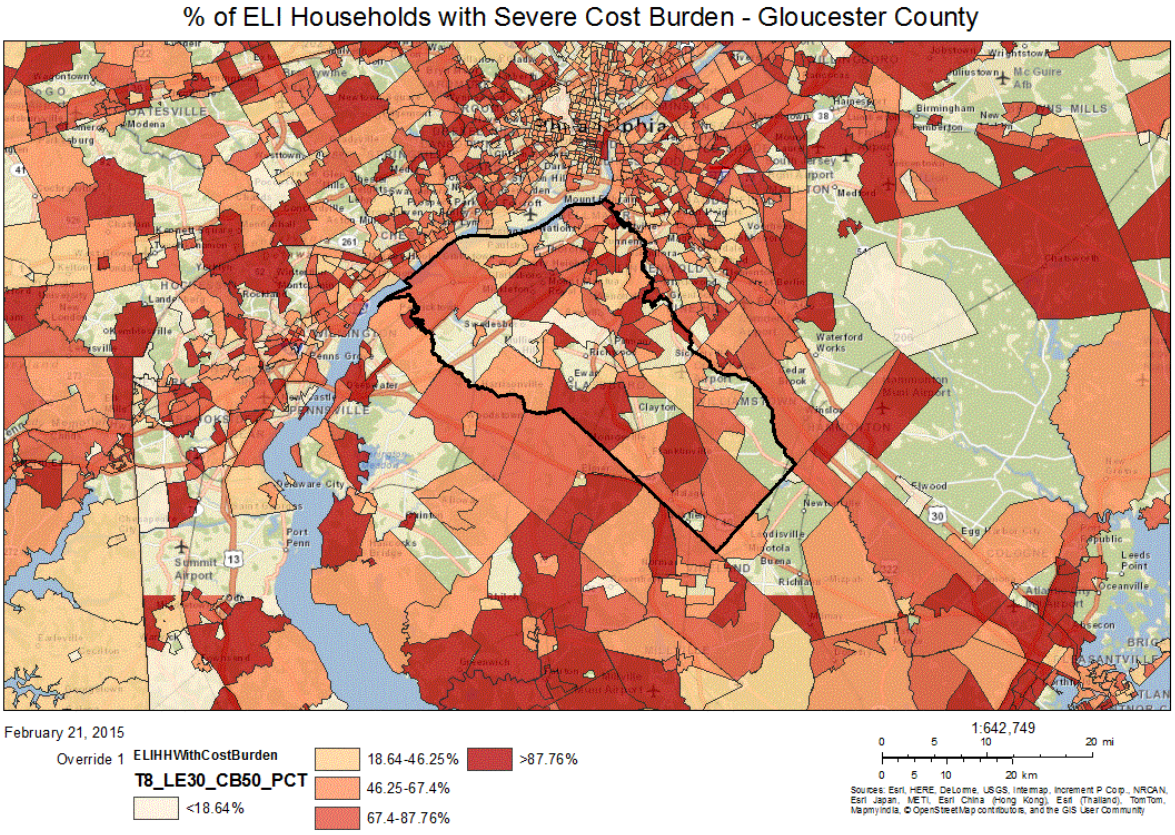
The data shown in the 50-80 AMI notes that 21% of the Black population in the 50%-80% Area Median have **Housing Cost Burdens**. This number does not exceed the percentage of persons as a whole who have **Housing Cost Burdens**, which is 33%. In addition, the data show that 25% of the Hispanic population, 16% of the Asian population and 13% of the White population have **Housing Cost Burdens**, which does not exceed the percentage of persons as a whole who have **Housing Cost Burdens** by 10 percentage points.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,622	14,611	14,708	797
White	54,739	19,808	11,984	572
Black / African American	5,290	2,467	2,164	200
Asian	1,051	453	295	10
American Indian, Alaska Native	70	10	0	0
Pacific Islander	0	0	0	0
Hispanic	1,421	945	804	0

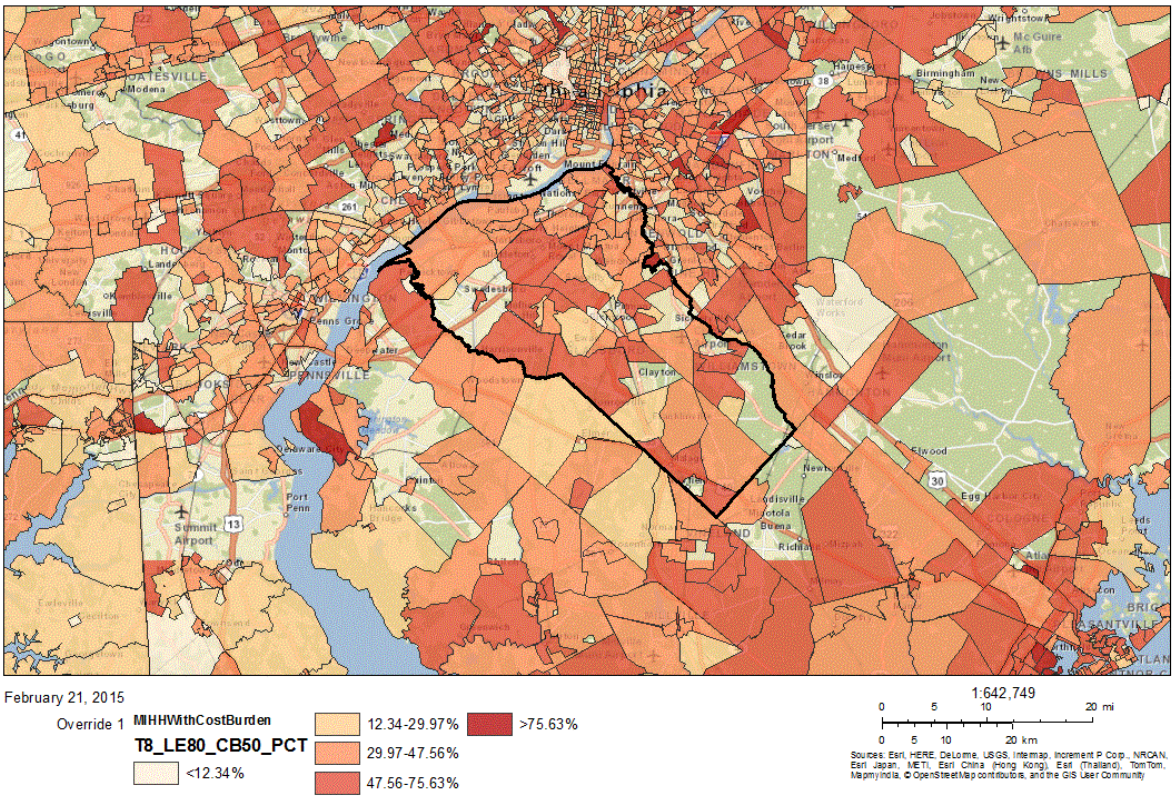
Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

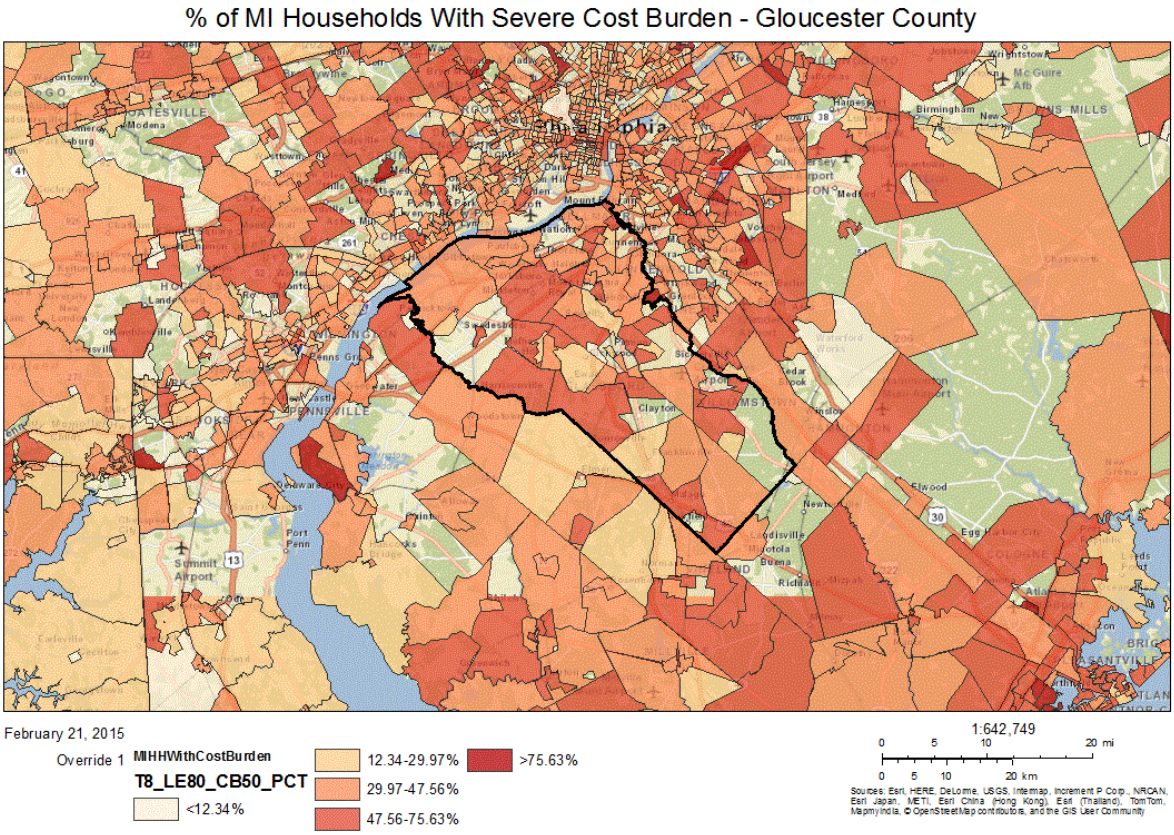


% of ELI Households with Severe Cost Burden - Gloucester County

% of MI Households With Severe Cost Burden - Gloucester County



% of LI Households With Severe Cost Burden - Gloucester County



% of MI Households With Severe Cost Burden - Gloucester County

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

There are two income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole. They are:

The data shown in the 0-30 AMI notes that 20.6% of the Black population in the 0%-30% Area Median have one or more of four housing problems. This number, exceeds the percentage of the Black population by 10 percentage points, of the County overall, which is 10.1%, demonstrating a disproportionate need.

The data shown in the 0-30 AMI notes that 36% of the Black population in the 0%-30% Area Median have Housing Cost Burdens. This number exceeds the percentage of the Black population of the County overall by 10 percentage points, which is 10.1%, demonstrating a disproporationate need

If they have needs not identified above, what are those needs?

In addition to the needs identified above, Housing Problems, Severe Housing Problems and Housing Cost Burdens, other needs are improved incomes, housing rehabilitation assistance, homebuyer assistance, homebuyer education, demolition of deteriorated structures, affordable housing, code enforcement, child care services, additional Section 8 and Tenant-based rental assistance funding, public services identified in the public input session and online survey and additional jobs and job skills.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are six census tracts where the percentage of the population of Black or African Americans are between 22.6% and 45.37%. These tracts are located in the Boroughs of Wenonah, Clayton, Paulsboro, Woodbury, Glassboro, and the Township of Monroe. See the attached map included in Appendix _____.

There are ten census tracts where the percentage of the population of Hispanic residents are between 7.12% and 23%. These tracts are located in Logan Township, Woodbury, Mantua, Elk Township, Clayton, Monroe Township, Franklin Township, and Washington Township. There are no census tracts where the percentage of Hispanics is between 23% to 46.54 %.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

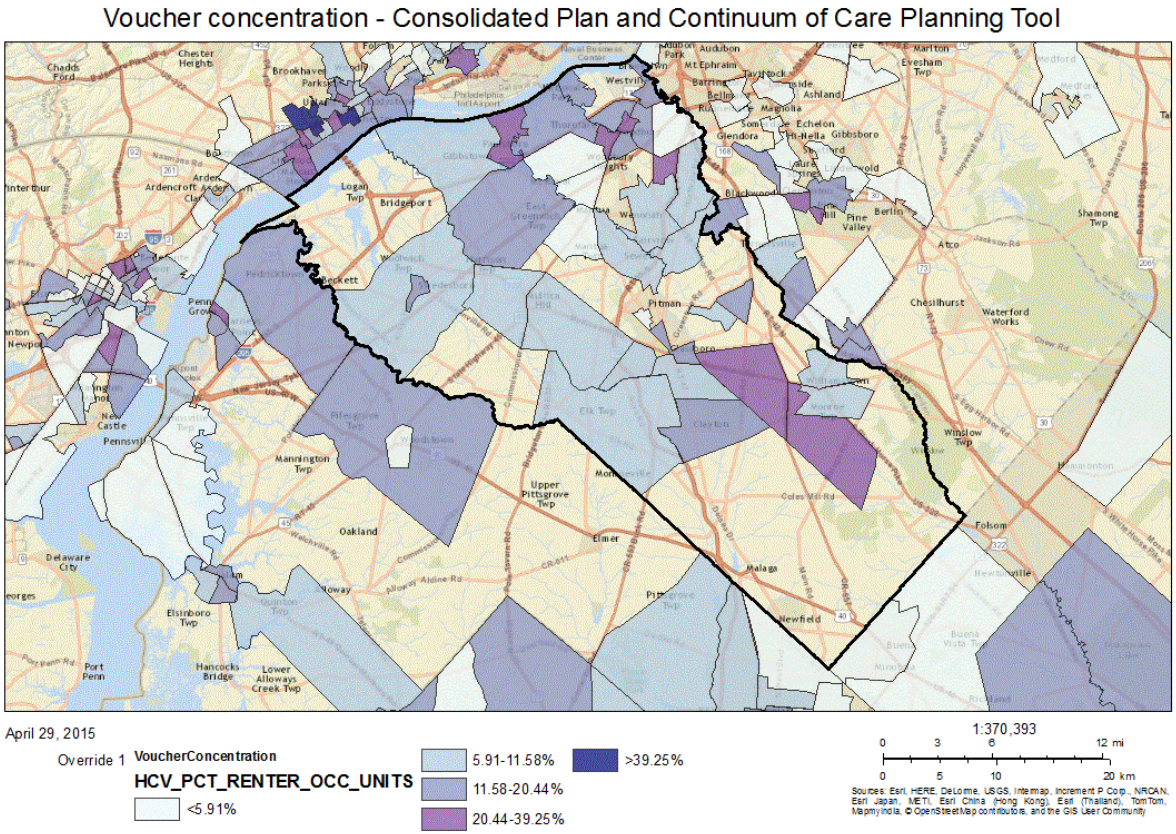
Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	15	415	1,903	0	1,788	0	0	106

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

OMB Control No: 2506-0117 (exp. 07/31/2015)



Voucher concentration - Consolidated Plan and Continuum of Care Planning Tool

OMB Control No: 2506-0117 (exp. 07/31/2015)

Characteristics of Residents

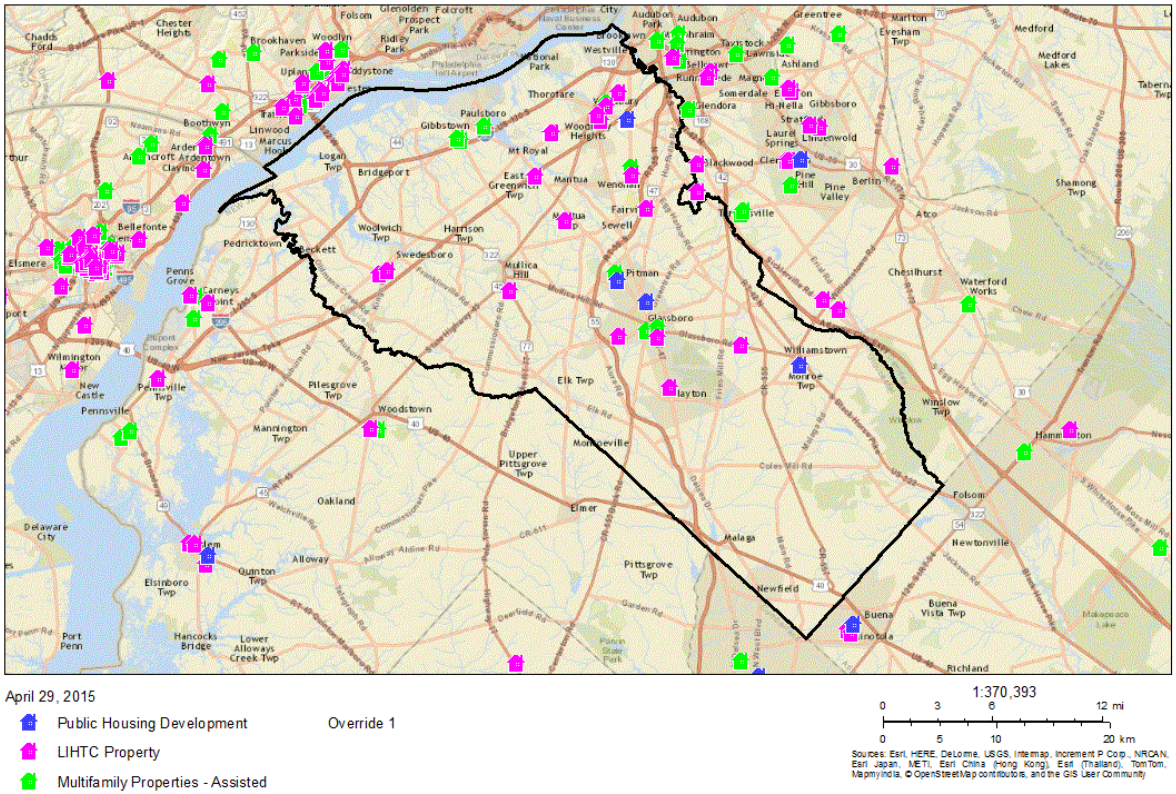
Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	2	20	0	20	0	0
# of Elderly Program Participants (>62)	0	3	200	288	0	285	0	0
# of Disabled Families	0	6	133	645	0	539	0	0
# of Families requesting accessibility features	0	15	415	1,903	0	1,788	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

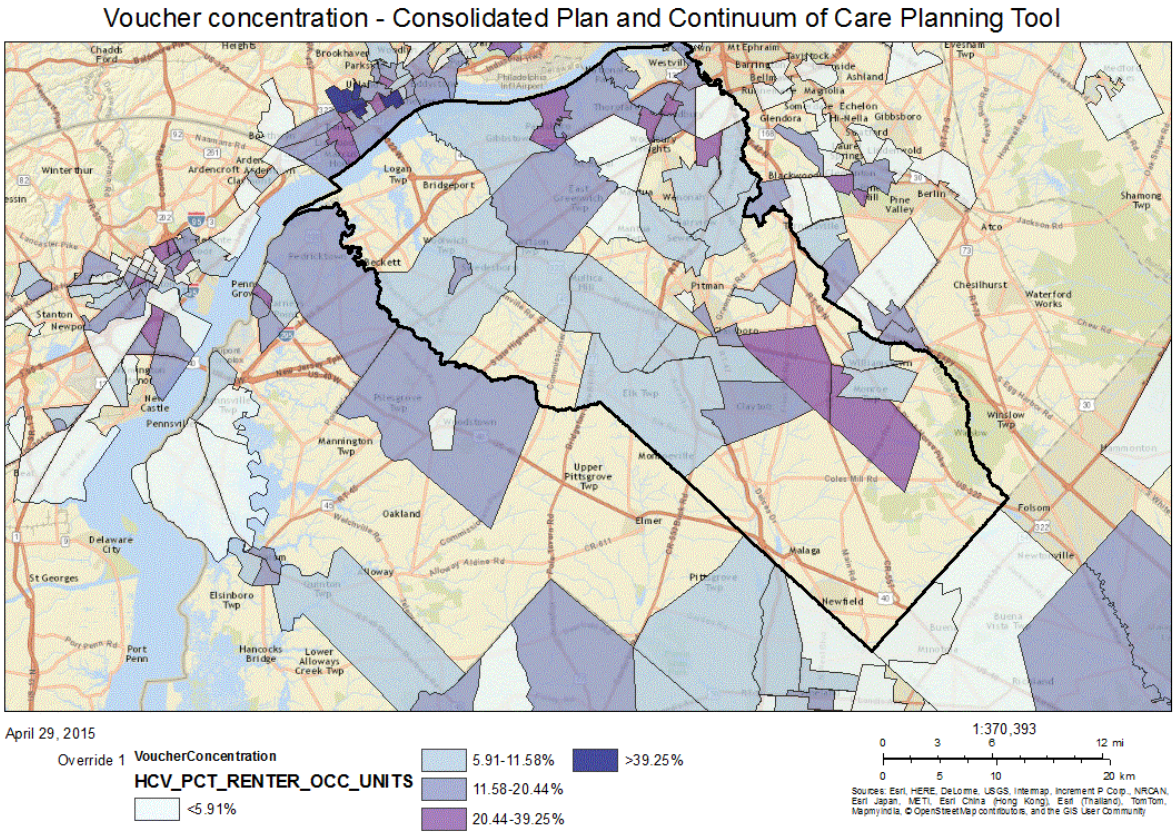
OMB Control No: 2506-0117 (exp. 07/31/2015)

Subsidized housing - Consolidated Plan and Continuum of Care Planning Tool



Subsidized housing - Consolidated Plan and Continuum of Care Planning Tool

OMB Control No: 2506-0117 (exp. 07/31/2015)



Voucher concentration - Consolidated Plan and Continuum of Care Planning Tool

OMB Control No: 2506-0117 (exp. 07/31/2015)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	2	239	938	0	871	0	0	63
Black/African American	0	13	172	952	0	904	0	0	43
Asian	0	0	3	3	0	3	0	0	0
American Indian/Alaska Native	0	0	1	9	0	9	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	20	117	0	103	0	0	14
Not Hispanic	0	15	395	1,786	0	1,685	0	0	92
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

OMB Control No: 2506-0117 (exp. 07/31/2015)

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The needs of public housing tenants include:

- Safe, affordable housing options outside of public housing
- Employment opportunities and training
- Transportation options
- Financial education
- Access to information on existing services
- Child care
- Recreation opportunities

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Safe, affordable housing options outside of public housing; transportation options; employment opportunities and training.

How do these needs compare to the housing needs of the population at large

The needs of public housing residents and those holding housing choice vouchers are similar to the needs of low and moderate-income households throughout the County. Options and opportunities are at the forefront for both groups along with the information and training to defeat barriers to both.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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 Gloucester, provides administrative support to the Homeless Network.

This section presents a profile of the homeless population in Gloucester County, including a discussion of the nature and extent of family and individual homelessness, various subpopulations within those groups and households most at risk of homelessness.

The County of Gloucester is part of the Camden City, Cumberland County and Camden County Continuum of Care (CoC) and thus participates in the annual point in time count sponsored by the County Department of Homeless, Homeless Network Planning Committee and in partnership with the New Jersey Department of Community Affairs (DCA).

Assessing the homeless population is no easy task due to their transient nature and general lack of trust in social services. Each year the County organizes a point in time count, which coincides with the New Jersey State's count. Teams of volunteers are sent to known locations where homeless congregate such as soup kitchens, emergency shelters and houses of worship. In addition, teams actively try to pursue homeless populations located in tent camps and within their known overnight locations.

On the night of January 28, 2014, a total of 585 persons, in 309 households, were experiencing homelessness in Gloucester County according to the 2014 Point in Time count. This is an increase of 371 persons from 2013 (173%) and 175 households 9130%). Gloucester County had 4% of New Jersey's statewide homeless population in 2014.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	400	0	0	0	0
Persons in Households with Only Children	0	2	0	0	0	0
Persons in Households with Only Adults	4	163	0	0	0	0
Chronically Homeless Individuals	0	22	0	0	0	0
Chronically Homeless Families	0	4	0	0	0	0
Veterans	0	2	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

OMB Control No: 2506-0117 (exp. 07/31/2015)

OMB Control No: 2506-0117 (exp. 07/31/2015)

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	294	0
Black or African American	273	0
Asian	29	0
American Indian or Alaska Native	8	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	61	0
Not Hispanic	524	0

Data Source Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with children - Of the 585 homeless households counted in Gloucester County in 2014, 400 (68%) were families with at least one child under the age of 18 and one adult.

Veterans - 126 Homeless veterans were counted in Gloucester County in the 2014 Point in Time Count, 95 more than were counted in 2013. 12 were part of adult only households and 1 was part of a family. the largest contingent of homeless veterans was found to be staying in transitional housing. In addition, 8 veterans were unsheltered and 20 were in emergency shelters. Veterans were predominantly male and the most common racial background was Black or African American. 103 of the 126 veterans reported having some kind of disability, the most common of which was substance abuse disorders, followed by mental health issues and chronic health problems.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

46.7% of respondents in the 2014 Point in Time identified their race as black or African-American, making that the second largest racial subgroup of homeless persons reported. The largest group self-identified as White (50.3%), followed by those identifying as Asian (5.0%), American Indian/Alaska Native (1.4%). With regard to ethnicity, 10.4% of respondents identified themselves as Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

HUD's definition of "unsheltered homeless" applies to any individual or family "with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground."

Unsheltered homeless individuals and families are among those with the most critical housing needs in a community. The unsheltered are especially vulnerable in the cold weather and the elements, which are in evidence at the end of January when the Count takes place. The Point in Time survey can play an important role in helping communities understand why some of the homeless remain unsheltered and who is included in this group.

28% of sheltered homeless persons reported having some disability compared to 6.2% of children. Among disabled adults, 53.4% reported mental health issues making this the most prevalent disability. More disabled homeless children had chronic health conditions (46.7%) than any other disability. Of the unsheltered persons, one reported having some disability, a mental health issue.

Among the unsheltered households on the night of the count, it was reported that the average income was approximately $400 per month, consisting of Food Stamps and/or Medicaid. Among the sheltered households, 4.8% reported no source of income, and 2.2% reported receiving some kind of earned cash income. The two most common sources of income were Temporary Assistance for Needy Families and General Assistance. Food Stamps, Medicaid and Temporary Rental Assistance were the sources of non-cash benefits.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Certain population groups require supportive services and/or supportive housing, either on a permanent basis or on a temporary basis. Many special needs populations are very low-income households (below *50%* of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons and those with substance abuse issues. Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind and the disabled. The 2010 SSI monthly payment for an individual with no other source of income was $674. An individual that qualifies for disability can receive approximately $2,000 a month and a family maximum for SSI and disability is approximately $3,300.

Since so many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge, particularly in high cost housing markets such as Gloucester County. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

Several residential facilities do exist to house and care for special needs populations. Most of these facilities, however, have limited capacity and long waiting lists and some of them only take clients by referral from state and local programs that provide funding assistance. Many are limited to providing one specific need, such as housing rather than a comprehensive array of services.

One common concern among service providers and clients with special needs, is that more and larger housing units are needed to accommodate families taking care of the individuals with special needs. They suggest that many families would like to take care of their own family members with special needs, if supportive services, respite for caregivers and appropriate accommodations, such as barrier-free access, could be provided. Especially in the case for the physically disabled population and the population of persons with AIDS/HIV, much of the supportive housing that is available can only accommodate the individual with special needs, isolating him from the supportive environment of a family.

Another concern among clients and advocacy groups is that most housing programs/facilities fail to recognize that persons with special needs often have multiple special needs. For example, a significant percentage of persons with AIDS/HIV also have problems of substance abuse or mental illness. Most residential facilities are often targeted for single specific conditions, such as the mentally ill, the developmentally disabled or substance abusers.

Overall, a continued assessment of the extent of the shortage for special housing facilities needs to be conducted, so that the actual housing needs of these populations can be better determined.

Describe the characteristics of special needs populations in your community:

Due to the diversity of the special-needs population, it is important to provide assistance appropriate for many different needs. Traditionally, many housing programs for persons with special needs have come through the health or social welfare systems specific to individual type of special need. Thus, persons with physical disabilities may need only accessible housing units or attendant care to live independently. Persons with HIV/AIDS who desire to live in their own independent housing units as long as possible, avail themselves of a wide range of in-home services.

The County recognizes the need for housing programs that allow each person with a special need to live as independently as possible and that provide the appropriate level of supportive care for each person's unique condition. Accordingly, a range of programs is desired which allow for a continuum of care. The increasing number of persons who are dually diagnosed with more than one condition means that different departments and service providers must increasingly work together in order to provide the best housing and supportive care possible.

What are the housing and supportive service needs of these populations and how are these needs determined?

One common concern among service providers and clients with special needs, is that more and larger housing units are needed to accommodate families taking care of the individuals with special needs. They suggest that many families would like to take care of their own family members with special needs, if supportive services, respite for caregivers and appropriate accommodations, such as barrier-free access, could be provided. Especially in the case for the physically disabled population and the population of persons with AIDS/HIV, much of the supportive housing that is available can only accommodate the individual with special needs, isolating him from the supportive environment of a family.

Another concern among clients and advocacy groups is that most housing programs/facilities fail to recognize that persons with special needs often have multiple special needs. For example, a significant percentage of persons with AIDS/HIV also have problems of substance abuse or mental illness. Most residential facilities are often targeted for single specific conditions, such as the mentally ill, the developmentally disabled or substance abusers.

-

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Based on statistics from the Centers for Disease Control, there are approximately 460 individuals with HIV/AIDS living in Gloucester County.

The City of Camden Division of Housing Services is the lead agency in the tri-county HOPWA Metropolitan Statistical Area (MSA), consisting of Camden, Gloucester and Burlington Counties. The administration of the HOPWA grant has been through a partnership between the City of Camden and the New Jersey Department of Community Affairs Office of HIV/AIDS Housing.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The **primary objective** of the County's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunity for low and moderate income persons. This definition includes a wide range of programs and activities.

Growing populations and time have increased the burden on existing infrastructure and public facilities and spurred the need for new, expanded or improved ones. Many municipalities have found it difficult to keep up with the need for these improvements, in light of dwindling resources. Other than local taxes, limited funding is available to finance public projects such as these. Municipalities must look closer at Federal programs that were once considered too cumbersome with respect to application preparation, administration and data gathering.

Because the CDBG Program is one of the very few programs that allow for the use of funds for public facility and infrastructure improvements, for the short and long-term, the County will continue to provide the financial assistance to municipalities to carry out such projects. However, this assistance will be limited to projects that are targeted in low-income areas or that serve low-income persons, such as the elderly, the disabled and the homeless. Municipalities that are part of the Gloucester County Urban County Program compete annually for a share of the CDBG budget to carry out public facility and infrastructure improvement projects. All proposals for funding received by the Department of Public Works, Division of Planning, are reviewed by the staff, planning consultant and County administrator. These funds are assigned on a competitive basis and are often awarded to projects that have secured additional funding and can ensure timely completion. The County proposes to provide assistance for approximately 5 public facility improvements annually for the next 5 years.

The staff of the Department of Public Works, Division of Planning, and its consultants will also provide administrative and technical support for applications for other public and private funding, such as: Loans for Community Facilities and Water and Waste Water Facilities available through the Rural Economic and Community Development Agency; Casino Reinvestment Development Authority funding; Green Acres Program funding; SBA Tree Planting Program funding; Historic Preservation Grant Program funding; Federal Transportation Enhancement and Safe Routes to Schools funding; and NJDOT Centers of Place and Safe Routes to Transit. The County will also explore alternatives that will allow municipalities to cooperatively address regional needs, such as the provision of water and sewer, solid waste disposal and recreational needs. Additionally, the Gloucester County Improvement Authority already has the capacity to issue municipal bonds, for public improvements, for a group of municipalities collectively, thus reducing the cost.

How were these needs determined?

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through a *Housing and Community Development Needs Survey* completed by municipal officials and administrators. These survey responses and public comments at a series of public hearings are described in the public participation section of this Plan. The Division of Planning is also in contact with non-profit organizations that provide social services to the low and moderate income population of Gloucester County. These organizations often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The County has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective.

In addition the County has established the following objectives to provide a ranking and to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in the County in light of public input and visions of our future. These objectives are:

¨ To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to provide adequate public improvements, such as streets, sidewalks and sewer, in low and moderate income neighborhoods

¨ To provide a wide range of quality services, including youth recreation and senior activities, to low and moderate income persons, especially the disabled and the elderly

¨ To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low and moderate income households

¨ To conserve and renew older neighborhoods and to improve citizens living environment, including security and safety

¨ To promote increased private investment and activity in community development activities

The Strategic Plan covers a period of five years and addresses the highest priority of activities in a number of categories. The non-housing categories include Public Infrastructure Improvements, Public Facility Improvements, Public Services, and Economic Development, as well as Planning and Administration.

Describe the jurisdiction's need for Public Improvements:

See above narrative on need for Public Facilities

How were these needs determined?

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through a *Housing and Community Development Needs Survey* completed by municipal officials and administrators. These survey responses and public comments at a series of public hearings are described in the public participation section of this Plan. The Division of Planning is also in contact with non-profit organizations that provide social services to the low and moderate income population of Gloucester County. These organizations often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The County has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective.

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¨ To promote increased private investment and activity in community development activities

The Strategic Plan covers a period of five years and addresses the highest priority of activities in a number of categories. The non-housing categories include Public Infrastructure Improvements, Public Facility Improvements, Public Services, and Economic Development, as well as Planning and Administration.

Describe the jurisdiction's need for Public Services:

As indicated by the results of the priority needs survey and comments received during the public comment period, public service needs are a high priority in the County. Funding shortfalls due to cutbacks in numerous state and federal programs have limited the capacity of many existing service

programs. However, the needs for services continue to increase as the County population grows and household financial/economic conditions have declined in recent years.

Supportive services such as transportation and childcare are essential in obtaining and maintaining employment and are a growing necessity for many households. The growing need for other services such as those for senior citizens and the disabled, are an indication of the transformation of today's households. More and more persons with special needs are looking to live independently, outside of institutions. However, essential services must be made available to them to assist them in maintaining these self-sufficient lifestyles. Youth services are also essential to foster leadership and achievement in today's youth, who are more often disillusioned and disenfranchised. Providing these services at this early stage can prevent the need for further intervention and assistance in a person's adulthood.

Accordingly, the County, for the short and long-term, will fully utilize its 15% set-aside in CDBG funding to provide the financial support for the priority needs services indicated in Table 2. These services will be targeted specifically to benefit low-income youth and seniors. The funds will be awarded to service agencies or community groups, through an annual RFP process. All proposals for funding received by the Department of Public Works, Division of Planning, will be reviewed by the staff and the county administration. This procedure will ensure that the projects to be funded address the needs of the County and its residents and that they meet the goals and objectives of this Consolidated Plan. The County proposes to assist a minimum of three (3) public service programs annually over the next five-year planning period.

Additionally, the County, through its staff at the Department of Public Works, Division of Planning, will provide technical and administrative assistance for the preparation of any application for additional public or private funding. The Human Services Advisory Council will also coordinate the administration of and application for other state and federal service programs, such as the Social Service Block Grant, the Community Service Block Grant, funding from the Federal Emergency Management Agency and funds made available through the NJ Department of Human Services, the Division of Youth and Family Services, and the Department of Community Affairs.

How were these needs determined?

Non-housing Community Development needs and priorities for Public Services were identified in the course of preparing this Consolidated Plan through a series of Focus Group Meeting organized by the Division of Planning staff. The summary of the Focus Group meetings and public comments are described in the public participation section of this Plan. The Division of Planning is also in contact with non-profit organizations that provide social services to the low and moderate income population of Gloucester County. These organizations often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The County has considered the many and

varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective.

In addition the County has established the following objectives to provide a ranking and to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in the County in light of public input and visions of our future. These objectives are:

¨ To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to provide adequate public improvements, such as streets, sidewalks and sewer, in low and moderate income neighborhoods

¨ To provide a wide range of quality services, including youth recreation and senior activities, to low and moderate income persons, especially the disabled and the elderly

¨ To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low and moderate income households

¨ To conserve and renew older neighborhoods and to improve citizens living environment, including security and safety

¨ To promote increased private investment and activity in community development activities

The Strategic Plan covers a period of five years and addresses the highest priority of activities in a number of categories. The non-housing categories include Public Infrastructure Improvements, Public Facility Improvements, Public Services, and Economic Development, as well as Planning and Administration.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section provides information on the affordability and condition of the housing market in the County of Gloucester. Many of the data tables were populated by HUD and use the American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) five year (2008-2012) data set. ACS data shows that the County had a total of 104,100 households. Families made up 73% of the households. 37% of all households have one or more people under the age of 18; 25% of all households have one or more people 65 years and over. The median household income is $74,915. Seven percent of the households had income below $15,000 a year. Eight percent of people were in poverty. Nine percent of related children under 18 were below the poverty level, compared with 7 percent of people 65 years years old and over. Five percent of all families and 21 percent of families with a female householder and no husband present had incomes below the poverty level.

85% of the population are White; 10% of the population are Black or African American and an estimated 5% of the population are Hispanic.

According to the 2008-2012 ACS data, there were 104,100 occupied housing units with a homeownership rate of approximately 81% and a 19% renter occupied rate.
The ACA data shows that the majority of County housing stock, 81%, are single unit structures. 17% are multi-unit structures and 2% are mobile homes. An estimated 29% of the housing units were built since 1990.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2008-2012 ACS data, there were 104,100 occupied housing units with a homeownership rate of approximately 81% and a 19% renter occupied rate.
The ACA data shows that the majority of County housing stock, 81%, are single unit structures. 17% are multi-unit structures and 2% are mobile homes. An estimated 29% of the housing units were built since 1990.

Since 2007, the County's supply of housing has not increased significantly, which is most likely a result of the recent economic recession. From 2000 to 2009, the County experienced a decline in number of annual building permits issued. For instance, in 2000, there were 1,314 housing unit permits issued, and in 2009, only 822 housing unit permits were issued. However, there was a significant increase in the number of permits issued for multi-family housing units. In 2000, the only 40 permits were issued County-wide for housing units with 5- or more units. In 2009, the County saw a significant increase in multi-family housing development, as there were 30 two-family unit permits issued County-wide, in addition to the 223 5- or more family unit permits.

Condition

The condition of the housing stock in Gloucester is considered to be fair, and relatively newer, for the most part. As noted, much of the housing stock was built post-1970, with 29.0 percent having been built in the 1990s. Therefore, rehabilitation and upgrading are not significant concerns in many neighborhoods.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	79,730	73%
1-unit, attached structure	7,845	7%
2-4 units	6,591	6%
5-19 units	7,975	7%
20 or more units	4,466	4%
Mobile Home, boat, RV, van, etc	2,603	2%
Total	***109,210***	***100%***

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

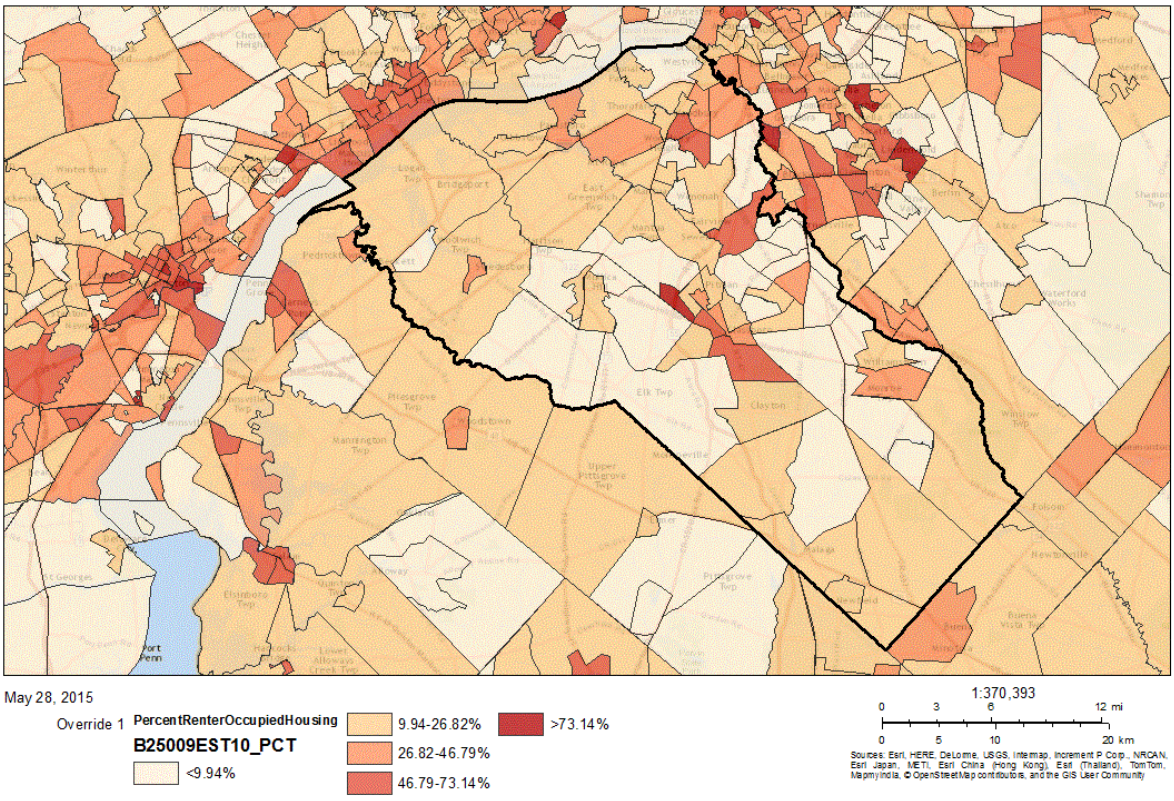
Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	70	0%	753	4%
1 bedroom	917	1%	6,750	33%
2 bedrooms	13,382	16%	7,943	39%
3 or more bedrooms	68,901	83%	4,832	24%
Total	***83,270***	***100%***	***20,278***	***100%***

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

% Renter occupied - Consolidated Plan and Continuum of Care Planning Tool



% Owner occupied - Consolidated Plan and Continuum of Care Planning Tool

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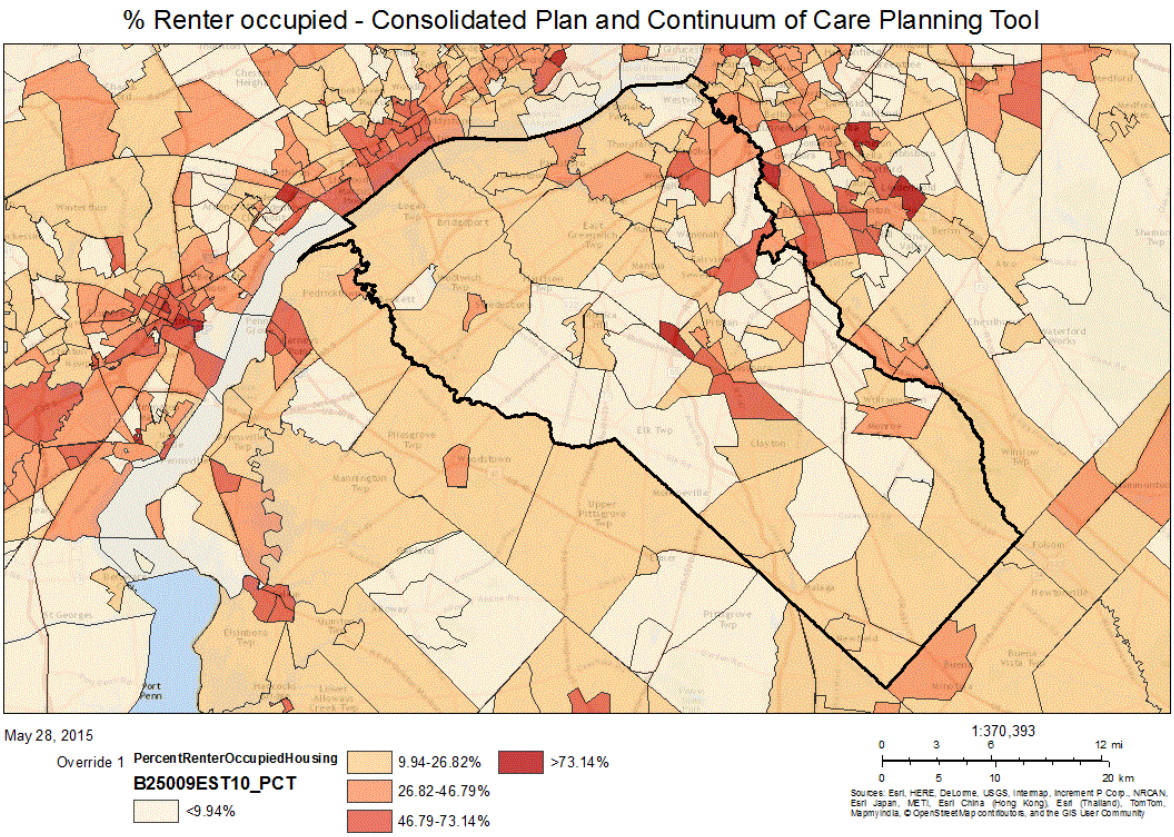

% Renter occupied - Consolidated Plan and Continuum of Care Planning Tool

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

A list of the number and targeting (income level/type of family served) of units assisted with federal, state and local programs is included in the Guide to Affordable Housing, included as Appendix G of this plan and can also be seen in the following link:

http://www.state.nj.us/dca/divisions/codes/publications/pdf_guide_2_afford_hsg/gloucester.pdf

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Gloucester County Housing Authority and the Glassboro Housing Authority do not expect any affordable housing units to be lost from their Section 8 inventory. While it can be expected that other affordable housing units will be lost, additional affordable housing units will be replaced through new development and redevelopment of tax credit projects. Overall, the County expects there will be a net gain of affordable housing units.

Does the availability of housing units meet the needs of the population?

Although sales and rent levels in Gloucester County are relatively affordable in comparison to the State as a whole, most low and moderate income homeowners and homebuyers do not have sufficient resources to finance the cost of for-sale housing.

Despite the County's stock of subsidized and affordable housing units, there are still significant shortages of rental and homeownership units that are affordable to extremely low, low, middle and even moderate income households. As discussed in the Needs Assessment, there are renter and homeowner households with severe housing cost burden (paying over 50% of household income for housing) and households with a moderate housing cost burden (paying 30-50% of their household income for housing).

Describe the need for specific types of housing:

Affordable Rental housing for low-income and extremely low-income households continues to be in high demand due to the existing condition of the market rate units and the fact that market rents often translate into high housing costs burden for low-income families. Special Needs handicapped accessible housing assistance continues to be needed, especially for the frail elderly and physically disabled population. Likewise, affordable housing for families with children remains a need throughout the County as evidenced by the numbers of people experiencing overcrowding.

Discussion

Per the Realty Trac website **(http://www.realtytrac.com/statsandtrends/nj/camden-county/gloucester)** the number of homes listed for sale on RealtyTrac is 1,503.

In January 2015, the number of properties that received a foreclosure filing in Gloucester County, NJ was 56% lower than the previous month and 19% lower than the same time last year.

Home sales for December 2014 were down 100% compared with the previous month, and down 100% compared with a year ago. The median sales price of a non-distressed home was $169,950. The median sales price of a foreclosure home was $125,212, or 26% lower than non-distressed home sales.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

One of the most important factors in evaluating a community's housing market is the cost of housing and, even more significantly, whether the housing is affordable to households who live there or would like to live there. Housing problems directly relate to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs.

The median home value in Gloucester County, per the below listed data, was $236,100 in 2011, a 100% increase from 2000. According to the website, http://www.realtytrac.com/statsandtrends/nj/gloucester-county, the median sales price of a non-distressed home was $169,950, down 2% from 2013. The median sales price of a foreclosure home was $125,212, or 26% lower than non-distressed home sales. The median sales price for the following Gloucester County municipalities in December 2014:

Paulsboro: $80,000

Sewell: $216,000

Swedesboro: $25,000

Glassboro: $156,500

Woodbury: $157,450

Wenonah: $155,000

Pitman: $150,000

Westville: $150,000

There are currently 2,167 resale and new homes in Gloucester County listed on Zillow.com(http://www.zillow.com/homes/gloucester-county-nj_rb/) in February 2015, including 211 homes foreclosure and 294 in the pre-foreclosure process..

The median contract rent, per the below listed data, was $847 in 2011, an increase of 52% from 2000. On February 18, 2015, there were 153 sites listed for rent on http://www.zillow.com/homes/for_rent/Gloucester-county-nj_rb/. The rents ranged from $650 for a one-bedroom/one bath unit to $1,700 for a three bedroom/one and one half bath.

Per the 2010-2012 American Community Survey 3-Year Estimates, the median monthly housing costs for mortgaged owners was $2,064, non-mortgaged owners $798, and renters $1,034. Forty-one percent of

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owners with mortgages, 27 percent of owners without mortgages, and 58 percent of renters in Gloucester County spent 30 percent or more of household income on housing

Per HUD's data listed below, Of the 20,278 units where rent is being paid, there are 4,181 households paying less than $500 per month, 10,641 households paying between $500-999 per month, 3,991 households paying between $1,000 and $1,499 per month and 1,179 households paying between than $1,500 and $1,999 per month.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	118,200	236,100	100%
Median Contract Rent	557	847	52%

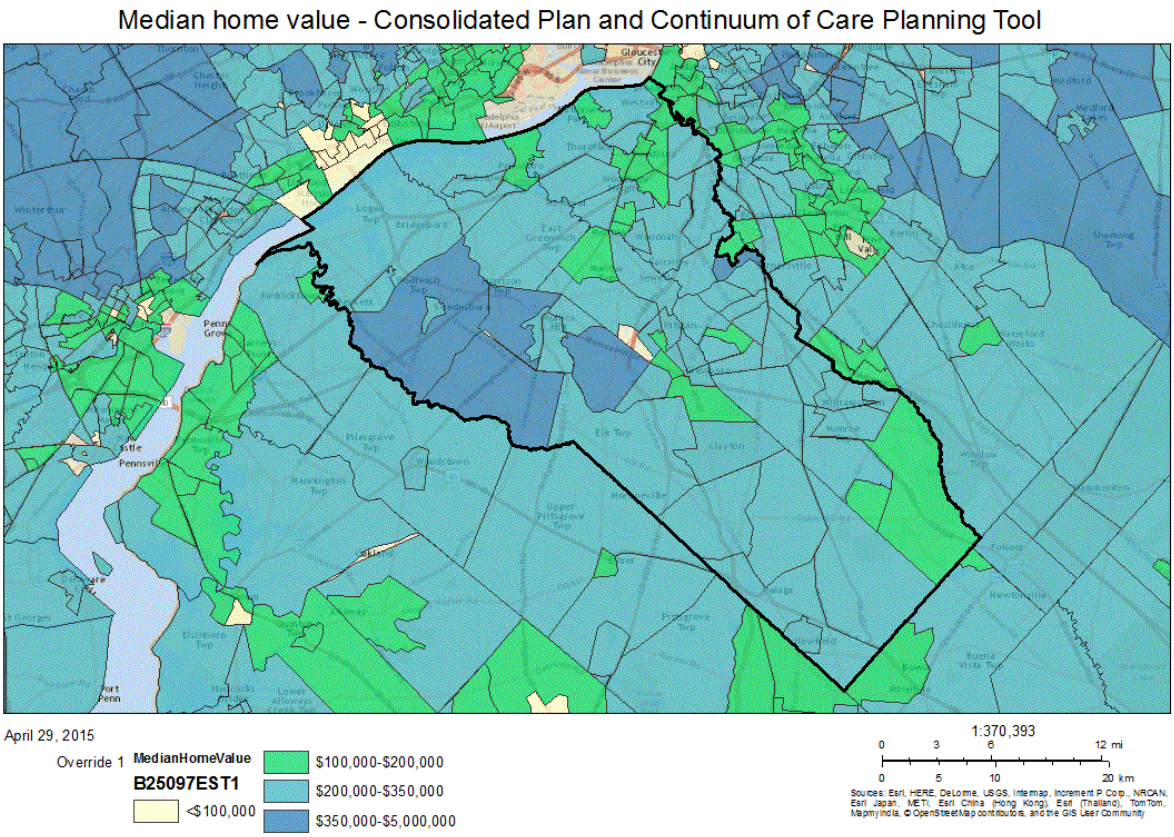
Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	4,181	20.6%
$500-999	10,641	52.5%
$1,000-1,499	3,991	19.7%
$1,500-1,999	1,179	5.8%
$2,000 or more	286	1.4%
Total	***20,278***	***100.0%***

Table 30 - Rent Paid

Data Source: 2007-2011 ACS



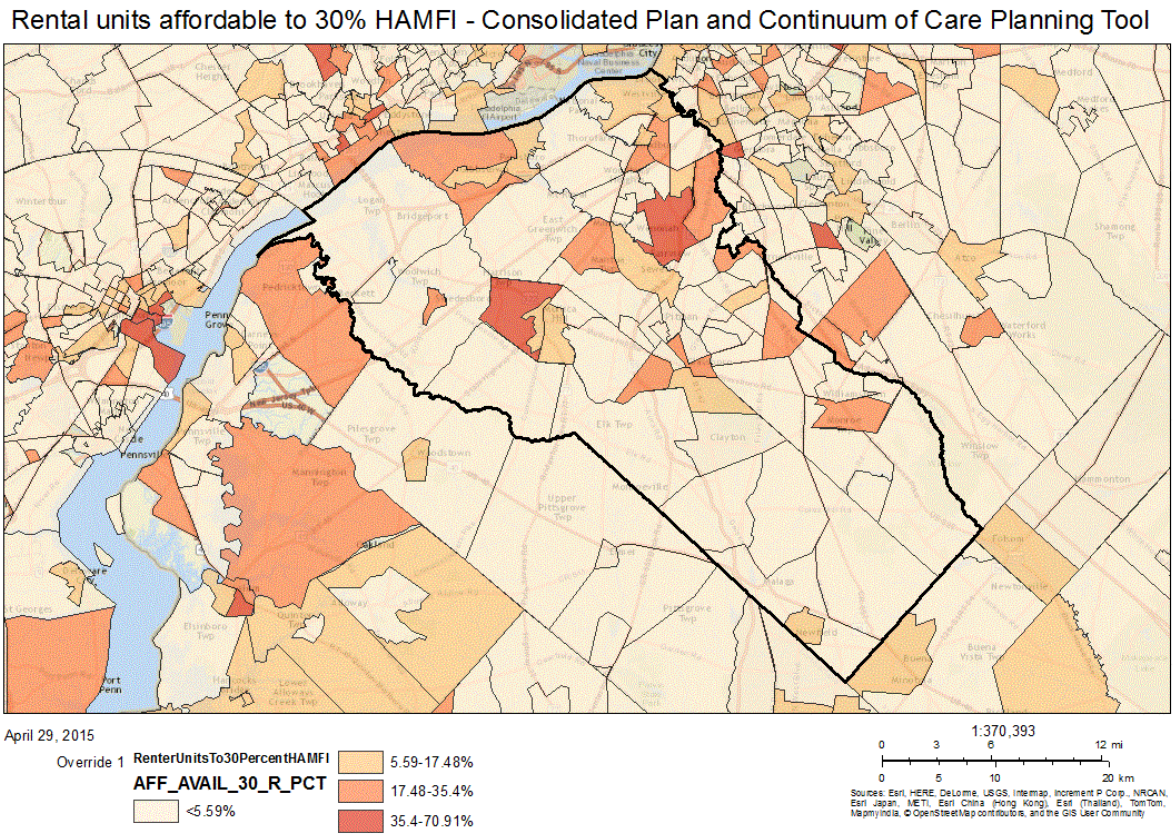
Median home value - Consolidated Plan and Continuum of Care Planning Tool

Housing Affordability

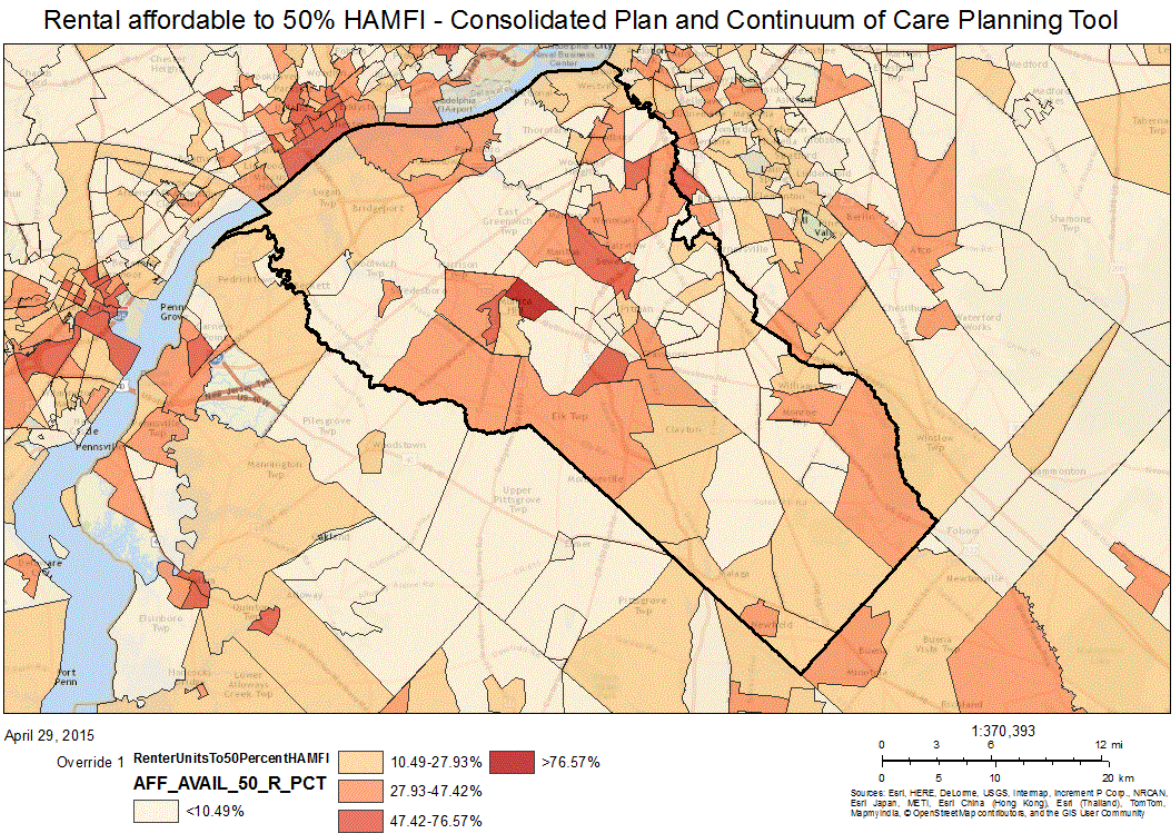
% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,912	No Data
50% HAMFI	4,288	2,758
80% HAMFI	12,905	11,785
100% HAMFI	No Data	22,891
Total	***19,105***	***37,434***

Table 31 – Housing Affordability

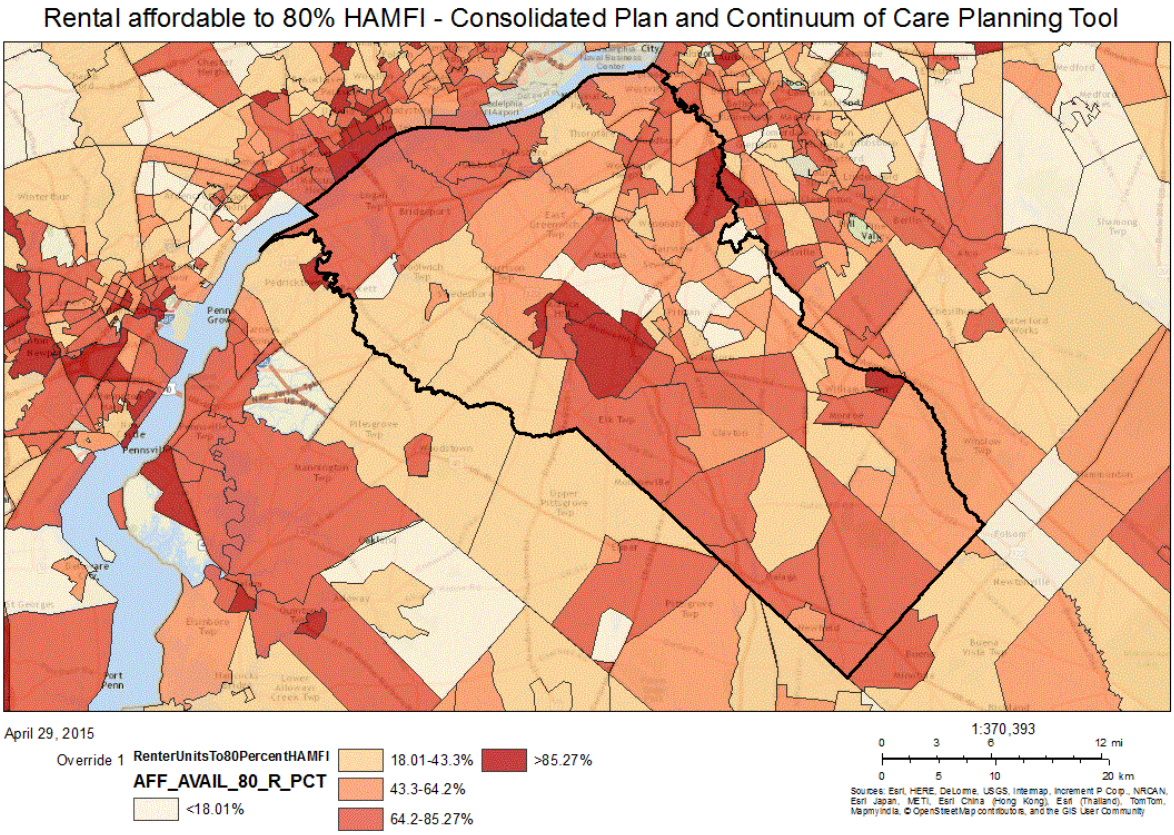
Data Source: 2007-2011 CHAS



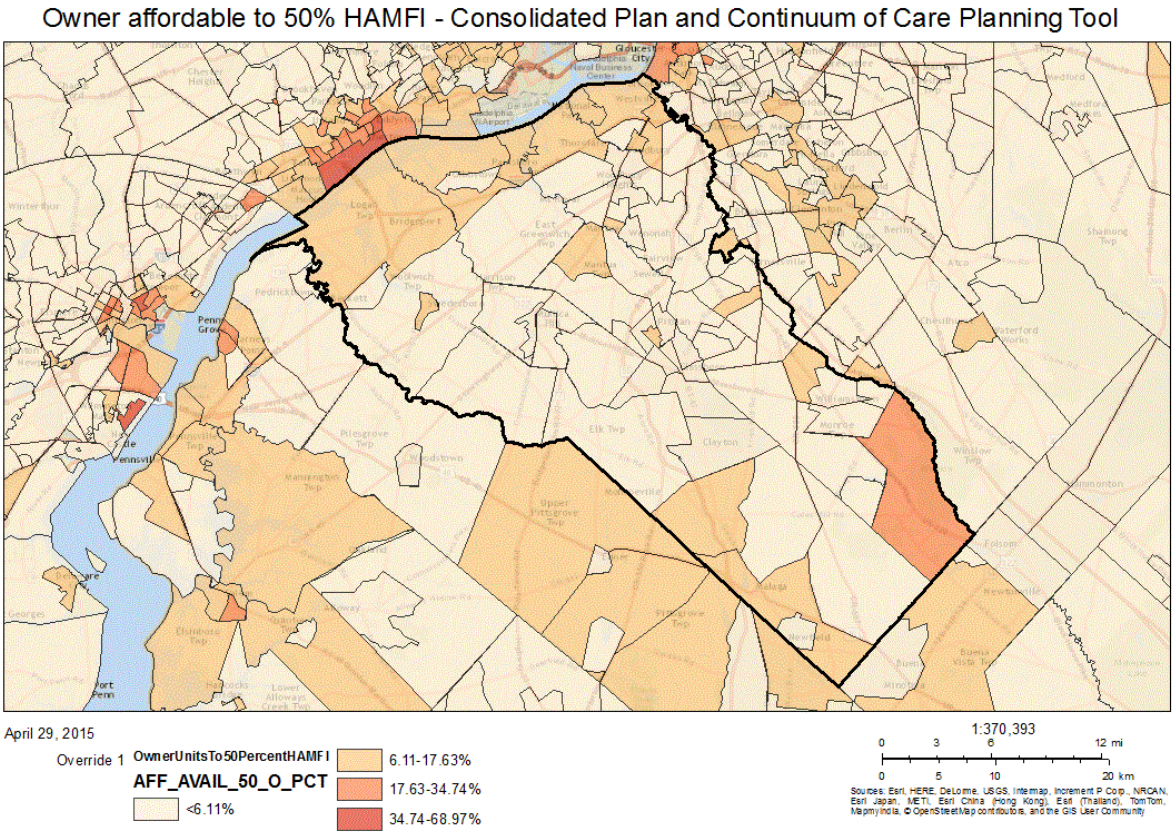
Rental units affordable to 30% HAMFI - Consolidated Plan and Continuum of Care Planning Tool



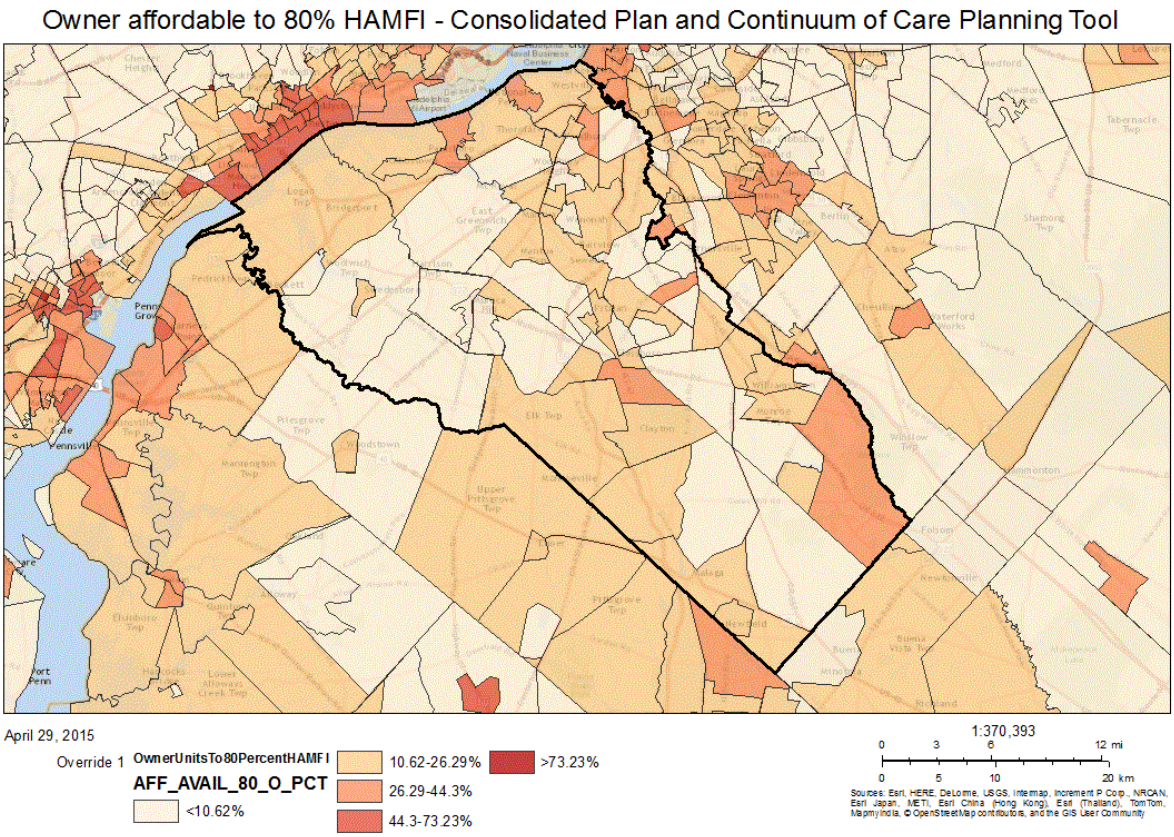
Rental affordable to 50% HAMFI - Consolidated Plan and Continuum of Care Planning Tool



Rental affordable to 80% HAMFI - Consolidated Plan and Continuum of Care Planning Tool



Owner affordable to 50% HAMFI - Consolidated Plan and Continuum of Care Planning Tool



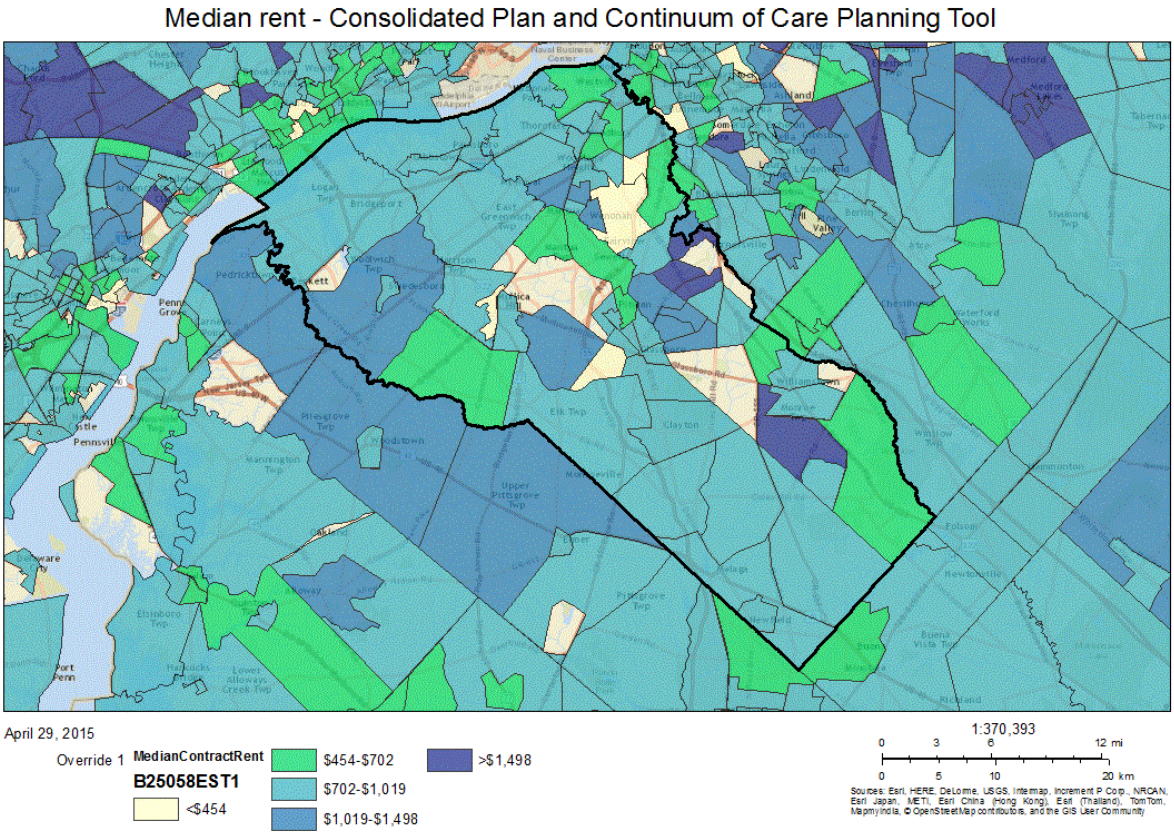
Owner affordable to 80% HAMFI - Consolidated Plan and Continuum of Care Planning Tool

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:



Median rent - Consolidated Plan and Continuum of Care Planning Tool

Is there sufficient housing for households at all income levels?

The Census Bureau's 2010-2012 American Community Survey showed that median household income was $74,915 ($71,629 for the State of New Jersey). The per capita income for the County was $32,600 ($36,027 for the State of New Jersey). 8% of the persons in the County were below the poverty line (10.4% for the State of New Jersey); 9% of related children under 18 were below the poverty level.

The homeownership rate for Gloucester County was 81%. At the same time the homeownership rate for New Jersey was 65.6%.

A household earning the median at $74,915 and who spends 30% of their income on rent/mortgage payments would pay $1,872 per month. This is slightly lower than the median monthly housing costs for mortgage owners which was $2,064, but higher than the median monthly housing cost for renters which was $1,034. However, as discussed in the Needs Assessment section of this plan, the availability of housing that is decent, safe, and sanitary for low/moderate income County residents is needed.

How is affordability of housing likely to change considering changes to home values and/or rents?

Owner-occupied homes became less affordable over the past ten years in Gloucester County as the median sales price increased 100% from $118,200 in 2000 to $236,000 in 2011. Renter occupied units also became less affordable as rents increased 52% from the Median Contract Rent of $557 in 2000 to $847 in 2011.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Median Contract Rent (2011 Figures) for Gloucester County was $847. The Fair Market Rent for a two bedroom unit is $1,135 and $942 for a one bedroom unit. The High HOME rent for a two bedroom units is $1,135 and the low HOME rent is $917. These figures impact the County's strategy to continue to assist to preserve affordable housing and to continue to rehabilitate existing housing to ensure that the affordable housing stock is decent, safe, and sanitary

Discussion

HUD considers a housing unit affordable if the occupant household expends no more than 30% of its income on housing costs. If the household spends more than 30% of its income on housing costs, the household is considered to be cost-burdened. Cost burdened households have less financial resources to meet other basic needs (food, clothing, transportation, medical, etc.) less resources to properly maintain the housing structure, and are at greater risk for foreclosure, eviction.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The majority of units in Gloucester County - 44,344 of the owner occupied units and 14,218 of the rental units - were built before 1980. These homes are more likely to need repairs to provide safe, decent and affordable housing. Conditions of units may be associated with the lack of complete kitchen or plumbing facilities, more than one person per room, or having a cost burden greater than 30% of their household income. According to the Condition of Units data listed in the following section, 35% of owner-occupied units and 49% of renter-occupied units have at least one of the selected conditions.

Definitions

In Gloucester County, a housing unit is considered "standard" if it is in compliance with municipal housing and property maintenance codes. Because these codes "grandfather" certain pre-existing conditions associated with factors such as minimum room sizes and stairway widths, the precise number of housing units that can be categorized as standard based on a consistent application of municipal codes cannot be determined.

For the purposes of the Consolidated Plan, a housing unit is termed "substandard" if it requires major repair or replacement of one or more major systems or it requires rehabilitation costing $25,000 or more in order to achieve compliance with municipal codes.

Census data and other statistics are not sufficient guides for determining whether a substandard property is suitable for rehabilitation. Since most houses in the County were built before 1980, age of housing, by itself, is not a useful indicator. However, the County has experienced substantial issues with lead abatement, which presents strong correlation to the age of the housing stock. In addition, lead abatement activities are expensive. Because major systems repair and replacement needs vary widely in scope and cost, the existence of major systems deficiencies, by itself, is not a useful indicator either. Some vacant houses may be suitable for rehabilitation, but the determination of whether or not a particular house is to be rehabilitated should be based on a variety of factors including house and block conditions, real estate market characteristics, and the level of subsidy required to complete rehabilitation. With regard to the latter factor, the County will not provide development subsidy funding for housing ventures that exceed HOME limits.

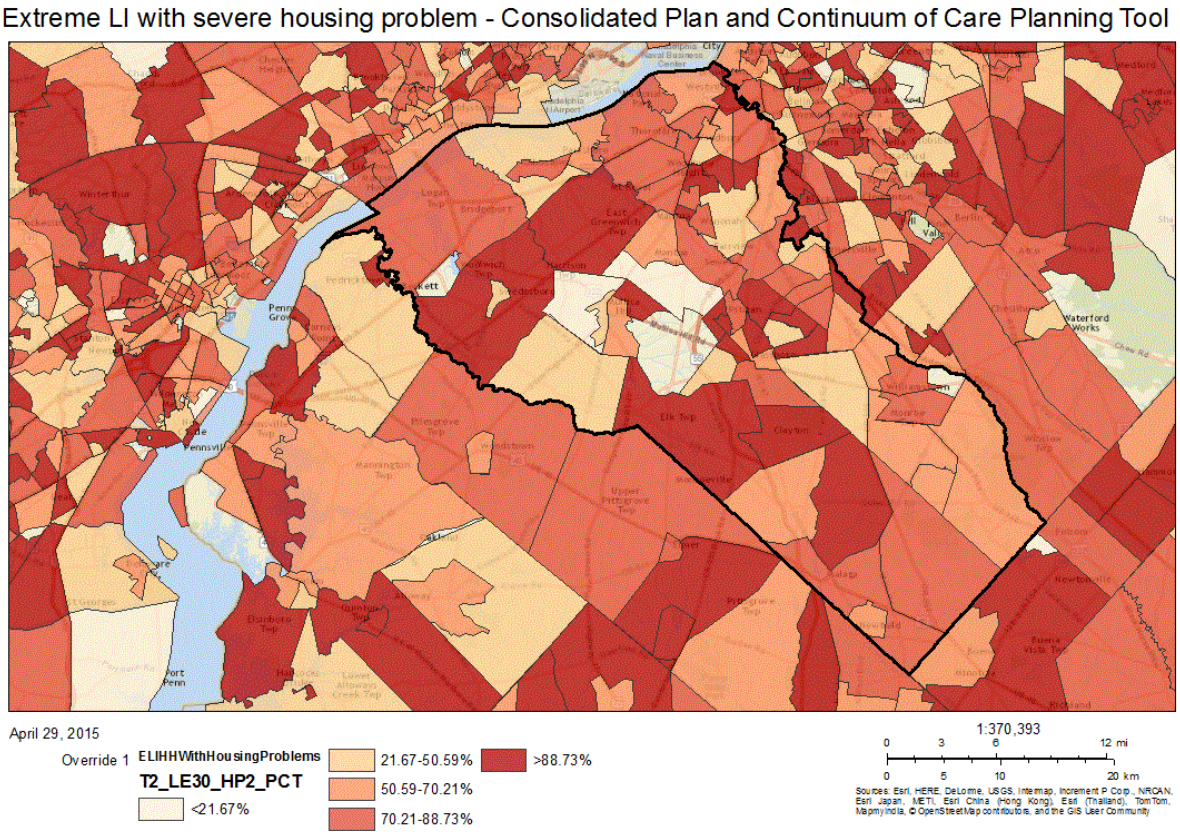
Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	29,533	35%	9,862	49%
With two selected Conditions	201	0%	553	3%
With three selected Conditions	45	0%	70	0%
With four selected Conditions	0	0%	0	0%

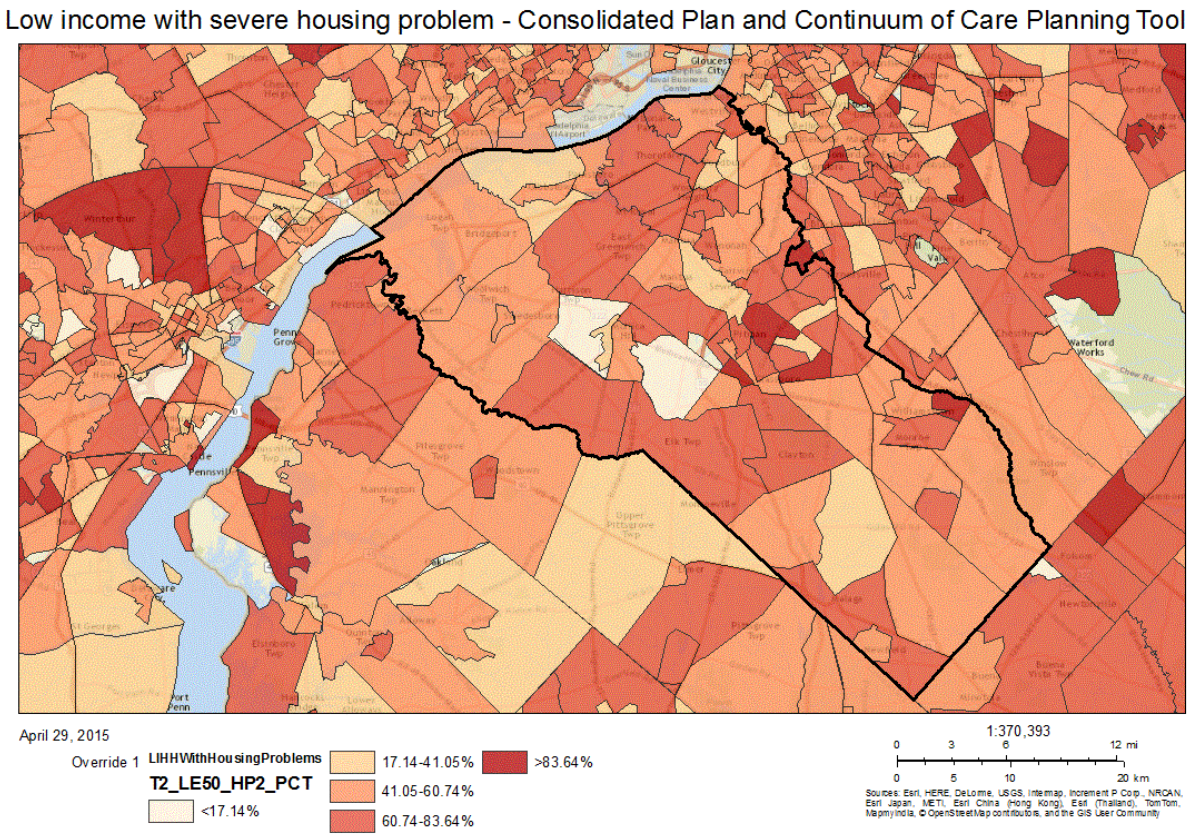
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	53,491	64%	9,793	48%
Total	***83,270***	***99%***	***20,278***	***100%***

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

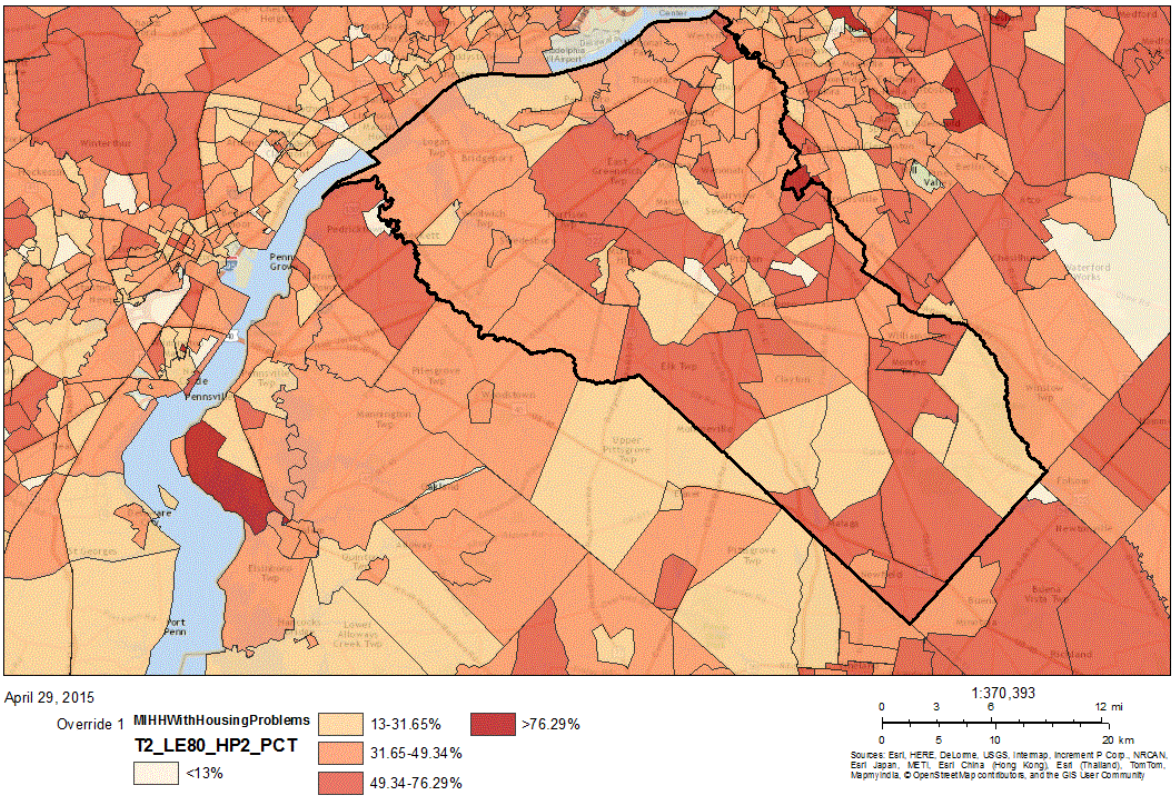


Extreme LI with severe housing problem - Consolidated Plan and Continuum of Care Planning Tool



Low income with severe housing problem - Consolidated Plan and Continuum of Care Planning Tool

Moderate income with severe housing problem - Consolidated Plan and Continuum of Care Planning Tool



Moderate income with severe housing problem - Consolidated Plan and Continuum of Care Planning Tool

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	13,432	16%	2,123	10%
1980-1999	25,494	31%	3,937	19%
1950-1979	31,446	38%	10,190	50%
Before 1950	12,898	15%	4,028	20%
Total	***83,270***	***100%***	***20,278***	***99%***

Table 34 – Year Unit Built

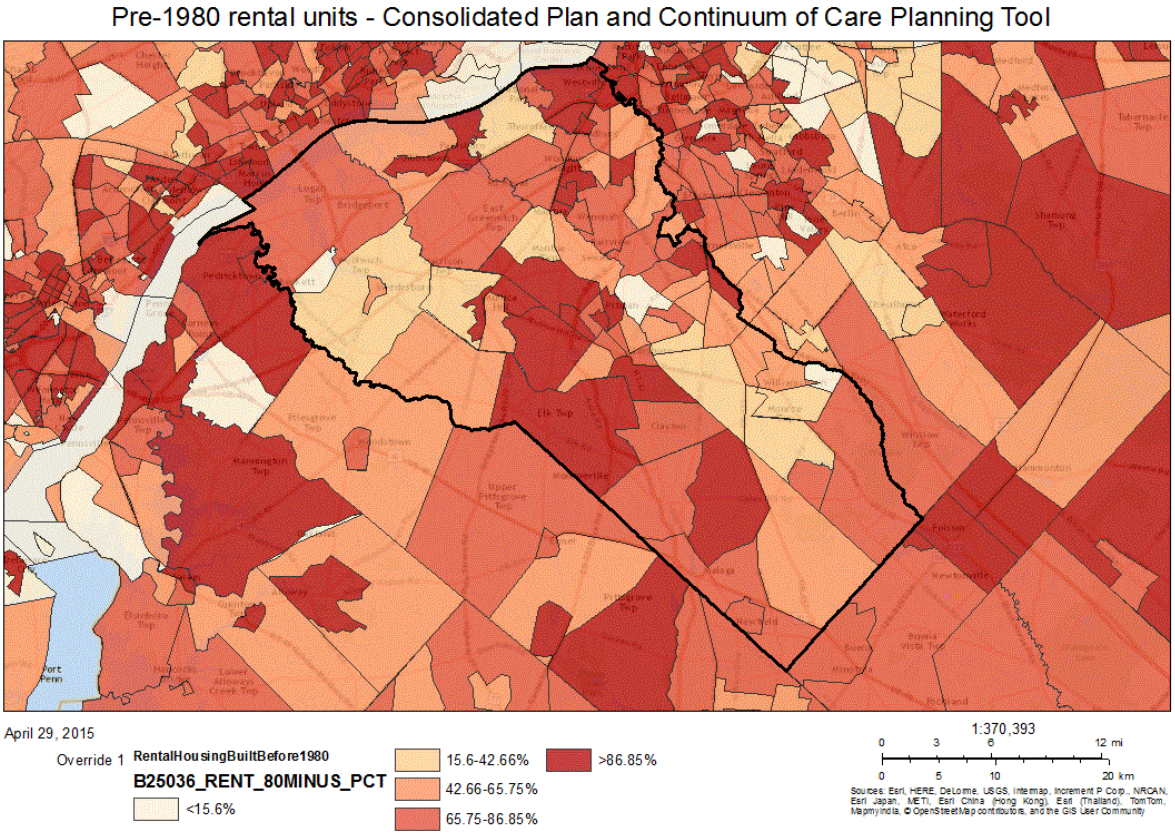
Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	44,344	53%	14,218	70%
Housing Units build before 1980 with children present	8,163	10%	1,226	6%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)



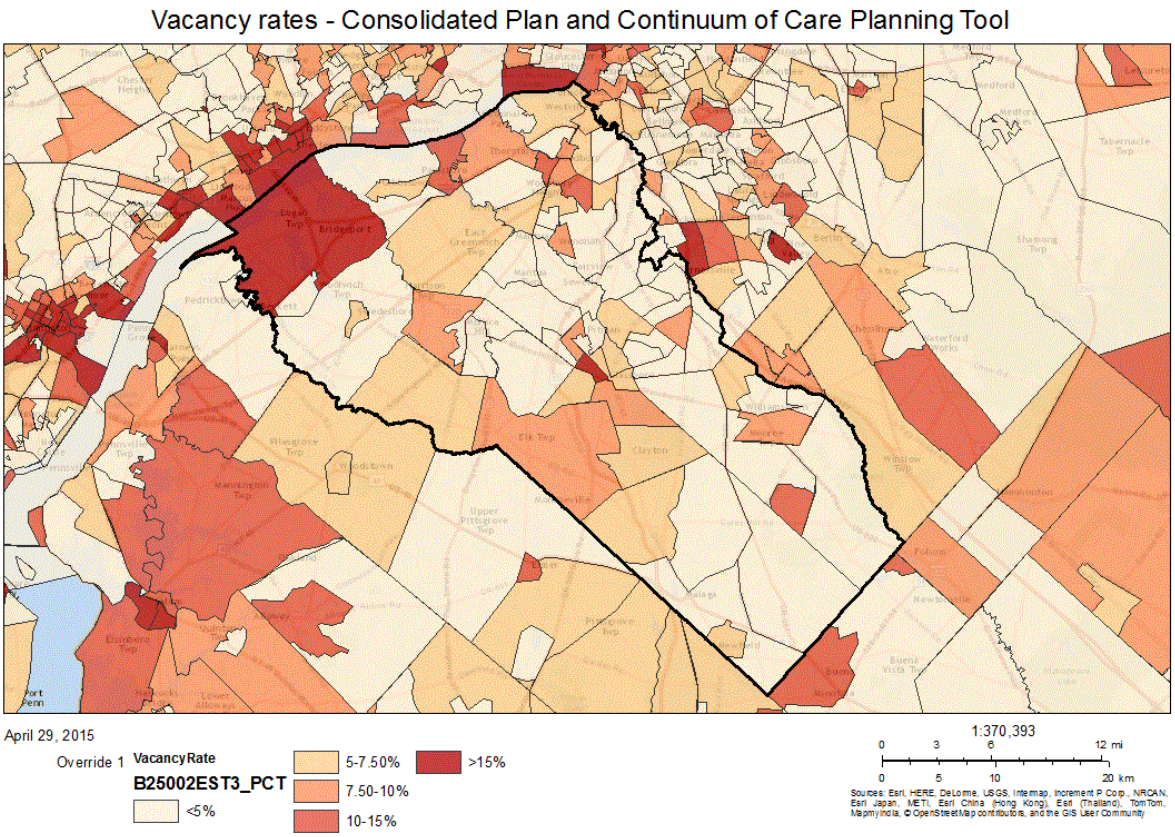
Pre-1980 rental units - Consolidated Plan and Continuum of Care Planning Tool

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS



Vacancy rates - Consolidated Plan and Continuum of Care Planning Tool

Need for Owner and Rental Rehabilitation

According to the table above identifying the Condition of Units, 44,344 of the owner occupied units were built before 1980 and 14,218 of the rental units were built before 1980 creating a large pool of units over 35 years old and potentially in need of repairs. 35% of the owner occupied units and 49% of the renter occupied units have one selected condition in need of repair.

The County's housing priorities reflect the fact that the County has a number of viable housing stock that can be preserved as affordable dwelling units and stimulate County-wide revitalization. To this end the County will focus efforts on rehabilitation of units not only to improve the quality of life of residents and neighborhoods, but to prevent homelessness.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the above Table, Risk of Lead-Based Paint Hazard, there are 8,163 Owner Occupied Housing units built before 1980 with children present and 1,226, Renter Occupied Housing Units built before 1980 with children present, representing 10% and 6% of the housing stock, respectively.

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

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.

Additional details on Public Housing are provided in the Public Housing Authority Surveys completed by both Authorities and included in the Grantee Unique Appendices portion of this Consolidated Plan.

OMB Control No: 2506-0117 (exp. 07/31/2015)

Totals Number of Units

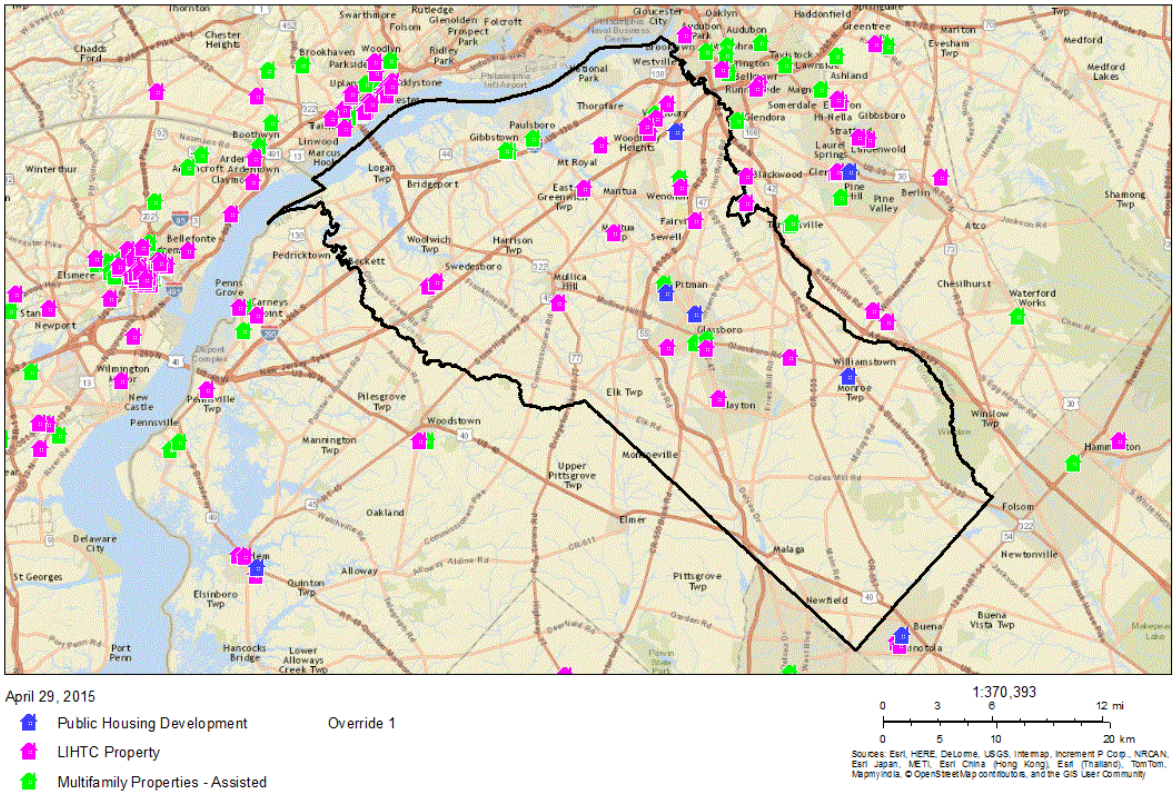
Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	14	441	2,040	0	1,928	0	0	994
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

OMB Control No: 2506-0117 (exp. 07/31/2015)

Subsidized housing - Consolidated Plan and Continuum of Care Planning Tool



Subsidized housing - Consolidated Plan and Continuum of Care Planning Tool

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing developments in Gloucester County are:

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In Glassboro: Whitney Gardens B – 24 units for the elderly

Grillo Street – 40 units for the elderly

Delsea Manor – 40 units for the elderly

In Monroe Twp.: Carino Park – 100 units for the elderly

In Deptford Twp.: Deptford Park – 100 units for the elderly

Scattered throughout the County: 62 family units

Public Housing Condition

Public Housing Development	Average Inspection Score
Whitney Gardens B	Fair
Grillo Street	Fair
Delsea Manor	Fair
Carino Park	Fair
Scattered site family units	Fair
Deptford Park - 53 units	Fair
Deptford Park - 47 units	Poor

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The majority of Public Housing units in the County require minor rehab and routine maintenance. There are 47 units in the Deptford Park development, however, that require major rehab as the result of damage sustained when a pipe burst in the facility.

Dwindling Capital Improvement budgets have increased the challenge of maintaining and improving units.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In addition to addressing unit maintenance to the highest degree possible, the agencies seek to involve residents in the operation and management of the developments. There are resident councils for all but the scattered site family units. The councils have input into management and unit modernization needs at their respective developments.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The County of Gloucester is part of the Camden City, Camden County and Cumberland County HUD Continuum of Care (CoC). The Continuum of Care process is a collaboration of agencies seeking funding through the McKinney-Vento Act; a program that includes services such as Supportive Housing Programs, Shelter+ Care Vouchers, etc. In addition to the CoC process, the County also seeks input and plans service provision through the Homeless Network Planning Committee (HNPC).

With the assistance from the Homeless Network Planning Committee (HNPC), Community Planning and Advisory Council (CPAC), and documents submitted through the Continuum of Care process, the facilities and services specific to the County of Gloucester have been identified. The facilities include Emergency Shelters, Transitional Housing, and Permanent Supportive Housing. Services include prevention activities, outreach and emergency supportive services.

The data included below is as reported in the HUD's 2014 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report for the Camden City/Camden, Gloucester, Cumberland Counties Contium of Care.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	346	754	350	0	0
Households with Only Adults	134	754	233	0	0
Chronically Homeless Households	0	0	0	60	0
Veterans	91	0	121	245	0
Unaccompanied Youth	12	0	25	51	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

OMB Control No: 2506-0117 (exp. 07/31/2015)

OMB Control No: 2506-0117 (exp. 07/31/2015)

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

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. 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.

The five-year goal is to make significant steps in eliminating the sources of homelessness by providing not only emergency assistance to the homeless, but also by providing assistance to very low- and low-income households that are threatened by homelessness. The objective is to assist low-income households or individuals who are homeless or in danger of becoming homeless with housing rehabilitation funds, emergency repair funds and other forms of emergency assistance .

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Center for Family Services is an independent non-profit human services organization that provides a full-range of counseling services to individuals, families and communities throughout South Jersey. The Center has more than 40 programs focusing on children and families. With shelters and parenting programs, families are strengthened and children receive the hope they need to strive for a better future. CFFS manages the Mother/Child Residential Program and the Domestic Violence Safe House.

Mother/Child Residential provides emergency and transitional housing for homeless single women and their children. Females who are homeless, pregnant, and/or parenting one to three children under the age of 8 are eligible to participate. Mother/Child Residential accepts referrals from potential clients, community service agencies, the County Board of Social Services and the NJ Division of Child Protection and Permanency. Women receive assistance with meeting educational goals, seeking employment and

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locating permanent housing. In addition, women receive daily educational classes in nutrition, parenting, healthy living, home management and communication skills. CFFS operates Mother's Arms Day Care providing nurturing care in a fully licensed, homelike environment from children from birth to 24 months. Mother's Arms accepts children from the community and from residents of Mother/Child Residential.

SERV is the New Jersey State Designated Domestic Violence Program for Gloucester County. SERV protects the rights of the survivors to ensure they are treated with compassion and dignity. Support is offered for those close to the survivor through education, guidance and counseling. Domestic violence support groups are available in Gloucester County to Women and children who are victims of domestic violence.

Safe House **-** CFFS provides 24-hour emergency safe housing for women and their children suffering from domestic violence. Safe House stays are available while women develop plans to lead violence-free lives. The Safe House provides an opportunity for women to be safe, to access legal, counseling, resources and options available to them and their children.

Robins Nest Inc, Life Link Homes - Life Link Homes are located in a secure, modern residential community in Glassboro. The program provides safe, affordable efficiency apartments for homeless youth ages 18-21 and those leaving the child welfare system. The program assists residents in making successful transitions to self-sufficient living by providing permanent housing, skill development, career planning and mentoring, and other support services which meet each person's developmental needs.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The category of non-homeless persons with special needs includes the most diverse population with the widest array of needs. Many persons with special needs are also the most dependent on government for their income and fundamental support while others are self-sufficient and only need accessible and appropriate housing.

In light of the Special Needs Analysis that follows, Gloucester County has opted to focus its attention on the following special needs populations:

- The elderly
- The developmentally disabled and the physically handicapped
- Those with alcohol and substance abuse addictions

As described in the Needs Assessment, there exists the need to develop permanent supportive housing for populations with special needs. The need for supportive housing for seniors, the mentally and physically disabled and persons with HIV/AIDS was often stressed during the consultation/citizen participation process. However, as mentioned above, because the full extent of the need still remains unclear, it is difficult to determine how best to address them. Currently, supportive services are available to special needs populations through advocacy groups and public agencies. These services are linked as closely as possible to the persons who need them, regardless of where they reside. As more specific data is uncovered, funding to support the development of housing with the needed supportive services will be pursued.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The following estimates for special needs populations are based upon information provided by various Departments or Divisions of Gloucester County or specific service providers in Gloucester County.

1. **<u>The Elderly and Frail Elderly</u>**

In New Jersey the Area Agencies on Aging have the authority and responsibility to plan and develop policy on programs for older persons within their county. Within Gloucester County that responsibility fall to the Department of Health and Senior Services.

The frail elderly, defined as those persons 75 and over and requiring assistance to perform two of three basic functions (housekeeping, preparing meals, assistance with dressing) number an estimated 6,588 of the County's 16,470 residents in this age bracket. This is based on the National Institute on Aging, which predicts that 40 percent of those over 75 require such assistance. The number and percentage of frail elderly is expected to grow as the 65 to 74 age cohort is now 19,229 or 9.4 percent of the population.

2. Physically Disabled

According to the Census Bureau's 2013 American Community Survey, there are nearly 25,000 persons in Gloucester County over the age of five that possess mobility or self-care limitations.

Supportive Housing and Service Needs. For renters, the most significant need is being able to find affordable and accessible housing. Housing advocates note, however, the disabled still face problems in requesting reasonable modifications in their rental units. In addition, many disabled renters need financial assistance to carry out accessibility modifications.

3. Persons with Substance Abuse

Substance abuse services are administered through the Gloucester County Department of Human Services. The Department's current Addiction Services Comprehensive Plan identifies the following range of services: Adult Residential, Detox, Evaluation and Outpatient services; MICA Residential and Outpatient services; and Youth Residential, Halfway House, Probation and Shelter services.

4**. Persons with AIDS and Related Diseases**

The State of New Jersey keeps statistics on persons with HIV/AIDS and related diseases. These figures are available at the county level. Gloucester County had 714 persons with HIV/AIDS as of Dec. 31, 2014. On a per capita basis, Gloucester County has one of the lowest incidence rates in the State. *More detailed information is provided in the Housing Opportunities for People with AIDS narrative in this section.*

Supportive Housing and Service Needs. The AIDS Coalition of Southern New Jersey operates the Ray of Hope Drop-in Center at 523 Stevens Street in Camden, providing access to a variety of care services. The HOPWA program in the Camden MSA is administered by the Camden City Division of Housing Services. The HOPWA program administered approximately 90 Housing Choice Vouchers for persons with HIV/AIDS.

Hogan House is a transitional residence operated by Dooley House, for persons and families affected by HIV/AIDS. Dooley House, Inc. has added Permanent Supportive Housing to its services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

1. Severe Mental Illness

In their current Five-Year Mental Health Service Delivery Plan, the County Division of Mental Health Services indicated that "over the past several years, funding for mental health services has not kept pace with Gloucester County's significant and sustained population growth." Inadequate funding has prevented providers from increasing staffing and expanding services. Individuals with mental health disorders are finding it more difficult to obtain inpatient care in Gloucester County. Those needing less intensive level of care must wait weeks to begin receiving treatment. Those seeking outpatient therapy or psychiatric evaluations usually experience six-month delays in obtaining an initial appointment. The Plan states that an estimated 17,000 individuals in Gloucester County suffer from major mental illness or biological brain disorders. Psychiatric Emergency Screening Services consistently reports increases in patient workload. As with other Special Needs programs, funding is needed to add staff to reduce the backlog of clients.

2. Developmentally Disabled

The Association of Retarded Citizens (ARC) estimates that between 2.5 and 3.0 percent of the general population is developmentally disabled. Applying the higher percentage figure to the County population figures means that an estimated 7,800 persons have this disability.

Supportive Housing and Service Needs. The most important issue facing the mental retardation system is the aging caregiver, who is often a family member. Many caregivers are very worried about who will provide for their disabled children when they are no longer able to provide care. Also, transportation programs, socialization programs and sheltered workshop employment opportunities are deemed needed according to the Human Services Assessment.

MSAA (Multiple Sclerosis Association of America) Manor Apartments in Glassboro provides accessible, affordable housing for disabled persons capable of living independently. Since the effects of MS vary widely from one individual to another the needs of the MS population are diverse. MSAA offers five categories of programs for people wit MS, their families and their care givers. The Glassboro MSAA complex, has a total of 40 units; 30 of the units are one-bedroom apartments, the remaining 10 are efficiencies. Tenant rents are subsidized by Section 8 funding, therefore, tenants must have low-incomes to qualify for admittance.

The Arc Gloucester (ARC) serves individuals in Gloucester County with intellectual and related developmental disabilities and their families by offering programs from residential programs to family support services. Finally, Arc operates 12 group homes that accommodate three to eight adults. Residents of group homes receive around the clock supervision to ensure a safe and secure environment that encourages participation in the decision making process regarding the household.

Bancroft in Mullica Hill also provides programs and supports for children and adults with intellectual and developmental disabilities, autism and acquired brain injuries. The organization has nine

campus/buildings in New Jersey, as well as over 150 community based group homes and supervised apartments in New Jersey, Delaware and Pennsylvania. The Mullica Hill campus in Gloucester County includes day, vocational and residential programs for adults with intellectual and developmental disabilities and acquired brain injuries.

Residential services are also available for elderly disabled persons at the Gloucester County Improvement Authority's Shady Lane facilities as described above.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Gloucester County's Division of Senior Services Area Plan identifies the following goals, objectives and strategies:

Outreach

Goal: Identify elders at-risk for premature institutionalization and reach out to assist the home-bound/frail/vulnerable, under served and isolated.

Objective: Deliver quality programs that are efficient and beneficial to the homebound, especially the low income minority, which tend to be isolated and under served.

Strategy: Programs include senior outreach, "On the Road" and Medication Management programs.

Evidence-Based Health Promotion Program

Goal: Provide Evidence-Based Health Promotion Programs and Health Screenings for elder at-risk for disease and medical conditions.

Objectives: Deliver a high quality exercise program that is beneficial to increase the mobility and flexibility of seniors with Arthritis and deliver a Health Screening program that identifies medical conditions, including Diabetes, Arthritis, Hypertension and High Cholesterol for prevention of Heart Attack and Stroke.

Strategy: Programs include PACE (People with Arthritis Can Exercise) and Senior Health Connection.

Transportation

Goal: Provide effective transportation programs for the special needs of seniors.

Objectives: Deliver quality Transportation programs to provide safe round trip transportation to doctors appointments and various non-emergency medical treatments and attentions

Strategy: Programs include the Non-Emergency Medical, Escorted and Blind Visually Impaired Transportation programs.

Emergency Preparedness

Goal: To develop and maintain an approved basic emergency plan to safe guard the senior population

Objectives: Create and maintain an approved Emergency COOP Plan for continuation of senior services during and after an emergency situation.

Strategy: The COOP Plan has been adopted and an alternate site approved at the Gloucester County College. Emergency "practice drills" are held twice a year.

Caregiver Programs

Goals: Develop and maintain an effective and efficient Title IIIE Caregiver Program and to deliver the program as a "Direct Services Program.

Objectives: Foster accessible and high-quality services to help caregivers access appropriate resources; provide a program with special focus on minorities , dementia and adult children.

Strategy: The CARES (Caregivers Accessing Respite, Education and Support) program with expertise of a Registered Nurse; The County will utilize funding from the National Family Caregivers Support Program.

Nutrition Programs

Goal: Provide Congregate and Home Delivered Nutrition Programs that serve nutritious meals to seniors that are at-risk of inadequate nutrition as a "Direct Services Program"

Objectives: Serve RDA approved nutritious lunches to seniors 60 years of age and older through the Congregate and Home Delivered Nutrition Programs.

Strategy: Administer the Congregate and Home Delivered Nutrition Programs with County staff and utilize outside vendors to supply the approved lunches at six County nutrition sites.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Please see response to previous question.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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.

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

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 $224,700, according to the 2013 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 $74,524. Obviously, while $74,524 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

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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.

Continued in additional text

1st Add

Expanding Locations and Development Potential
The housing market in Gloucester County is complex and strongly influenced by many factors beyond the control of the County or the individual municipalities. The housing market and housing costs can, however, be influenced through land use and zoning decisions lot size requirements, incentives for developers and allowances for multi-unit developments.

Eliminating Unnecessary Development Cost
The costs of construction are more complex than the costs of land, utilities, materials, labor, financing or other soft costs. Regulations can add significant costs to new home construction.
Non-regulatory Barriers to Affordable Housing: Many of the largest construction costs are things that local regulations have little effect upon.
• Rapidly increasing land costs
• The costs of building materials
• Rising interest rates (not currently a concern)
• Labor costs

Regulatory Barriers to Affordable Housing: Zoning regulations have a significant effect on housing prices.
• Limiting the amount of land zoned for densities that promote reasonably priced homes affect those with the least money to spend on housing.
• Excessive requirements for lot size
• Infrastructure financing tools, such as impact fees or land dedications.
• Length of the approval process
• Federal and State environmental regulations

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Market Conditions
The major barrier to affordable housing in Gloucester County is the high cost of housing created by a demand for housing, both existing and new, which exceeds the current supply. Increased demand has served to drive prices for new homes upward prior to the current recession in the housing market.
In addition, the cost of site acquisition is very high, and construction costs in metro Philadelphia/ New Jersey are among the highest in the nation. These facts make Gloucester County housing construction expensive and put affordable housing out of the reach of low-income households.

Funding
This impediment involves the lack of Federal and State resources for affordable housing initiatives. Continuously shrinking Federal and State funding sources to subsidize affordable housing projects is limiting opportunities. Non-profit developers lack adequate capital for pre-development expenses. This severely limits their ability to aggressively explore the feasibility of potential projects as prospects arise.

Low Incomes
The relatively low-income level of many of the residents of the County is another significant impediment to affordable housing. The level of subsidies required to engage developers in the construction of affordable housing is often quite high, and this limits the number of units that can be built in any given period. Low incomes also make it more difficult for potential homeowners to accumulate the funds for down payments, or to qualify for loans with many financial institutions. Deeper subsidies are needed to entice private developers and qualify potential buyers.

Second add

Federal and State Regulations
Some federal and state regulations, especially those related to the production and conservation of affordable rental units, represent a barrier to affordable housing. The state rental rehab program has burdensome paperwork requirements that are very time consuming and discourage participation in the program. Lengthy turnaround time on applications and on project draw-downs also discourage participation. There are several other examples of well intentional federal and state regulations that were created to abate specific problems but in the process have created obstacles to the development of affordable housing. Two examples would be historic preservation rehab guidelines and the lead-based paint regulations. Both regulations were created to address broad-based problems; however, the unintended consequences of the regulations have brought more expenses in developing or rehabilitating older housing. The lead hazard regulations implemented by HUD have impacted the feasibility of completing housing rehabilitation projects by municipalities. The cost of each individual rehab project has significantly increased, causing low and moderate income households that need assistance to be placed on an extensive waiting list. While the regulations have a public safety intention, the actual impact has been to limit projects.

Local Land Use Controls

Excessive design and site improvement standards, impact fees and exactions are some of the land use controls used by municipalities that increase building costs and effectively raise the price of housing. Limited or improper zoning for high-density residential use in areas with inadequate infrastructure also raise housing prices, since developers either are forced to build at lower densities or must incur additional cost to install the necessary facilities.

Building and Connection Fees

To some degree, the fees to construct a new house, including connection fees to municipal water and sewer systems and new State approved development fees are a barrier to new affordable housing. Presently, these fees cannot legally be reduced or waived as they are set by municipal ordinances.

Property Taxes

Property taxes generate revenue to support a broad array of public facilities and services at the local and township level of government. Heavy reliance on property tax to provide local services has made communities more wary of intensive residential development. Communities tend to favor non-residential or low-density residential uses, which are perceived to require fewer services. This leads localities to limit the amount of land available for the production of more affordable housing by imposing restrictive zoning and land use regulations. Also, it is recognized that property taxes are a significant housing cost and therefore can impact affordability. The State of New Jersey is known as a high property tax state.

Permit Delays

Development in New Jersey includes several governmental levels and agencies in the approval process, either directly or indirectly. Approvals must be obtained from several state and regional agencies, utility authorities, soil conservation districts, as well as, the municipal planning board. The time delays and duplicative requirements from different levels of government have increased the cost of land development in New Jersey, and has made the production of affordable housing much more difficult. Several years ago the New Jersey Builders Association estimates that half of the projects that complete the permit process take more than three years to do so. One estimate of the cost of the delays caused by the lengthy approval process is one percent per month, suggesting that the residential construction process can add more than 30 percent to housing costs.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The **primary objective** of the County's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunity for low and moderate income persons. This definition includes a wide range of programs and activities.

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through a *Housing and Community Development Needs Survey* completed by municipal officials and administrators, residents, county officials and staff, and a wide range of service providers and public agencies. These survey responses and public comments at a series of public hearings are described in the public participation section of this Plan. The Division of Planning is also in contact with non-profit organizations that provide social services to the low and moderate income population of Gloucester County. These organizations often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The County has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective.

In addition, the County has established the following objectives to provide a ranking and to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in the County in light of public input and visions of our future. These objectives are:

¨ To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to provide adequate public improvements, such as streets, sidewalks and sewer, in low and moderate income neighborhoods

¨ To provide a wide range of quality services, including youth recreation and senior activities, to low and moderate income persons, especially the disabled and the elderly

¨ To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low and moderate income households

¨ To conserve and renew older neighborhoods and to improve citizens living environment, including security and safety

¨ To promote increased private investment and activity in community development activities

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Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	786	899	1	1	0
Arts, Entertainment, Accommodations	11,980	9,173	11	12	1
Construction	6,779	5,823	6	8	2
Education and Health Care Services	24,212	11,819	22	16	-6
Finance, Insurance, and Real Estate	7,961	3,141	7	4	-3
Information	2,237	697	2	1	-1
Manufacturing	9,973	8,312	9	11	2
Other Services	4,588	3,107	4	4	0
Professional, Scientific, Management Services	11,467	4,781	10	6	-4
Public Administration	5	3	0	0	0
Retail Trade	17,197	16,926	16	22	6
Transportation and Warehousing	4,760	2,746	4	4	0
Wholesale Trade	7,956	8,320	7	11	4
Total	109,901	75,747	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

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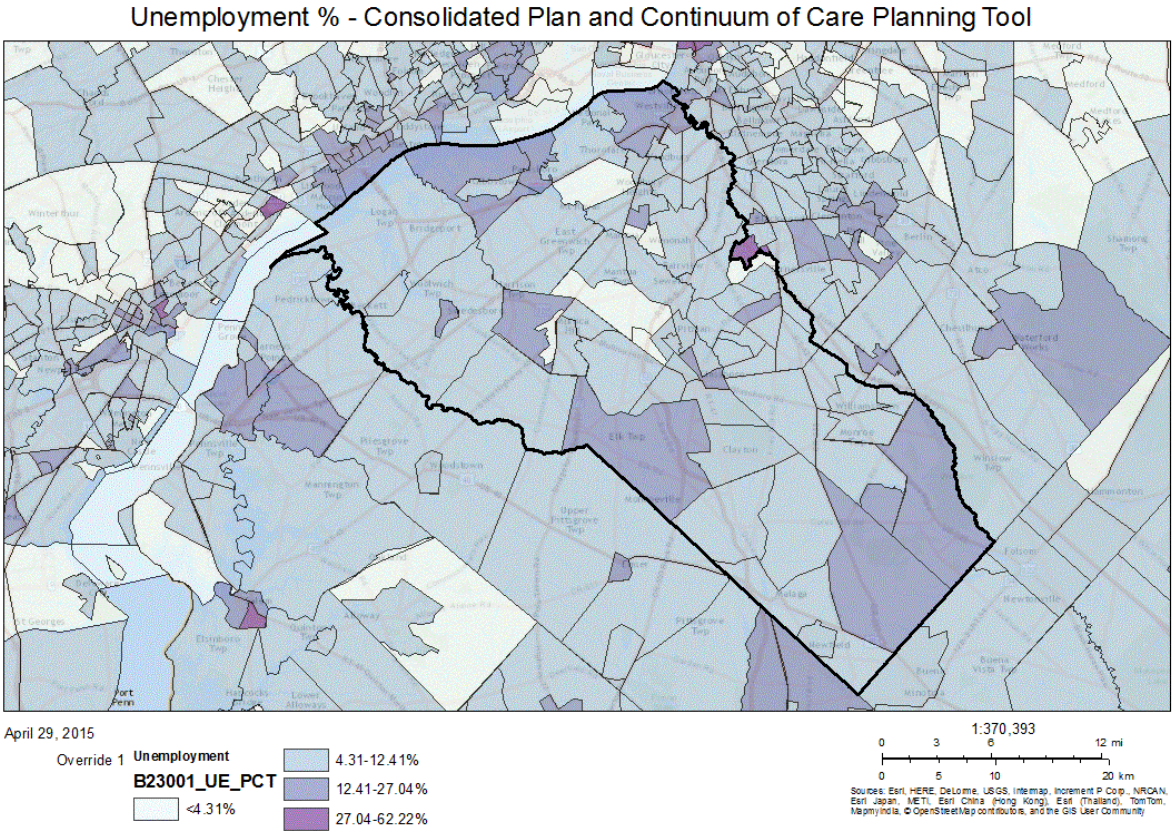
Labor Force

Total Population in the Civilian Labor Force	156,179
Civilian Employed Population 16 years and over	141,326
Unemployment Rate	9.51
Unemployment Rate for Ages 16-24	26.35
Unemployment Rate for Ages 25-65	6.30

Table 41 - Labor Force

Data Source: 2007-2011 ACS



Unemployment % - Consolidated Plan and Continuum of Care Planning Tool

Occupations by Sector	Number of People
Management, business and financial	34,782
Farming, fisheries and forestry occupations	5,550
Service	11,701
Sales and office	38,388
Construction, extraction, maintenance and repair	11,895

Occupations by Sector	Number of People
Production, transportation and material moving	7,856

Table 42 – Occupations by Sector

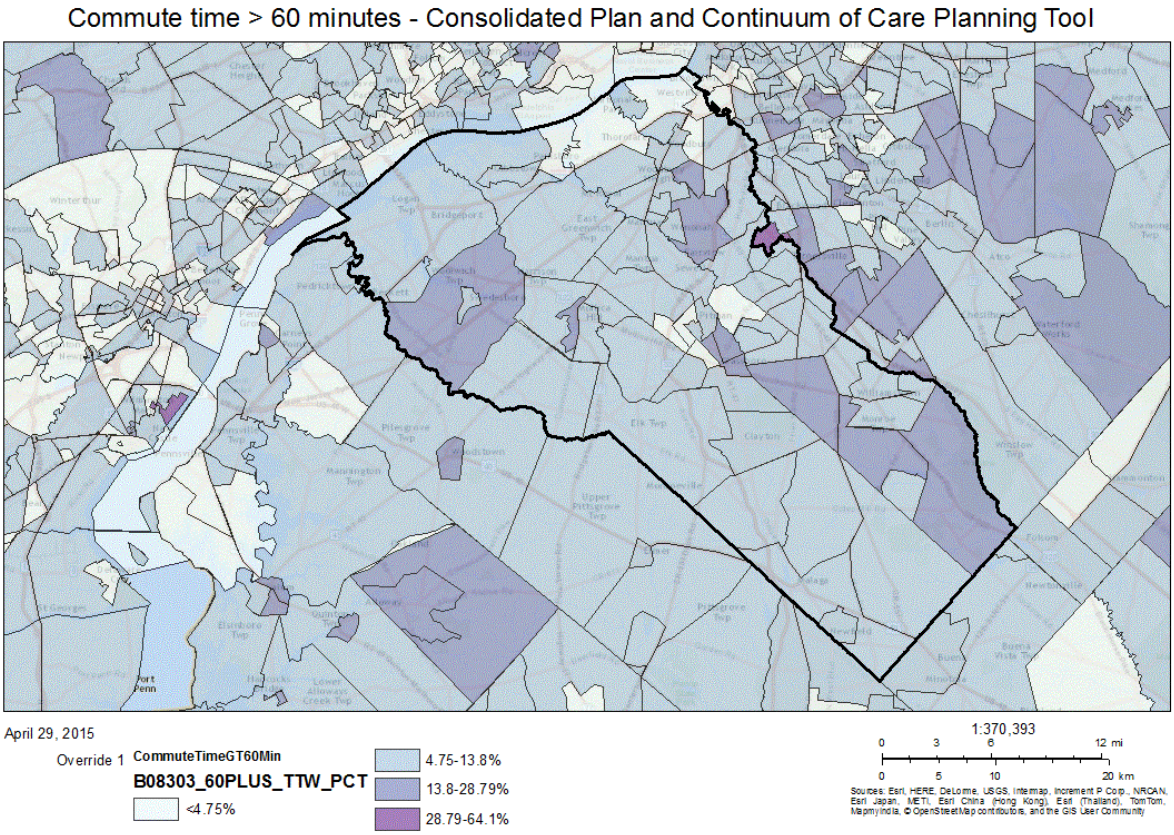
Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	74,516	56%
30-59 Minutes	45,355	34%
60 or More Minutes	13,549	10%
Total	***133,420***	***100%***

Table 43 - Travel Time

Data Source: 2007-2011 ACS



Commute time > 60 minutes - Consolidated Plan and Continuum of Care Planning Tool

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	5,773	1,147	3,533
High school graduate (includes equivalency)	35,237	3,985	10,871
Some college or Associate's degree	36,727	3,188	7,148
Bachelor's degree or higher	40,672	1,439	4,972

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	410	503	541	1,354	2,866
9th to 12th grade, no diploma	2,116	1,381	1,397	5,277	5,642
High school graduate, GED, or alternative	9,386	8,512	12,507	29,084	16,199
Some college, no degree	10,563	8,215	8,615	16,295	4,400
Associate's degree	1,525	2,849	4,519	6,718	992
Bachelor's degree	2,467	8,659	9,704	14,164	3,189
Graduate or professional degree	155	3,032	4,504	7,062	1,700

Table 45 - Educational Attainment by Age

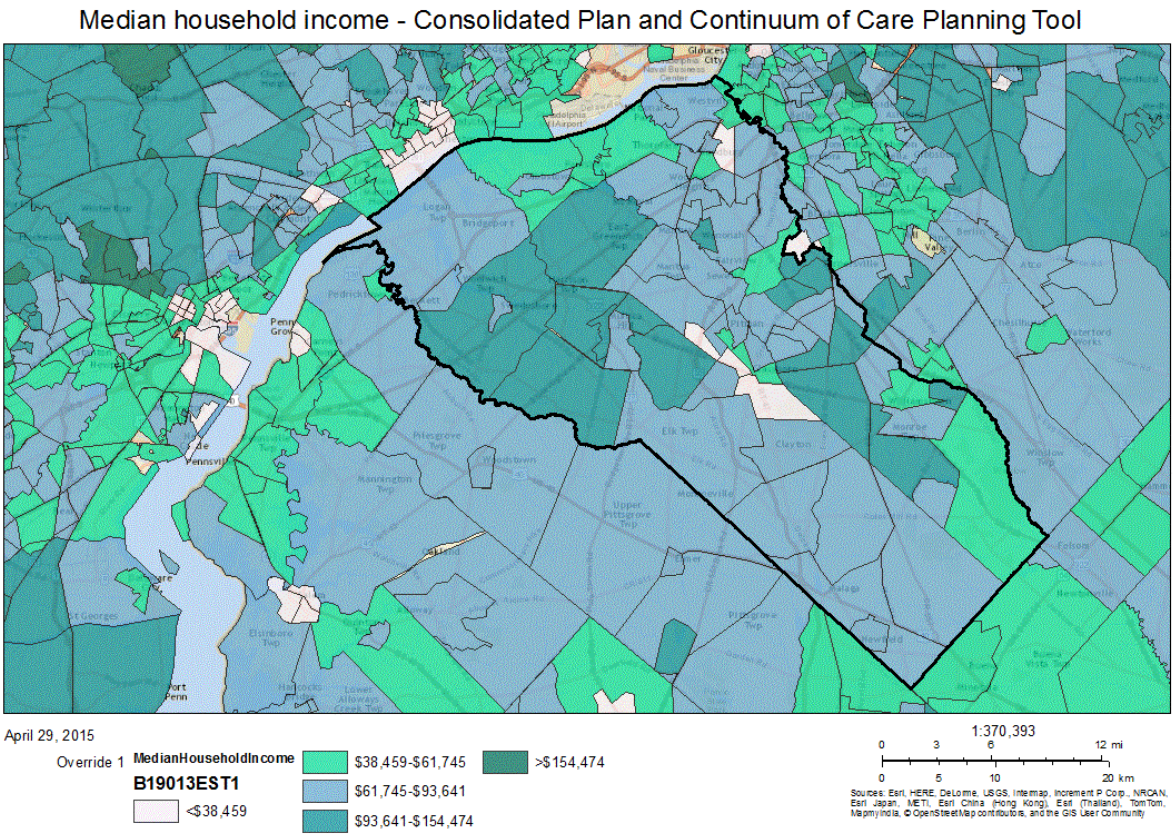
Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,027
High school graduate (includes equivalency)	36,308
Some college or Associate's degree	45,519
Bachelor's degree	61,509
Graduate or professional degree	73,991

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS



Median household income - Consolidated Plan and Continuum of Care Planning Tool

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The County's economic base is dominated by three key sectors: Education and Health Services, Retail Trade and Arts, Entertainment and Accommodations. Together they account for 50% of all jobs in the County.

Describe the workforce and infrastructure needs of the business community:

The population of Gloucester County is estimated (in 2014) at 292,530 persons. This is an increase of 4,242 persons since the 2010 Census count of 288,288 individuals and an increase of 36,928 persons from the 255,602 count in 2000. This translates to a growth rate of approximately 14% over this period, which is well ahead of most New Jersey counties.

The unemployment rate in the County, at 6.0% (Dec. 2014) is still above its pre-recession rate of 4.8% (2007), but well below recent figures, which reached 11% or more at the height of the recession. Unemployment rates in Gloucester County have recovered fairly quickly from the recessionary lows. The

New Jersey unemployment rate is currently estimated at 5.8%, (Dec. 2014) a figure slightly lower than that of Gloucester County.

The number of persons living below poverty rose from 15,395 in 2000 to an estimated 23,087 in 2013 indicating the lingering effects of the recession. Although Gloucester County is one of the fastest growing counties in New Jersey, its 2012 median household income, at $71,324 was just over 80% of the State average, which was $79,584.

The County's economic base is dominated by three key sectors: Education and Health Services, Retail Trade and Arts, Entertainment and Accommodations. Together they account for 50% of all jobs in the County. The County's workforce, estimated at almost 140,000 people, is extremely diverse reflecting a suburban population that commutes to various places of employment throughout the region.

Gloucester County is working to meet both the training needs of the business community and the County's labor force to ensure that it can compete with changing economic and technological demands. Training programs are provided by the County's Institute of Technology, County College and Workforce Investment Board. The County is partnering with these organizations, local business groups, municipal government and other organizations to address these needs in a strategic and collaborative fashion.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are three initiatives under way currently that will impact very positively on the Gloucester County economy. The first is the development of the Delaware River Port at Paulsboro in the southern part of the County. This port, to be served by intermodal links to rail and truck services, will create thousands of new jobs in the County and throughout the region. Construction has commenced and new rail and other infrastructure improvements are being funded in part with grants from the U.S. EDA, U.S.D.A. and the U.S. DOT TIGER Program.

The second initiative involves a planned expansion of the Rowan University Technology Park, located on Route 55 in central Gloucester County. The County is working with the University to expand research and development at this location reflective of 21st Century industry. Talks are under way with a major defense contractor to focus R&D efforts in electronics and other technologies at the site. This initiative will make the County a hub in southern New Jersey for high technology training programs and product development.

The third initiative is a welcome addition to the County's public transportation system. The East-West Cross-County Shuttle will add a new dimension in a County dominated by North-South transit options to and from Philadelphia. The East-West shuttle, funded largely through a private grant, will link several

communities, including Glassboro, which has the county's highest concentration of low-mod income residents, with the Pureland Industrial Complex in Logan Township.

It will stop at affordable housing complexes and several other points, including links to NJ Transit routes. The service is planned as a viable alternative route to jobs at Pureland and many other destinations along the route. A subsidized service, it will offer $1 fares. The People to People Foundation intends to have staff and volunteers on the shuttles to offer resource and referral information for a variety of services available in the region. A possible housing connection exists in that at least one for-profit developer – Conifer – said they will revisit potential housing sites they had previously rejected because they weren't close enough to public transportation.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Workforce skills correspond well with employment opportunities in the County and throughout the region. There are however, unemployed individuals and underemployed persons who will benefit from the aforementioned WIB, College and Technology training programs offered by the County and its workforce development partners.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The county has identified the following six goals as part of an economic development action agenda, all of which will affect workforce training or expand economic opportunity and job growth.

1. Work with the Rowan Technology Park to expand infrastructure that supports the "Defense Electronics Triangle." This initiative will offer new job opportunities for unskilled, underskilled, and highly skilled individuals throughout the County and region. The County's broad based training programs are accessible to persons living in neighborhoods encompassed by the Consolidated Plan and will help to alleviate distress in these areas.
2. Work to create an Academy of Allied Health and Medical Services. This initiative in particular will provide workforce training in all levels of healthcare for a broad cross-section of the County's population. Healthcare is an industry where there are many entry level jobs or jobs that require a modest level of training in order to secure a position.
3. Promote development, redevelopment and expansion of business parks. These locations offer concentrated sources of employment, making for sound use of land and infrastructure.
4. Continue to invest in the Paulsboro Marine Terminal and other facility infrastructure needed to expand waterfront development. The County frontage on the heavily traveled Delaware River just south of Philadelphia provides a valuable asset for job creation.

5. Create a Gloucester County Low Interest Loan Pool to augment commercial and other financing for large and small businesses. Capital is an important tool for business attraction, retention and expansion.
6. Identify areas to expand and upgrade water and sewer capacity, road, highway and transit systems. Such infrastructure is vital to a vibrant business climate.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Gloucester County has produced its own CEDS but is also encompassed within the Delaware Valley Regional Planning Commissions CEDS which includes five Pennsylvania and four New Jersey counties in the greater Philadelphia Region. Some of the initiatives reflected in the County CEDS include:

1. Business Retention and Relief from Recessionary Impacts. Given the lingering recessionary impacts on the County work is underway to apply for and/or implement U.S. EDA funding to address business retention and expansion. Specifically, the County is working in Franklin Township on a new food service center and wants to work with Logan Township to provide infrastructure (road and utility) funding to consolidate an existing industry. This would mean the retention of over 700 jobs and the potential for job expansion and development at the site.
2. Port and Waterfront. Mentioned several times, this initiative continues to be a main focus of the County and Regional CEDS.
3. Transportation Infrastructure. Another project that significantly advances both the goals of the CEDS and the Consolidated Plan is the proposed extension of a light rail (PATCO) system to Gloucester County. The initial plans for this extension call for the phase one portion of the rail line to have Woodbury as its southern terminus, with longer range plans to extend the line south to Glassboro. CEDS projects for employment and job generation should be targeted at locations that are accessible via the light rail network, many of which touch on ConPlan communities. Port, rail, and highway transportation and investments in key infrastructure projects remain high on the County's list of priorities.
4. Brownfield and Downtowns. In 2008, the County prepared an inventory to identify a comprehensive listing of brownfield and grayfield sites. This GIS based data network was screened for priority sites – those that were close to major highways and captured by State Development & Redevelopment Planning and other criteria. It positions the County very well to identify quickly potential redevelopment sites, particularly those in U.S. EDA eligible communities. Downtown redevelopment also remains a high priority of the County

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The communities of Glassboro, Clayton and Paulsboro have higher concentrations of households with multiple housing problems than the County as a whole. Concentration, for the purposes of this question, is defined as having a percentage that is more than 10 points above the County average.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The communities of Glassboro, Clayton and Paulsboro have higher concentrations of lower income residents than the County as a whole. Concentration, for the purposes of this question, is defined as having a percentage that is more than 10 points above the County average. These same communities also have an above average (for the County) number of Black/African-American residents.

What are the characteristics of the market in these areas/neighborhoods?

Older housing stock with greater need for repairs, lower home values and lower incomes are some of the common characteristics in these areas.

Are there any community assets in these areas/neighborhoods?

Glassboro and, to a lesser extent, neighboring Clayton benefit from the presence of Rowan University, a burgeoning public university based in Glassboro. Rowan has grown tremendously in the past decade, bringing improvements and opportunities to the region. Some of the ripple effect of the university's growth were slowed by the recent recession but are beginning to become evident. The university's positive impact is expected to continue.

The port project described below is a harbinger of growth and opportunity in Paulsboro.

Are there other strategic opportunities in any of these areas?

There are three initiatives under way currently that will impact very positively on the Gloucester County economy, particularly in the area's of the County most in need.

The first is the development of the Delaware River Port at Paulsboro in the southern part of the County. This port, to be served by intermodal links to rail and truck services, will create thousands of new jobs in the County and throughout the region. Construction has commenced and new rail and other infrastructure improvements are being funded in part with grants from the U.S. EDA, U.S.D.A. and the U.S. DOT TIGER Program.

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The second initiative involves a planned expansion of the Rowan University Technology Park, located on Route 55 in central Gloucester County. The County is working with the University to expand research and development at this location reflective of 21st Century industry. Talks are under way with a major defense contractor to focus R&D efforts in electronics and other technologies at the site. This initiative will make the County a hub in southern New Jersey for high technology training programs and product development.

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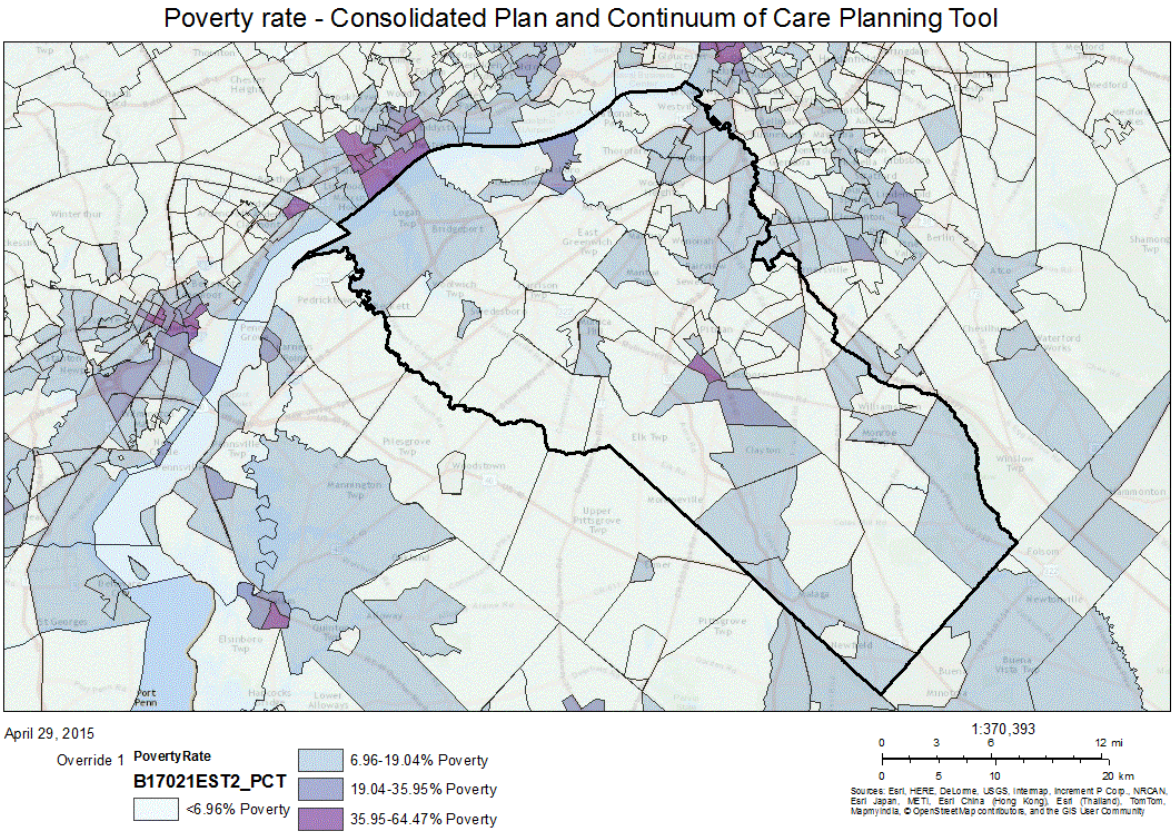
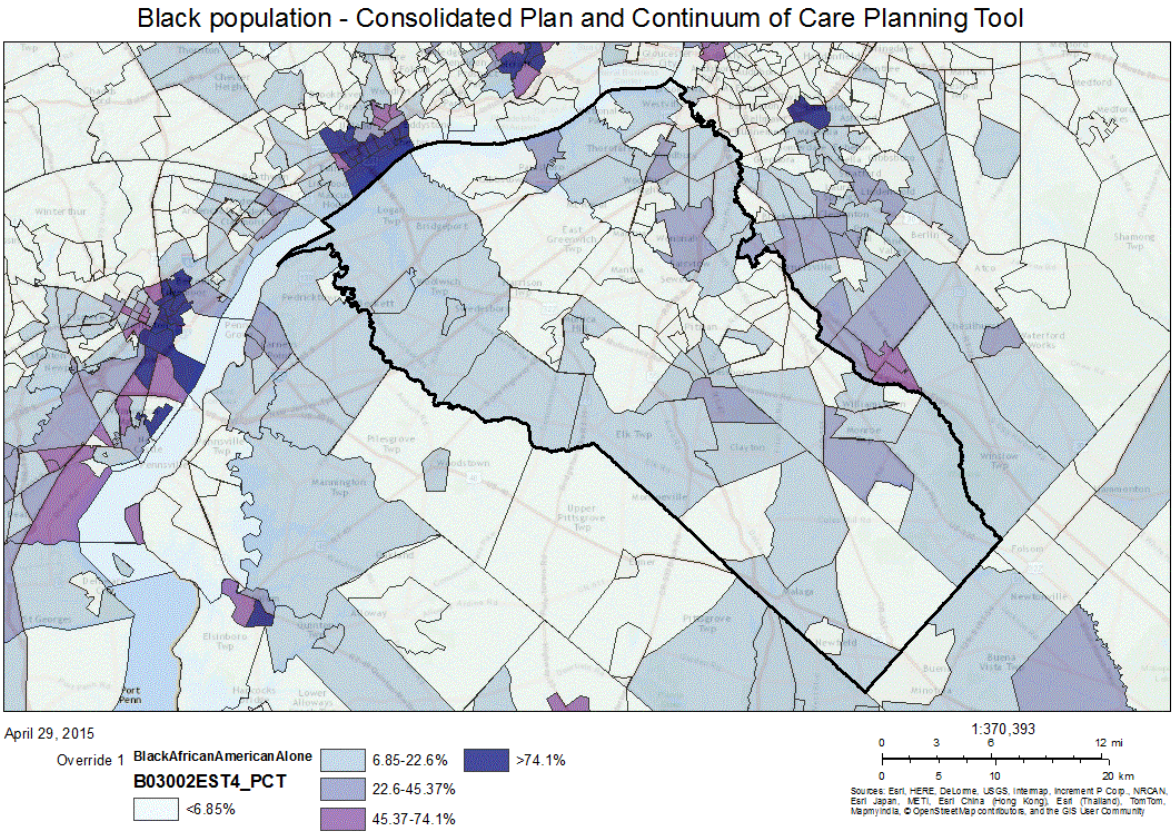
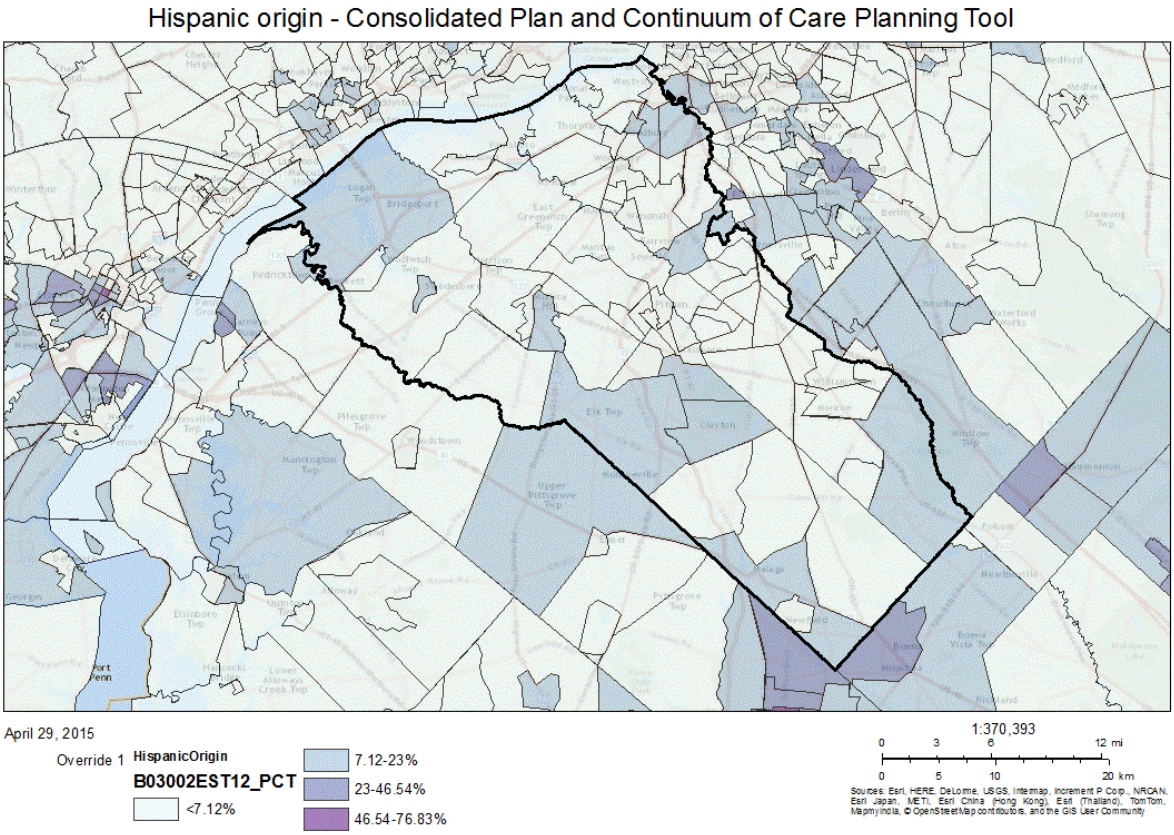


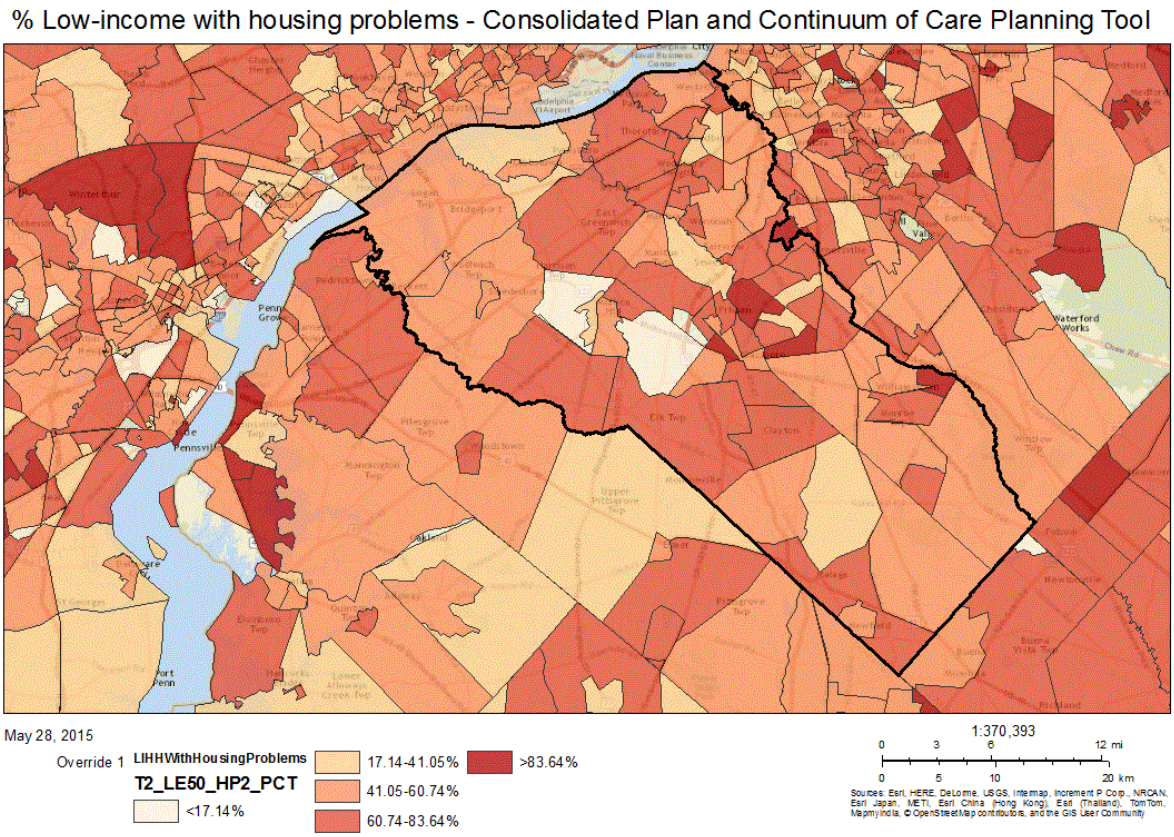
Poverty rate - Consolidated Plan and Continuum of Care Planning Tool



Black population - Consolidated Plan and Continuum of Care Planning Tool



Hispanic origin - Consolidated Plan and Continuum of Care Planning Tool



% Low-income with housing problems - Consolidated Plan and Continuum of Care Planning Tool

Strategic Plan

SP-05 Overview

Strategic Plan Overview

It is the intention of Gloucester County to invest its limited federal Community Development Block Grant and HOME Investment Partnerships funds in ways that will garner long term, sustainable results. For this reason the County has carefully examined its needs for Affordable Housing Development, Preservation of the Existing Housing Stock, Programs to Foster Homeownership, Renovation of Public Facilities and Infrastructure, Public Safety, Public Services, Removal of Architectural Barriers and Economic Development. An examination of existing services, housing and the funding sources available to sustain them, with or without Community Development Program assistance, was examined.

Since Public Service activities cannot receive more than 15% of the Community Development Block Grant allocation the County elected to continue its course of primarily funding public improvements, including infrastructure, facilities and barrier removal in addition to housing rehab and development.

The multiple housing projects, funded with CDBG and HOME funds, and public facility and public infrastructure reconstruction remain the highest priorities. While economic development/job creation are certainly important activities to our community, they will largely be funded with resources other than CDBG.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	**Area Name:**	Countywide
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	**Area Name:**	Eligible low-mod census tracts
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	

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	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Scoring of the competitive applications submitted for the use of CDBG funds included a component that gave more points to activities benefiting higher numbers of low-mod residents. Thus, activities benefiting geographic areas with higher percentages of low-mod residents were more likely to be funded. The result is a larger number of activities and of CDBG investments in those areas with the highest concentrations of low-mod residents.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	**Priority Need Name**	Preservation of existing housing stock
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Other
	Associated Goals	Housing rehabilitation
	Description	Loans to eligible homeowners for necessary repairs.
	Basis for Relative Priority	The continued popularity of the program as evidenced by a consistent waiting list and the fact that rehab allows effective use of CDBG and HOME funds because budgets are on a scale that current funding levels will support.
2	**Priority Need Name**	Improvements to public facilities & infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Other Other
	Associated Goals	Public facilities & infrastructure

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	Description	Grants to municipalities and eligible non-profits to make improvements to public streets and other infrastructure or to facilities that serve low-mod populations
	Basis for Relative Priority	The fact that these activities meet documented needs, fit within the County's CDBG budget and are often an opportunity to leverage other resources for CDBG-supported projects.
3	**Priority Need Name**	Increased home ownership
	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	Other
	Associated Goals	Increase home ownership opportunities
	Description	Loans of up to $10,000 to eligible households to provide down payment assistance when purchasing a home.
	Basis for Relative Priority	Consensus that homeownership is a desirable goal and the ability to meet a need with a relatively small amount of funds.
4	**Priority Need Name**	Diverse & viable public services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	Other

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	Associated Goals	Support Public Services
	Description	Grants to local non-profits to support the provision of a wide variety of eligible services for low and moderate income residents.
	Basis for Relative Priority	The importance of these supportive services to many of the County's most vulnerable residents, the fact that these funds are generally leveraged by the non-profits and the excellent track record of service provision by these sub-grantees.
5	**Priority Need Name**	Additional affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly
	Geographic Areas Affected	Other
	Associated Goals	Support the addition of affordable housing units Increase number of rental vouchers
	Description	Through assistance to both for-profit and non-profit developers, increase both homebuyer and rental housing options in the County. Also, supplementing public housing agencies' voucher programs to give County renters morel housing options.
	Basis for Relative Priority	The overwhelming need as evidenced by waiting lists coupled with interest in the County from qualified developers with a track record of successfully working with HUD programs. Also, the ongoing success of the County's Tenant Based Rental Assistance under the HOME program.
6	**Priority Need Name**	Sound public housing programs
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	Other
	Associated Goals	
	Description	Non-monetary support for the efforts of the County's two public housing agencies by facilitating connections with other service providers and by sharing information concerning funding and technical assistance opportunities.
	Basis for Relative Priority	Low priority because no use of CDBG or HOME funds is anticipated.
7	**Priority Need Name**	Adequate homeless facilities & shelters
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence

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	Geographic Areas Affected	Other
	Associated Goals	Support homeless facilities
	Description	Grants to organizations providing shelter, emergency assistance, transitional housing and support services for homeless families, individuals and unaccompanied youth.
	Basis for Relative Priority	Ongoing and dire nature of the need when people are in this situation and having several organizations with the proven ability to serve this difficult-to-serve population.
8	**Priority Need Name**	Economic development
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Non-housing Community Development
	Geographic Areas Affected	Other
	Associated Goals	
	Description	Activities that create or retain jobs, frequently through loans at below-market interest to businesses. May also include transportation improvements, tax incentives and marketing.
	Basis for Relative Priority	Rated low only because it is not anticipated that CDBG funds will be used to address this need.
9	**Priority Need Name**	General program administration
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Other
	Associated Goals	General administration
	Description	Administration and planning of the County's CDBG and HOME programs, including reporting, monitoring, planning and technical assistance to sub-recipients and other partners.
	Basis for Relative Priority	The foundation of all other activities is a sound administration of the overall program.

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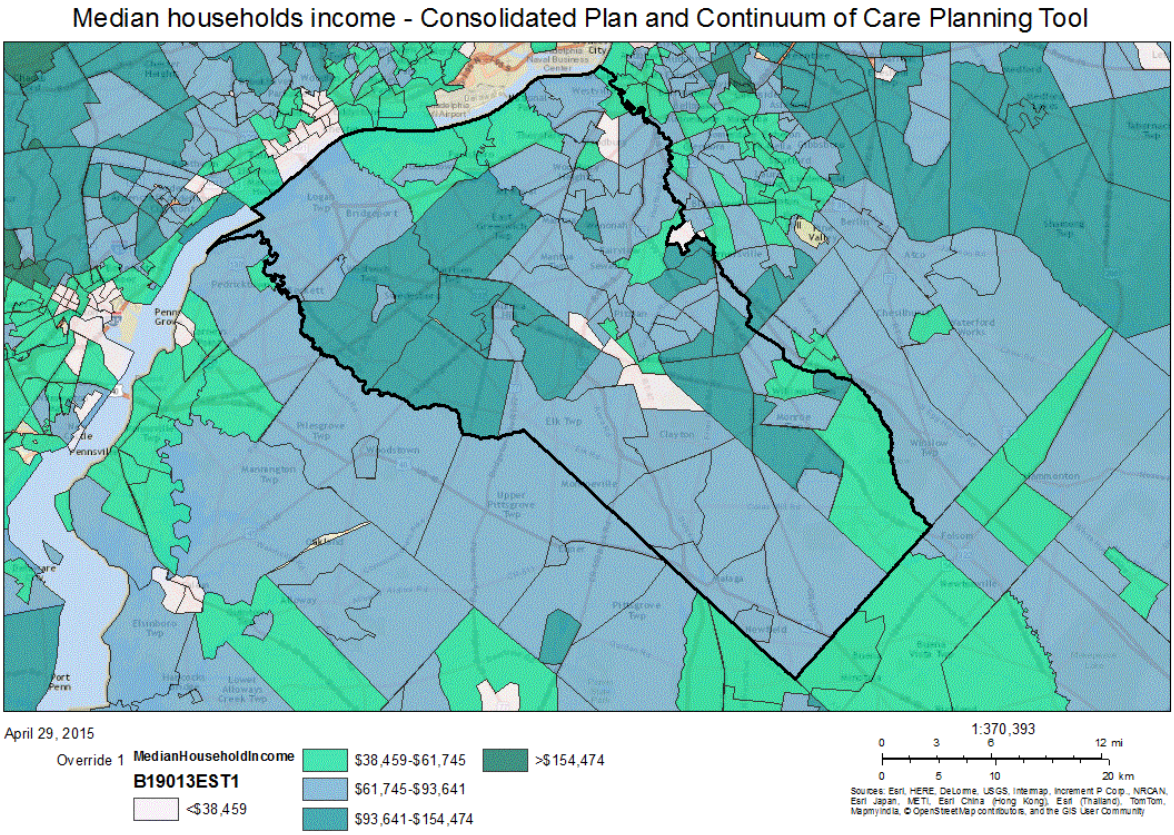
Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

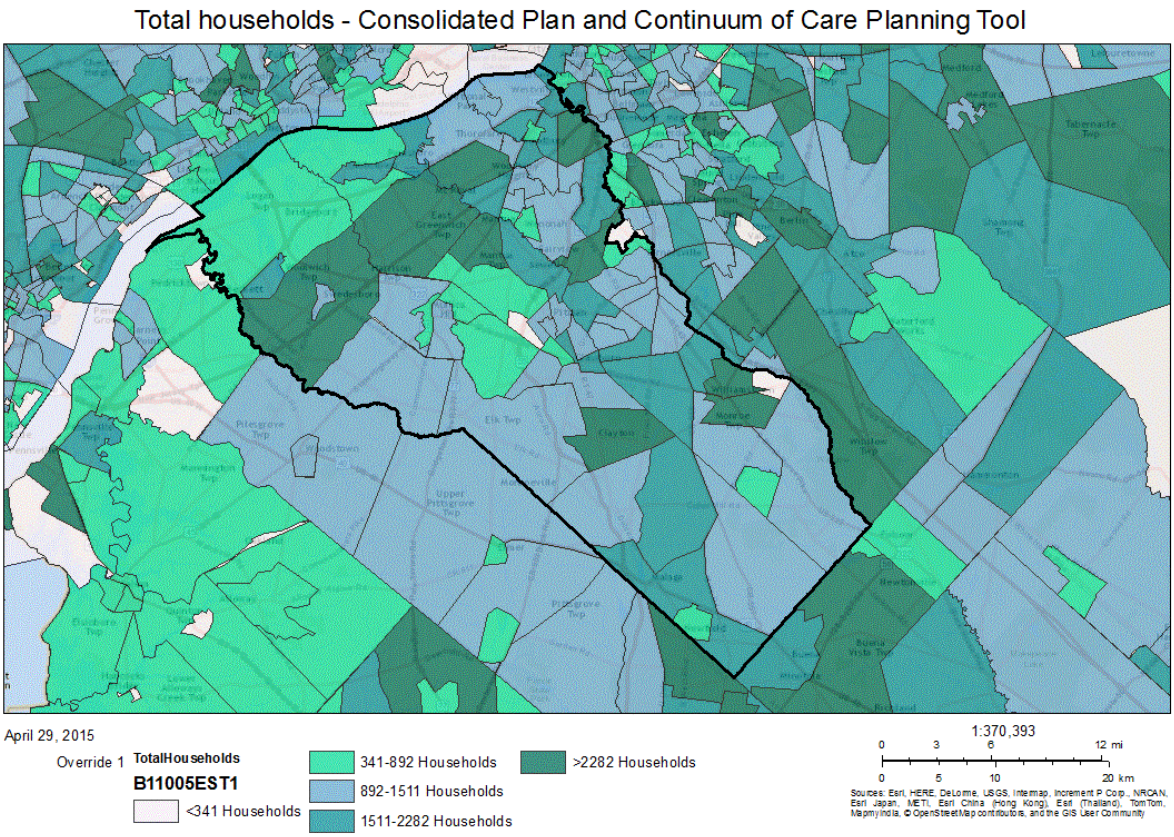
Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Relatively high rents in the County as compared to income levels for extremely low and low income households. **See maps below for rental units affordable to 30% and 50% Median Family Income households.**
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	Cost of land, possibly cost of infrastructure improvements, costs of labor and materials. Also, difficulty finding qualified buyers with sufficient credit hitory.
Rehabilitation	Housing age and condition, lead abatement costs, lead paint testing and clearance costs.
Acquisition, including preservation	N/A

Table 49 – Influence of Market Conditions



Median households income - Consolidated Plan and Continuum of Care Planning Tool



Total households - Consolidated Plan and Continuum of Care Planning Tool

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The County has been allocated $1,070,313 in CDBG funds for 2015 and $438,290 in HOME funds. Estimates for the remaining 4 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 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	1,070,313	0	0	1,070,313	4,000,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	438,290	45,000	0	483,290	1,750,000	

Table 50 - Anticipated Resources

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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 arel 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 municpalities 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

OMB Control No: 2506-0117 (exp. 07/31/2015)

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Gloucester County Dept. of Public Works, Div. of Planning	Government	Planning	Jurisdiction
Gloucester County Dept. of Economic Development	Government	Economic Development Planning	Jurisdiction
Gloucester County Dept. of Human Services	Government	Homelessness Planning public services	Jurisdiction
Gloucester County Improvement Authority	Redevelopment authority	Economic Development Ownership Planning	Jurisdiction
Gloucester County Housing Authority	PHA	Planning Public Housing Rental public services	Jurisdiction
Glassboro Housing Authority	PHA	Planning Public Housing Rental public services	Other
BOROUGH OF CLAYTON	Government	Economic Development Planning neighborhood improvements public facilities public services	
TOWNSHIP OF DEPTFORD	Government	Economic Development Planning neighborhood improvements public facilities public services	

OMB Control No: 2506-0117 (exp. 07/31/2015)

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
EAST GREENWICH TOWNSHIP	Government	Economic Development Planning neighborhood improvements public facilities public services	
TOWNSHIP OF ELK	Government	Economic Development Planning neighborhood improvements public facilities public services	
TOWNSHIP OF FRANKLIN	Government	Economic Development Planning neighborhood improvements public facilities public services	
BOROUGH OF GLASSBORO	Government	Economic Development Planning neighborhood improvements public facilities public services	
GREENWICH TOWNSHIP	Government	Economic Development Planning neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Harrison Township	Government	Economic Development Planning neighborhood improvements public facilities public services	
TOWNSHIP OF LOGAN	Government	Economic Development Planning neighborhood improvements public facilities public services	
Mantua Township	Government	Economic Development Planning neighborhood improvements public facilities public services	
TOWNSHIP OF MONROE	Government	Economic Development Planning neighborhood improvements public facilities public services	
Borough of National Park	Government	Economic Development Planning neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF NEWFIELD	Government	Economic Development Planning neighborhood improvements public facilities public services	
BOROUGH OF PAULSBORO	Government	Economic Development Planning neighborhood improvements public facilities public services	
BOROUGH OF PITMAN	Government	Economic Development Planning neighborhood improvements public facilities public services	
SOUTH HARRISON TOWNSHIP	Government	Economic Development Planning neighborhood improvements public facilities public services	
BOROUGH OF SWEDESBORO	Government	Economic Development Planning neighborhood improvements public facilities public services	

OMB Control No: 2506-0117 (exp. 07/31/2015)

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
WASHINGTON TOWNSHIP	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	
BOROUGH OF WENONAH	Government	Economic Development Planning neighborhood improvements public facilities public services	
TOWNSHIP OF WEST DEPTFORD	Government	Economic Development Planning neighborhood improvements public facilities public services	
BOROUGH OF WESTVILLE	Government	Economic Development Planning neighborhood improvements public facilities public services	
CITY OF WOODBURY	Government	Economic Development Planning neighborhood improvements public facilities public services	

OMB Control No: 2506-0117 (exp. 07/31/2015)

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF WOODBURY HEIGHTS	Government	Economic Development Planning neighborhood improvements public facilities public services	
WOOLWICH TOWNSHIP	Government	Economic Development Planning neighborhood improvements public facilities public services	
Volunteers of America Delaware Valley	Non-profit organizations	Homelessness Non-homeless special needs Planning public services	
Tri-County Community Action Agency t/a Gateway CAP	Non-profit organizations	Homelessness Planning public services	
People for People of Gloucester County	Non-profit organizations	Homelessness Planning Rental public services	
Mother/Child Residential Program	Non-profit organizations	Homelessness Ownership Planning Rental public services	
American Red Cross/South Jersey Chapter	Non-profit organizations	Homelessness Planning public services	
ROBIN'S NEST INC	Non-profit organizations	Homelessness Planning Rental public services	

OMB Control No: 2506-0117 (exp. 07/31/2015)

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CATHOLIC CHARITIES	Community/Faith-based organization	Homelessness Non-homeless special needs Ownership Planning Rental public services	
CENTER FOR FAMILY SERVICES	Non-profit organizations	Homelessness Planning public services	
Food Bank of South Jersey	Non-profit organizations	Planning public services	
BOYS AND GIRLS CLUB OF GLOUCESTER COUNTY	Non-profit organizations	Planning public services	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Listed below are some of the gaps and hurdles in the County's service delivery system:

Insufficient Resources - As needs remain steady or even increase, resources to support service delivery continue to shrink.

Lack of Coordination – Due to size of the County and the logistics of service providers, coordination of services has been very difficult. The creation/development of one-stop service centers are alleviating the problems of service delivery coordination. Currently, the Human Services Advisory Council meets regularly to try and coordinate various programs funded by several state and federal social service grants.

Multiple/Inconsistent Reporting Requirements – Information collection and exchange for various housing and service programs, funded by multiple sources (i.e. various federal and state programs), becomes very difficult due to varying requirements for reporting and data collection. Consistent reporting and information collection is essential for assessing and analyzing needs and allocating funding. Currently, the County Department of Human Services has been working with provider agencies that are members of the Human Services Advisory Council in collecting data, with the use of a survey tool identified as NO Wrong Door, on the assisted population. The purpose of this data collection system is to have real time information on clients from all providers to guarantee no unnecessary duplication of services.

Varying fiscal/reporting periods – Varying fiscal/reporting periods make it difficult to comprehensively and strategically plan for consistent and continuous delivery of services. With the development of the

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consolidated Plan, the County has aligned its CDBG and HOME Program periods. However, there are still numerous other programs that need to be coordinated with these programs.

Inconsistent program policies and procedures – Differing program policies and procedures have made it very difficult for service agencies to provide a continuation in services for needy and homeless households. Eligibility requirements and limits on lengths of stay often displace families and individuals and disrupt counseling, training or employment schedules. Such disruptions only promote cyclical dependence and impede any progress toward self-sufficiency.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

There are many social service agencies in Gloucester County and throughout the region that provide benefits to very low and low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have already become homeless. The County also provides an extensive network and referrals to other government agencies and/or social services when needed, including outreach and referral to those with HIV/AIDS. A few of these agencies include the following:

- Gloucester County and Glassboro Housing Authorities;
- Food Bank of South Jersey;
- Gateway Community Action Committee;
- Gloucester County Board of Social Services;
- South Jersey AIDS Alliance;
- Robins' Nest;
- Gloucester County Office of Disability Services;
- Center for Family Services.

These organizations provided many services to homeless or at risk residents, including but not limited to: counseling, case management, life skills training, financial literacy classes and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment. The ultimate goal of providing supportive services is self-sufficiency.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Listed below are some of the gaps and hurdles in the County's service delivery system:

Lack of Coordination – Due to size of the County and the logistics of service providers, coordination of services has been very difficult. The creation/development of one-stop service centers are alleviating the problems of service delivery coordination. Currently, the Human Services Advisory Council meets regularly to try and coordinate various programs funded by several state and federal social service grants.

Multiple/Inconsistent Reporting Requirements – Information collection and exchange for various housing and service programs, funded by multiple sources (i.e. various federal and state programs), becomes very difficult due to varying requirements for reporting and data collection. Consistent reporting and information collection is essential for assessing and analyzing needs and allocating funding. Currently, the County Department of Human Service has been working with provider agencies that are members of the Human Services Advisory Council in collecting data, with the use of a survey tool identified as NO Wrong Door, on the assisted population. The purpose of this data collection system is to have real time information on clients from all providers to guarantee no unnecessary duplication of services.

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Varying fiscal/reporting periods – Varying fiscal/reporting periods make it difficult to comprehensively and strategically plan for consistent and continuous delivery of services. With the development of the consolidated Plan, the County has aligned its CDBG and HOME Program periods. However, there are still numerous other programs that need to be coordinated with these programs.

Inconsistent program policies and procedures – Differing program policies and procedures have made it very difficult for service agencies to provide a continuation in services for needy and homeless households. Eligibility requirements and limits on lengths of stay often displace families and individuals and disrupt counseling, training or employment schedules. Such disruptions only promote cyclical dependence and impede any progress toward self-sufficiency.

Insufficient Resources - As needs remain steady or even increase, resources to support service delivery continue to shrink.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Steps for overcoming gaps and challenges: continued vigilance for additional funding opportunities for the County and its various partners. Information gathering and sharing when it comes to networking, technical assistance and funding will continue to be a priority.

There will also be continued emphasis on inter-agency communication and coordination in an effort to make maximum use of the resources currently available.

County Division of Planning staff will take advantage of community development training and networking opportunities to stay informed on best practicies and new approaches to solving problems common to many similar programs.

SP-45 Goals Summary – 91.215(a)(4)

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: $1,900,000 HOME: $600,000	Homeowner Housing Rehabilitated: 175 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: $1,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
3	Increase home ownership opportunities	2015	2019	Affordable Housing	Countywide	Increased home ownership	HOME: $750,000	Direct Financial Assistance to Homebuyers: 75 Households Assisted
4	Support Public Services	2015	2019	Non-Housing Community Development	Countywide Eligible low-mod census tracts	Diverse & viable public services	CDBG: $750,000	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
5	Support the addition of affordable housing units	2015	2019	Affordable Housing	Countywide	Additional affordable housing	HOME: $325,000	Homeowner Housing Added: 5 Household Housing Unit
6	Support homeless facilities	2015	2019	Homeless	Countywide	Adequate homeless facilities & shelters	CDBG: $100,000	Homeless Person Overnight Shelter: 50 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	General administration	2015	2019	Planning & Administration	Countywide	General program administration	CDBG: $1,000,000 HOME: $210,000	Other: 1 Other
8	Increase number of rental vouchers	2015	2019	Affordable Housing	Countywide	Additional affordable housing	HOME: $63,000	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted

Table 53 – Goals Summary

Goal Descriptions

1	**Goal Name**	Housing rehabilitation
	Goal Description	Loans to eligible home owners to make necessary home repairs.
2	**Goal Name**	Public facilities & infrastructure
	Goal Description	Grants to municipalities and eligible non-profit organizations to improve public facilities, including streets, curbs & sidewalks, community centers, parks & playgrounds, water & sewer and drainage.
3	**Goal Name**	Increase home ownership opportunities
	Goal Description	Loans to eligible homebuyers to purchase units throughout the County.

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4	**Goal Name**	Support Public Services
	Goal Description	Grants to municipalities and eligible non-profits to assist in the provision of needed services to low and moderate income families and individuals.
5	**Goal Name**	Support the addition of affordable housing units
	Goal Description	Assistance to developers in the production of affordable units.
6	**Goal Name**	Support homeless facilities
	Goal Description	Grants to assist in the operation of homeless shelters and other emergency services.
7	**Goal Name**	General administration
	Goal Description	Planning and Administration of the CDBG and HOME programs for Gloucester County and Washington Township.
8	**Goal Name**	Increase number of rental vouchers
	Goal Description	Rent subsidies for eligible households

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 91.315(b)(2)

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

Continued operation of resident councils at Public Housing developments.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

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.

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

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 $224,700, according to the 2013 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 $74,524. Obviously, while $74,524 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

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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.

Continued in additional text

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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.

First add

Expanding Locations and Development Potential
The housing market in Gloucester County is complex and strongly influenced by many factors beyond the control of the County or the individual municipalities. The housing market and housing costs can, however, be influenced through land use and zoning decisions lot size requirements, incentives for developers and allowances for multi-unit developments.

Eliminating Unnecessary Development Cost
The costs of construction are more complex than the costs of land, utilities, materials, labor, financing or other soft costs. Regulations can add significant costs to new home construction.

Non-regulatory Barriers to Affordable Housing: Many of the largest construction costs are things that local regulations have little effect upon.

- Rapidly increasing land costs
- The costs of building materials
- Rising interest rates (not currently a concern)
- Labor costs

Regulatory Barriers to Affordable Housing: Zoning regulations have a significant effect on housing prices.

- Limiting the amount of land zoned for densities that promote reasonably priced homes affect those with the least money to spend on housing.
- Excessive requirements for lot size
- Infrastructure financing tools, such as impact fees or land dedications.
- Length of the approval process
- Federal and State environmental regulations

Market Conditions

The major barrier to affordable housing in Gloucester County is the high cost of housing created by a demand for housing, both existing and new, which exceeds the current supply. Increased demand has served to drive prices for new homes upward prior to the current recession in the housing market.
In addition, the cost of site acquisition is very high, and construction costs in metro Philadelphia/ New Jersey are among the highest in the nation. These facts make Gloucester County housing construction expensive and put affordable housing out of the reach of low-income households.

Funding

This impediment involves the lack of Federal and State resources for affordable housing initiatives. Continuously shrinking Federal and State funding sources to subsidize affordable housing projects is limiting opportunities. Non-profit developers lack adequate capital for pre-development expenses. This severely limits their ability to aggressively explore the feasibility of potential projects as prospects arise.

Low Incomes

The relatively low-income level of many of the residents of the County is another significant impediment to affordable housing. The level of subsidies required to engage developers in the construction of affordable housing is often quite high, and this limits the number of units that can be built in any given period. Low incomes also make it more difficult for potential homeowners to accumulate the funds for down payments, or to qualify for loans with many financial institutions. Deeper subsidies are needed to entice private developers and qualify potential buyers.

Second add

Federal and State Regulations

Some federal and state regulations, especially those related to the production and conservation of affordable rental units, represent a barrier to affordable housing. The state rental rehab program has burdensome paperwork requirements that are very time consuming and discourage participation in the program. Lengthy turnaround time on applications and on project draw-downs also discourage participation. There are several other examples of well intentional federal and state regulations that were created to abate specific problems but in the process have created obstacles to the development of affordable housing. Two examples would be historic preservation rehab guidelines and the lead-based paint regulations. Both regulations were created to address broad-based problems; however, the unintended consequences of the regulations have brought more expenses in developing or rehabilitating older housing. The lead hazard regulations implemented by HUD have impacted the feasibility of completing housing rehabilitation projects by municipalities. The cost of each individual rehab project has significantly increased, causing low and moderate income households that need assistance to be placed on an extensive waiting list. While the regulations have a public safety intention, the actual impact has been to limit projects.

Local Land Use Controls

Excessive design and site improvement standards, impact fees and exactions are some of the land use controls used by municipalities that increase building costs and effectively raise the price of housing. Limited or improper zoning for high-density residential use in areas with inadequate infrastructure also raise housing prices, since developers either are forced to build at lower densities or must incur additional cost to install the necessary facilities.

Building and Connection Fees

To some degree, the fees to construct a new house, including connection fees to municipal water and sewer systems and new State approved development fees are a barrier to new affordable housing. Presently, these fees cannot legally be reduced or waived as they are set by municipal ordinances.

Property Taxes

Property taxes generate revenue to support a broad array of public facilities and services at the local and township level of government. Heavy reliance on property tax to provide local services has made communities more wary of intensive residential development. Communities tend to favor non-residential or low-density residential uses, which are perceived to require fewer services. This leads localities to limit the amount of land available for the production of more affordable housing by imposing restrictive zoning and land use regulations. Also, it is recognized that property taxes are a significant housing cost and therefore can impact affordability. The State of New Jersey is known as a high property tax state.

Permit Delays

Development in New Jersey includes several governmental levels and agencies in the approval process, either directly or indirectly. Approvals must be obtained from several state and regional agencies, utility authorities, soil conservation districts, as well as, the municipal planning board. The time delays and

duplicative requirements from different levels of government have increased the cost of land development in New Jersey, and has made the production of affordable housing much more difficult. Several years ago the New Jersey Builders Association estimates that half of the projects that complete the permit process take more than three years to do so. One estimate of the cost of the delays caused by the lengthy approval process is one percent per month, suggesting that the residential construction process can add more than 30 percent to housing costs.

SP-60 Homelessness Strategy – 91.215(d)

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 and transitional housing needs of homeless persons

Through fiscal and technical support for shetler 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and 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.

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SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead poisoning most frequently occurs from young children ingesting paint chips or dust. Reducing or, ideally, eliminating those hazards reduces the exposure of both children and adults to lead paint and its effects.

How are the actions listed above integrated into housing policies and procedures?

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 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.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing 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.

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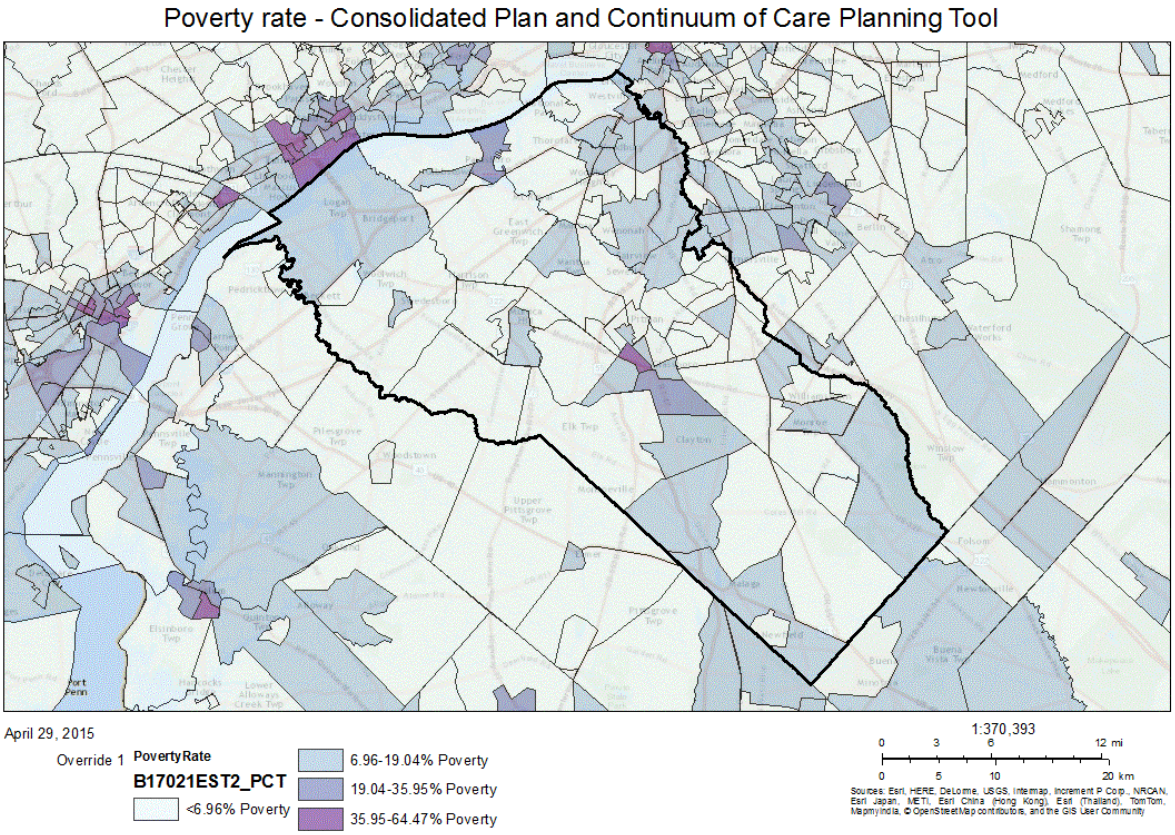
Employment programs reach only a part of the poverty population. Many of the people living in poverty are not employable and thus the County works cooperatively with numerous public, social, and civic service organizations to develop and implement direct assistance and service delivery programs to improve 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.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

By supporting the creation of housing that is near employment centers or linked to them by public transportation. The addition of the East-West Community Shuttle, discussed in the Market Analysis portion of this plan, is an example of an economic development activity that could provide ancillary housing opportunities.

Additionally, housing assistance is provided as a coordinated effort to preserve and produce affordable housing through the County's CDBG and HOME programs. This type of assistance is provided to assist people from becoming trapped in the cycle of poverty and to ameliorate housing problems and costs.



Poverty rate - Consolidated Plan and Continuum of Care Planning Tool

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Performance monitoring is an important component in the long-term success of the Consolidated Plan. The County, through the Division of Planning, has developed standards and procedures for ensuring that the recipients of Community Development and HOME funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The Division of Planning oversees the County's housing and community development programs, and is responsible for most performance measurement activities. The Division has incorporated HUD's Performance Measurement standards and methods into the process of awarding funds, allocating resources to programs and agencies, and obtaining progress and completion reports from those programs and agencies. The monitoring requirements and procedures under this Annual Action Plan is built upon existing monitoring systems and experience in administering federal and state programs and funds.

The Division administers the Gloucester County Community Development Block Grant and HOME Investment Partnership Programs using federal funds. The Division executes a housing rehabilitation program for houses owned by low- and moderate-income persons. The Division is also responsible for overseeing the implementation of public improvement and facilities projects in low income areas of the urban county or where the principle beneficiaries are low and moderate income clientele.

The Division's standards and procedures for monitoring are designed to ensure that:

1) Objectives of the Housing and Community Development Act, the National Affordable Housing Act and the American Recovery and Reinvestment Act of 2009 are met,

2) Program activities are progressing in compliance with the specifications and schedule for each program, and

3) Recipients are in compliance with other applicable laws, implementing regulations, and with the requirements to affirmatively further fair housing and minimize displacement of low-income households.

4) For the housing rehabilitation assistance program, the Division will require conformance with:

- Section 504 Handicapped Accessibility
- Section 106 Historic Preservation

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- Housing Quality Standards
- Lead-Based Paint regulations
- Displacement / Relocation regulations

The Division reviews all proposed activities for eligibility under statutory and regulatory requirements, and for meeting identified needs in this plan. All approved activities are subsequently monitored through the use of checklists and forms to facilitate uniform monitoring of program activities. Each description of projects and activities and the written agreements related to them contain the specific measures by which the activity will be evaluated.

Fiscal monitoring will include review and approval of budgets, compliance with executed Grant Agreements, review and approval of vouchers, review of fiscal reports on a monthly basis, and a review of municipal and non-profit audits on an annual basis.

Monitoring will occur through on-site monitoring visits. These visits will occur as necessary, but will be conducted at least once a year.

Expected Resources

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

Introduction

The County has been allocated $1,070,313 in CDBG funds for 2015 and $438,290 in HOME funds. Estimates for the remaining 4 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 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	1,070,313	0	0	1,070,313	4,000,000	

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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	438,290	45,000	0	483,290	1,750,000	

Table 54 - 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 arel 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.

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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 municpalities and private bank investment in housing projects.

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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

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	Housing rehabilitation	2015	2019	Affordable Housing	Countywide	Preservation of existing housing stock	CDBG: $394,321 HOME: $95,717	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: $416,569	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
3	Increase home ownership opportunities	2015	2019	Affordable Housing	Countywide	Increased home ownership	HOME: $170,000	Direct Financial Assistance to Homebuyers: 17 Households Assisted
4	Support Public Services	2015	2019	Non-Housing Community Development	Countywide	Diverse & viable public services	CDBG: $160,546	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Support the addition of affordable housing units	2015	2019	Affordable Housing	Countywide	Additional affordable housing	HOME: $128,743	Homeowner Housing Added: 1 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted
6	General administration	2015	2019	Planning & Administration	Countywide	General program administration	CDBG: $330,000 HOME: $43,000	Other: 1 Other
7	Increase number of rental vouchers	2015	2019	Affordable Housing	Countywide	Additional affordable housing	HOME: $630,900	Tenant-based rental assistance / Rapid Rehousing: 12 Households Assisted

Table 55 – Goals Summary

Goal Descriptions

1	**Goal Name**	Housing rehabilitation
	Goal Description	Includes $173,575 in project delivery costs
2	**Goal Name**	Public facilities & infrastructure
	Goal Description	Includes $115,187 for Washington Twp.

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3	**Goal Name**	Increase home ownership opportunities
	Goal Description	Down payment assistance program
4	**Goal Name**	Support Public Services
	Goal Description	Assistance for providers of various services to eligible populations.
5	**Goal Name**	Support the addition of affordable housing units
	Goal Description	This includes CHDO allocation and TBRA allocation
6	**Goal Name**	General administration
	Goal Description	Planning and administration of the Gloucester County CDBG and HOME programs and the Washington Twp. CDBG program.
7	**Goal Name**	Increase number of rental vouchers
	Goal Description	The Tenant Based Rental Assistance program.

OMB Control No: 2506-0117 (exp. 07/31/2015)

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 2015 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	Housing Rehabilitation
2	Homebuyer Assistance
3	TBRA vouchers
4	CHDO homebuyer
5	General Planning & Administration
6	West Deptford road reconstruction
7	Clayton ADA improvements
8	Deptford road reconstruction
9	Glassboro road reconstruction - High St.
10	Monroe Twp. ADA improvements
11	Glassboro road reconstruction - Cummings
12	Franklin Newfield Terrace Center
13	Center for Family Services - GET FIT
14	Robins Next
15	Food Bank of South Jersey
16	Additional public services
17	Washington Twp. - Cricket Lane

Table 56 – Project Information

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

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AP-38 Project Summary

Project Summary Information

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1	**Project Name**	Housing Rehabilitation
	Target Area	Countywide
	Goals Supported	Housing rehabilitation
	Needs Addressed	Preservation of existing housing stock
	Funding	CDBG: $394,323 HOME: $95,717
	Description	Deferred payment loans to eligible homeowners for the purpose of making necessary housing repairs. Allocation amounts include $173,575 in CDBG project delivery costs.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	35 families with households incomes of 80% AMI or below
	Location Description	Countywide
	Planned Activities	Deferred payment loans to eligible homeowners for the purpose of making necessary housing repairs
2	**Project Name**	Homebuyer Assistance
	Target Area	Countywide
	Goals Supported	Increase home ownership opportunities
	Needs Addressed	Increased home ownership
	Funding	HOME: $170,000
	Description	Loans of up to $10,000 to assist with down payment & closing costs
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	17 families with household incomes of 80% AMI or less
	Location Description	Throughout Gloucester County
	Planned Activities	Loans of up to $10,000 to assist with down payment & closing costs
3	**Project Name**	TBRA vouchers
	Target Area	Countywide
	Goals Supported	Increase number of rental vouchers

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	Needs Addressed	Additional affordable housing
	Funding	HOME: $63,000
	Description	Rent assistance vouchers for eligible households
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	12 households with incomes at 80% or less of AMFI
	Location Description	Throughout Gloucester County
	Planned Activities	Outreach, intake, eligibility verification, monitoring and reporting for activity that will provide rent assistance vouchers for eligible households.
4	**Project Name**	CHDO homebuyer
	Target Area	Countywide
	Goals Supported	Increase home ownership opportunities Support the addition of affordable housing units
	Needs Addressed	Increased home ownership Additional affordable housing
	Funding	HOME: $65,743
	Description	Construction of a new single-family home for purchase by an income-eligible household.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	1 family with household income of 80% AMFI or less
	Location Description	To be determined
	Planned Activities	Construction of a new single-family home for purchase by an income-eligible household.
5	**Project Name**	General Planning & Administration
	Target Area	Countywide Eligible low-mod census tracts
	Goals Supported	General administration
	Needs Addressed	General program administration

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	Funding	CDBG: $242,858 HOME: $43,829
	Description	Planning and administration of the CDBG and HOME programs for Gloucester County and the CDBG program for Washington Township. Allocation includes $28796 for Washington Twp. admin.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Throughout Gloucester County
	Planned Activities	All planning and administrative functions, including planning, monitoring, reporting and coordination.
6	**Project Name**	West Deptford road reconstruction
	Target Area	Eligible low-mod census tracts
	Goals Supported	Public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: $50,000
	Description	Reconstruction of 5th and 6th avenues from Union Street to Mullica Hill Road
	Target Date	8/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	The activity will serve ensus Tract 5002.03, Block Group 3, which has 1,320 residents, 580 (43.94%) of whom are at 80% or less of the AMFI.
	Location Description	5th and 6th avenues from Union Street to Mullica Hill Road
	Planned Activities	Reconstruction of 5th and 6th avenues from Union Street to Mullica Hill Road
7	**Project Name**	Clayton ADA improvements
	Target Area	Eligible low-mod census tracts
	Goals Supported	Public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: $49,680

	Description	ADA improvements to the following parks: Little League, DJ Bentz & Autumn Pasquale
	Target Date	8/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 1,058 residents who will benefit from improved accessibility
	Location Description	ADA improvements to the following parks: Little League, DJ Bentz & Autumn Pasquale
	Planned Activities	ADA improvements to the following parks: Little League, DJ Bentz & Autumn Pasquale
8	**Project Name**	Deptford road reconstruction
	Target Area	Eligible low-mod census tracts
	Goals Supported	Public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: $50,000
	Description	Reconstruction of of Highland Avenue between Quail Place and Tanyard Road
	Target Date	8/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Project will benefit Census Tract 5011.05, Block Group 2, which has 1,170 residents, 690 (58.97%) of whom have household incomes of 80% AMFI or less.
	Location Description	Reconstruction of of Highland Avenue between Quail Place and Tanyard Road
	Planned Activities	Reconstruction of of Highland Avenue between Quail Place and Tanyard Road
9	**Project Name**	Glassboro road reconstruction - High St.
	Target Area	Eligible low-mod census tracts
	Goals Supported	Public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: $31,547
	Description	Reconstruction of High Street from Poplar to Holly, including ADA curb ramps and replacement of drainage grates

	Target Date	8/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Project will serve Census Tract 5014.02, Block Group 3, which has 790 residents, 570 (72.15%) of whom have household incomes of 80% AMFI or less.
	Location Description	Reconstruction of High Street from Poplar to Holly, including ADA curb ramps and replacement of drainage grates
	Planned Activities	Reconstruction of High Street from Poplar to Holly, including ADA curb ramps and replacement of drainage grates
10	**Project Name**	Monroe Twp. ADA improvements
	Target Area	Eligible low-mod census tracts
	Goals Supported	Public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: $50,000
	Description	Installation of ADA curb ramps and sidewalks at various intersections near Poplar Street
	Target Date	8/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit Census Tract 5016.04, Block Group 1, which has 680 residents, 565 (83.09%) of whom have household incomes of 80% AMFI or less.
	Location Description	Installation of ADA curb ramps and sidewalks at various intersections near Poplar Street
	Planned Activities	Installation of ADA curb ramps and sidewalks at various intersections near Poplar Street
11	**Project Name**	Glassboro road reconstruction - Cummings
	Target Area	Eligible low-mod census tracts
	Goals Supported	Public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: $45,155
	Description	Reconstruction of North Cummings Avenue/Desiderio Road from Cedar Avenue to Dubois Road
	Target Date	8/31/2017

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	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit Cenus Tract 5014.04, Block Group 2, which has 1,050 residents, 595 (56.67%) of whom have household incomes of 80% AMFI or less.
	Location Description	Reconstruction of North Cummings Avenue/Desiderio Road from Cedar Avenue to Dubois Road
	Planned Activities	Reconstruction of North Cummings Avenue/Desiderio Road from Cedar Avenue to Dubois Road
12	**Project Name**	Franklin Newfield Terrace Center
	Target Area	Eligible low-mod census tracts
	Goals Supported	Public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: $25,000
	Description	Rehabilitation of the Newfield Terrace Community Center
	Target Date	12/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit the residents of Cenus Tract 5017.03, Block Group 3, which has 535 residents, 275 (51.4%) of whom have household incomes of 80% of the AMFI or less.
	Location Description	The Newfield Terrace Community Center is at 126 New Jersey Ave., Newfield, NJ (in Franklin Township)
	Planned Activities	Rehabilitation of the Newfield Terrace Community Center
13	**Project Name**	Center for Family Services - GET FIT
	Target Area	Countywide
	Goals Supported	Support Public Services
	Needs Addressed	Diverse & viable public services
	Funding	CDBG: $20,000
	Description	Funding assistance for the operation of the Center for Family Services Together Youth - Get Fit program. The program provides services to you between the ages of 9 and 18. These services include emergency shelter; individual, group and family counseling; medical services; and advocacy with a variety of agencies. CFS also offers street outreach services for homeless youth and an after-school program. Overall life skills on living a healthy life will be included.

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	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	100 youth ages 9-18 who are homeless or at risk for becoming homeless
	Location Description	Center serves all of Gloucester County from several locations in neighboring Camden County. Street outreach takes place throughout Gloucester County.
	Planned Activities	Funding assistance for the operation of the Center for Family Services Together Youth - Get Fit program. The program provides services to you between the ages of 9 and 18. These services include emergency shelter; individual, group and family counseling; medical services; and advocacy with a variety of agencies. CFS also offers street outreach services for homeless youth and an after-school program. Overall life skills on living a healthy life will be included.
14	**Project Name**	Robins Next
	Target Area	Countywide
	Goals Supported	Support Public Services
	Needs Addressed	Diverse & viable public services
	Funding	CDBG: $20,000
	Description	Robins' Nest will provide a mental health parent-child intervention for abused/neglected children.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 families with children ages 2 to 8 who are deemed abused or neglected
	Location Description	Robins' Nest is located at 42 S. Delsea Drive in Glassboro, but services will take place as needed throughout the County.
	Planned Activities	Robins' Nest will provide a mental health parent-child intervention for abused/neglected children.
15	**Project Name**	Food Bank of South Jersey
	Target Area	Countywide
	Goals Supported	Support Public Services
	Needs Addressed	Diverse & viable public services

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	Funding	CDBG: $50,000
	Description	The program provides healthy food for after-school programs and to families on weekends.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	700 children from families who qualify for free or reduced lunch programs
	Location Description	Countywide
	Planned Activities	The program provides healthy food for after-school programs and to families on weekends.
16	**Project Name**	Additional public services
	Target Area	Countywide
	Goals Supported	Support Public Services
	Needs Addressed	Diverse & viable public services
	Funding	CDBG: $70,546
	Description	Additional public service support. Following receipt of proposals in mid-June, specific services, if any, selected for funding will be added.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	To be determined
	Location Description	To be determined
	Planned Activities	To be determined
17	**Project Name**	Washington Twp. - Cricket Lane
	Target Area	Eligible low-mod census tracts
	Goals Supported	Public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: $11,518,720
	Description	Reconstruction of Cricket Lane with ADA curbs l& sidewalks
	Target Date	8/31/2017

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	Estimate the number and type of families that will benefit from the proposed activities	The project will benefit residents of Census Tract 5012.03, Block Group 1, which has 1,800 residents, 765 (42.5%) of whom have household incomes of 80% of the AMFI or less.
	Location Description	Cricket Lane
	Planned Activities	Reconstruction of Cricket Lane with ADA curbs l& sidewalks

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

Target Area	Percentage of Funds
Countywide	
Eligible low-mod census tracts	

Table 57 - 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

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Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable Housing activities in FY2015 include: rehab of owner-occupied homes, support for families entering home ownership and construction of new for sale housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	48
Special-Needs	0
Total	48

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	12
The Production of New Units	1
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	48

Table 59 - 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.

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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 $63,000 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. 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 shetler 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

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.

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

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 $224,700, according to the 2013 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 $74,524. Obviously, while $74,524 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

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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 Couny'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 it's 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 construciton 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

he 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 particpation 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(l)(1,2,4)

Introduction:

Gloucester County has identified all CDBG and HOME activities to be undertaken in FY 2015 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(l)(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.	100.00%

OMB Control No: 2506-0117 (exp. 07/31/2015)

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:

   Gloucestesr County will not provide forms of assistance that are inconsistant 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

Discussion:

Appendix - Alternate/Local Data Sources

SF 424

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted **7-15-15**	Applicant Identifier	**Type of Submission**	
Date Received by state	State Identifier	**Application**	**Pre-application**
Date Received by HUD	Federal Identifier: **M-15-UC-34-0215**	☐ Construction	☐ Construction
		☐ Non Construction	☐ Non Construction
Applicant Information			
Legal Name: **County of Gloucester**		**NJ349015**	
Street: **Office of Government Services, 1200 N. Delsea Drive**		Organizational DUNS: **957362247**	
City: **Clayton**			
County: **Gloucester**	State: **New Jersey**	Department: **Department of Public Works**	
Zip Code**: 08312**	Country: **USA**	Division**: Planning**	
Employer Identification Number (EIN):			
21-6000660		Program Year Start Date: **09/01/15**	
Applicant Type:		**Specify Other Type if necessary:**	
B. County & Washington Twp			
Program Funding		**U.S. Department of Housing and Urban Development**	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
CDBG		14.218 Entitlement Grant	
CDBG Project Titles:		Description of Areas Affected by CDBG Project(s): **County of Gloucester, New Jersey**	
CDBG Grant Amount	Additional HUD Grant(s) Leveraged	Describe	
Additional Federal Funds Leveraged		Additional State Funds Leveraged	
Locally Leveraged Funds		Grantee Funds Leveraged	
Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
HOME Program - activities to build, buy, and/or rehabilitate affordable housing for rent or homeownership and activities to provide direct rental assistance to low-income people Specific activities are identified in the FY 2014 Annual Action Plan.		14.239 HOME	
HOME Project Titles: **Gloucester County HOME Investment Partnership Program**		Description of Areas Affected by HOME Project(s) **County of Gloucester**	
HOME Grant Amount **$438,290**	Additional HUD Grant(s) Leveraged	Describe	
Additional Federal Funds Leveraged		Additional State Funds Leveraged	
Locally Leveraged Funds		Grantee Funds Leveraged	

	Other (Describe)
Total Funds Leveraged for HOME-based Project(s)	

Housing Opportunities for People with AIDS	14.241 HOPWA **NOT APPLICABLE**	
HOPWA Project Titles	Description of Areas Affected by HOPWA Project(s)	
HOPWA Grant Amount	Additional HUD Grant(s) Leveraged	Describe
Additional Federal Funds Leveraged	Additional State Funds Leveraged	
Locally Leveraged Funds	Grantee Funds Leveraged	
Anticipated Program Income	Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)		

Emergency Shelter Grants Program	14.231 ESG **NOT APPLICABLE**	
ESG Project Titles	Description of Areas Affected by ESG Project(s)	
ESG Grant Amount	Additional HUD Grant(s) Leveraged	Describe
Additional Federal Funds Leveraged	Additional State Funds Leveraged	
Locally Leveraged Funds	Grantee Funds Leveraged	
Anticipated Program Income	Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)		

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts **1& 2**	Project Districts **1& 2**		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		☐ Yes	This application was made available to the state EO 12372 process for review on DATE
		☒ No	Program is not covered by EO 12372
☐ Yes	☒ No	☐ N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: **Christina**	Middle Name:	Last Name: Velazquez
Senior Program Analyst	Phone Number: **856-307-6664**	Fax Number: **856-307-6656**
E-mail: **cvelazquez@co.gloucester.nj.us**		
Signature of Authorized Representative **Robert M. Damminger , Freeholder Director**		Date Signed

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SF 424

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted **7-15-15**	Applicant Identifier	**Type of Submission**	
Date Received by state	State Identifier	**Application**	**Pre-application**
Date Received by HUD	Federal Identifier: **B-15-UC-34-0109**	☐ Construction	☐ Construction
		☐ Non Construction	☐ Non Construction
Applicant Information			
Legal Name: **County of Gloucester**		**NJ349015**	
Street: **Office of Government Services, 1200 N. Delsea Drive**		Organizational DUNS: **957362247**	
City: **Clayton**			
County: **Gloucester**	State: **New Jersey**	Department: **Department of Public Works**	
Zip Code**: 08312**	Country: **USA**	Division**: Planning**	
Employer Identification Number (EIN):			
21-6000660		Program Year Start Date: **09/01/15**	
Applicant Type:		**Specify Other Type if necessary:**	
B. County & Washington Twp CDBG			
Program Funding		**U.S. Department of Housing and Urban Development**	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
CDBG Program - activities to improve housing, neighborhoods, foster economic opportunities for low/ moderate households. Specific activities are identified in the FY 2014 Annual Action Plan. The anticipated Program Income will be used to supplement the funding for the Housing Rehabilitation Program.		**14.218 Entitlement Grant**	
CDBG Project Titles: **County of Gloucester CDBG**		Description of Areas Affected by CDBG Project(s): **County of Gloucester, New Jersey**	
CDBG Grant Amount **$1,070,313** **Washington Twp. $143,984**	Additional HUD Grant(s) Leveraged	Describe	
Additional Federal Funds Leveraged		Additional State Funds Leveraged	
Locally Leveraged Funds		Grantee Funds Leveraged	
Anticipated Program Income $45,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles:		Description of Areas Affected by HOME Project(s)	
HOME Grant Amount	Additional HUD Grant(s) Leveraged	Describe	
Additional Federal Funds Leveraged		Additional State Funds Leveraged	

Locally Leveraged Funds	Grantee Funds Leveraged
	Other (Describe)
Total Funds Leveraged for HOME-based Project(s)	

Housing Opportunities for People with AIDS	14.241 HOPWA **NOT APPLICABLE**	
HOPWA Project Titles	Description of Areas Affected by HOPWA Project(s)	
HOPWA Grant Amount	Additional HUD Grant(s) Leveraged	Describe
Additional Federal Funds Leveraged	Additional State Funds Leveraged	
Locally Leveraged Funds	Grantee Funds Leveraged	
Anticipated Program Income	Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)		

Emergency Shelter Grants Program	14.231 ESG **NOT APPLICABLE**	
ESG Project Titles	Description of Areas Affected by ESG Project(s)	
ESG Grant Amount	Additional HUD Grant(s) Leveraged	Describe
Additional Federal Funds Leveraged	Additional State Funds Leveraged	
Locally Leveraged Funds	Grantee Funds Leveraged	
Anticipated Program Income	Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)		

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts **1& 2**	Project Districts **1& 2**		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		☐ Yes	This application was made available to the state EO 12372 process for review on DATE
		☒ No	Program is not covered by EO 12372
☐ Yes	☒ No	☐ N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: **Christina**	Middle Name:	Last Name: Velazquez
Senior Program Analyst	Phone Number: **856-307-6664**	Fax Number: **856-307-6656**
E-mail: cvelazquez@co.gloucester.nj.us		
Signature of Authorized Representative **Robert M. Damminger , Freeholder Director**		Date Signed

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Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

☐ **This certification does not apply.**
☒ **This certification is applicable.**

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
   a. The dangers of drug abuse in the workplace;
   b. The grantee's policy of maintaining a drug-free workplace;
   c. Any available drug counseling, rehabilitation, and employee assistance programs; and
   d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
   a. Abide by the terms of the statement; and
   b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
   a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
   b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

7/15/2015

Signature/Authorized Official

Date

Robert M. Damminger

Name

Freeholder Director

Title

County Administration Bldg., 2 S. Broad St.

Address

Woodbury, NJ 08096

City/State/Zip

856-853-3390

Telephone Number

☐ **This certification does not apply.**
☒ **This certification is applicable.**

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015, 2___, 2___, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

    However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

    The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

7/15/2015

Signature/Authorized Official

Date

Robert M. Damminger

Name

Freeholder Director

Title

County Administration Bldg., 2 S. Broad St.

Address

Woodbury, NJ 08096

City/State/Zip

856-853-3390

Telephone Number

☒ **This certification does not apply.**
☐ **This certification is applicable.**

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

☐ **This certification does not apply.**
☒ **This certification is applicable.**

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

7/15/2015

Signature/Authorized Official — Date

Robert M. Damminger

Name

Freeholder Director

Title

County Administration Bldg., 2 S. Broad St.

Address

Woodbury, NJ 08096

City/State/Zip

856-853-3390

Telephone Number

☒ **This certification does not apply.**
☐ **This certification is applicable.**

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

☒ **This certification does not apply.**
☐ **This certification is applicable.**

ESG Certifications

I, , Chief Executive Officer of , certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.

2. The building standards requirement of 24 *CFR* 576.55.

3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.

4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.

5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.

6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.

7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.

8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.

9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.

10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.

12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.

13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

☐ **This certification does not apply.**
☒ **This certification is applicable.**

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
County of Gloucester	2 S. Broad St.	Woodbury	Gloucester	NJ	08096

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled
Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

a. All "direct charge" employees;
b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

7/15/2015

Signature/Authorized Official

Date

Robert M. Damminger

Name

Freeholder Director

Title

County Administration Bldg., 2 S. Broad St.

Address

Woodbury, NJ 08096

City/State/Zip

856-853-3390

Telephone Number