



2020-2024 FIVE YEAR CONSOLIDATED PLAN & FIRST YEAR ANNUAL ACTION PLAN

June, 26 2020

E. Christina Velazquez,
Supervising Program
Development Specialist

Department of Housing &
Community Development
Division of Planning
1200 N. Delsea Drive, Building "E"
Clayton, NJ
www.co.gloucester.nj.us

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, 2020, until August 30, 2024. 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 Year 2020 Gloucester County must submit their Five-Year Consolidated Plan and Annual Action Plan to HUD for review. The 2020-24 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.

The FY 2020-24 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 2020 Annual Action Plan includes the funding application for CDBG / HOME and information on proposed CDBG / HOME funded projects and beneficiaries.

Community Profile

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

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

2. 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.

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

E. Christina Velazquez

Supervising Program Development Specialist

Gloucester County Planning Division

1200 N. Delsea Drive, Building "E"

Clayton, NJ

(856) 307-6664

Velazquez, Christina <cvelazquez@co.gloucester.nj.us>

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Gloucester County Consolidated Plan represents a vision for housing and community development. Included in the 2020-2024 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; and
- **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 homeowners through a program that provides down payment and closing cost assistance.
- Address impediments to Fair Housing Choice.

Homeless and Special Needs Priorities

- Prevent premature institutionalization of elderly homeowners 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 new jobs for low- and moderate-income residents.
- Provide financial assistance to businesses to preserve low- low and moderate-income jobs jeopardized by the COVID-19 pandemic.

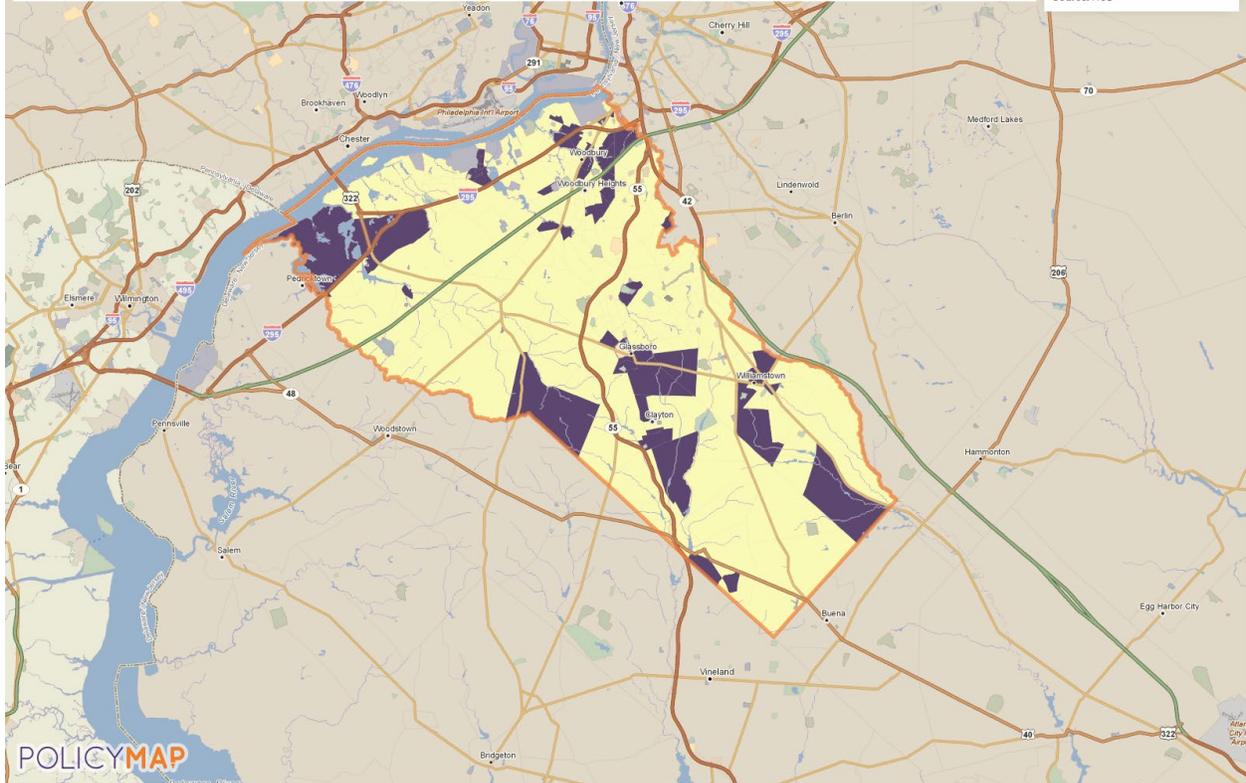
CDBG eligibility status as of FY2019.

The dark purple areas on the map are block groups that HUD designates as eligible for Community Development Block Grant (CDBG) funding in FY2019. Eligible block groups are those where at least 51% of residents are of low or moderate income. Low/mod persons are those living in households with income below 80% of the Area Median Income. Additional block groups are eligible if they are inside the boundary of an "exception grantee" and meet a separate threshold of low/mod persons. Light purple block groups are partially eligible, meaning one or more parts of the block group is not eligible. Block groups marked in yellow on the map are ineligible for CDBG funding. Income estimates come from 2011-2015 ACS data. Calculations were suppressed in cases where the number of individuals in the area was less than 11. Areas with insufficient data appear as grey in the map. For more information about the CDBG Program, please see our Data Directory.

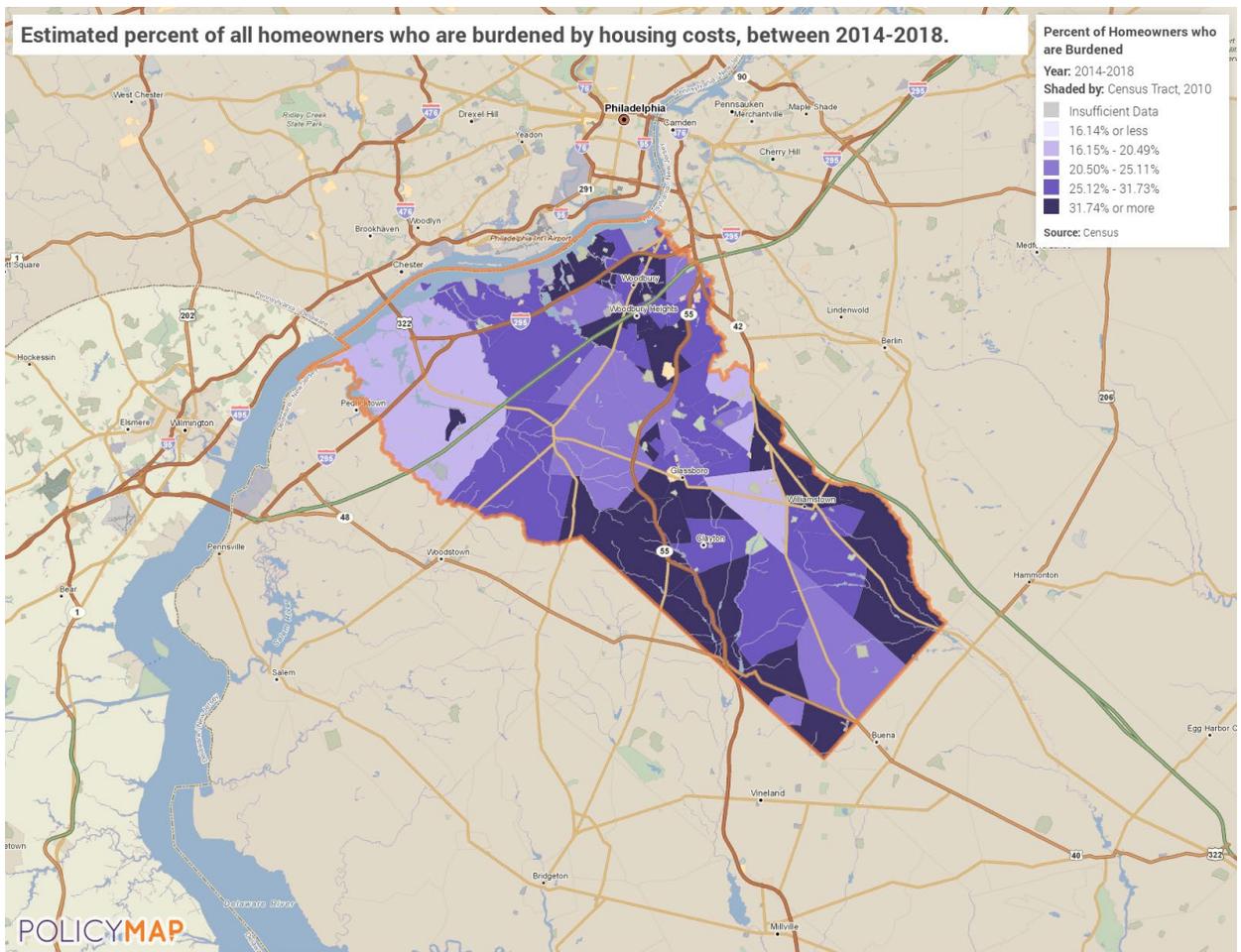
CDBG Eligible Blockgroups
Year: 2019
Shaded by: Block Group, 2010

- Insufficient Data
- Not Eligible
- Eligible
- Partially Eligible

Source: HUD

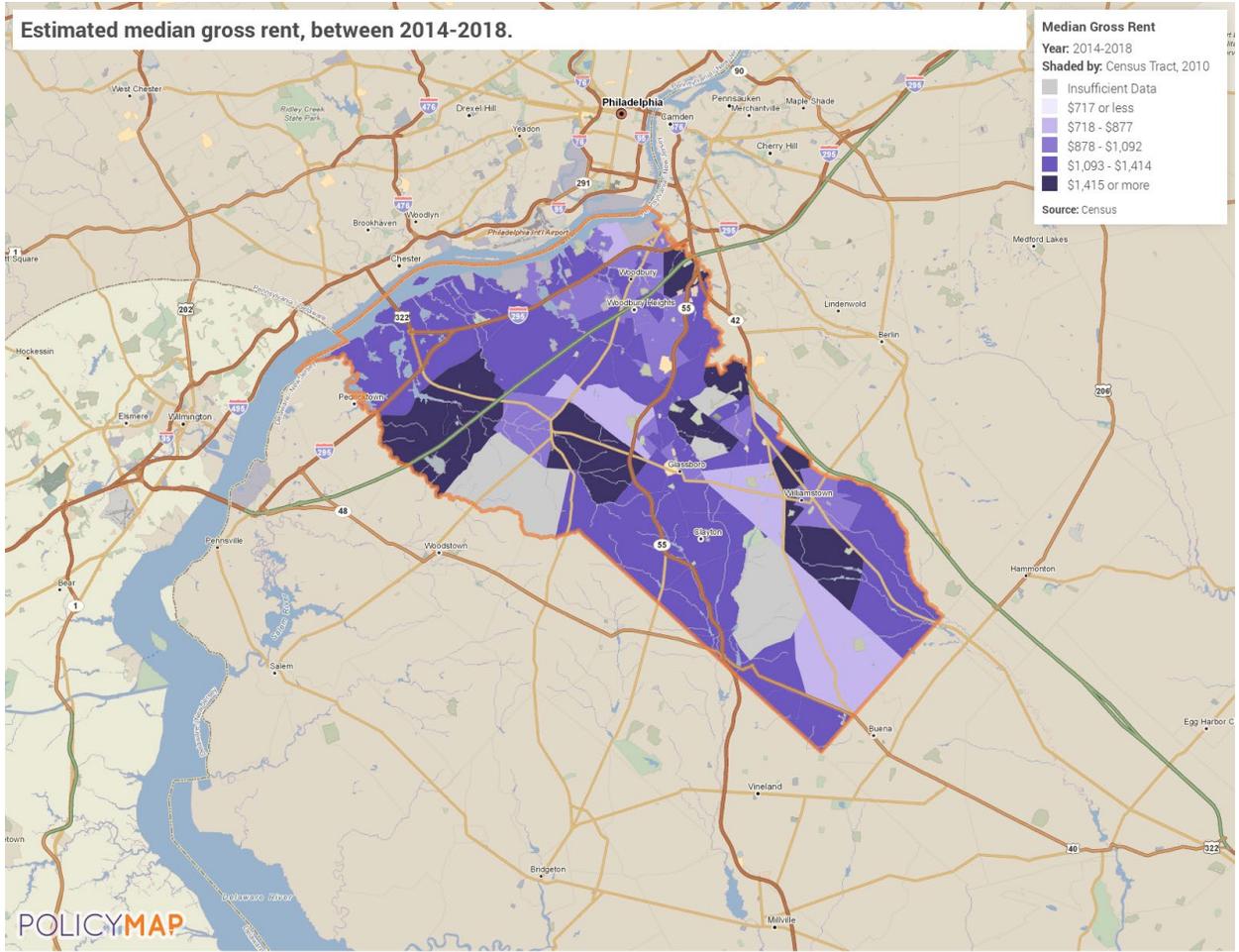


CDBG Eligibility Status



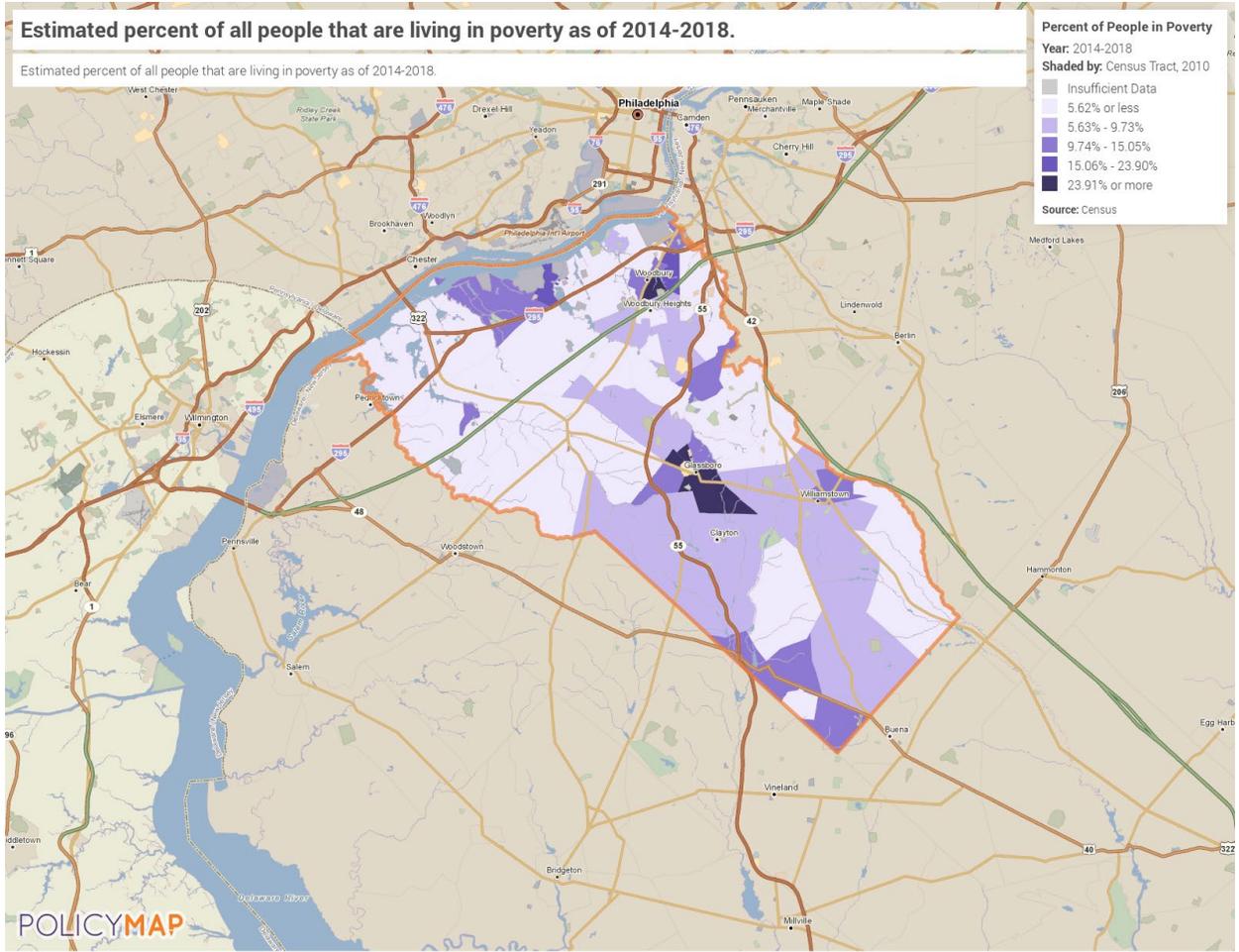
Housing Cost Burdened Households

DR

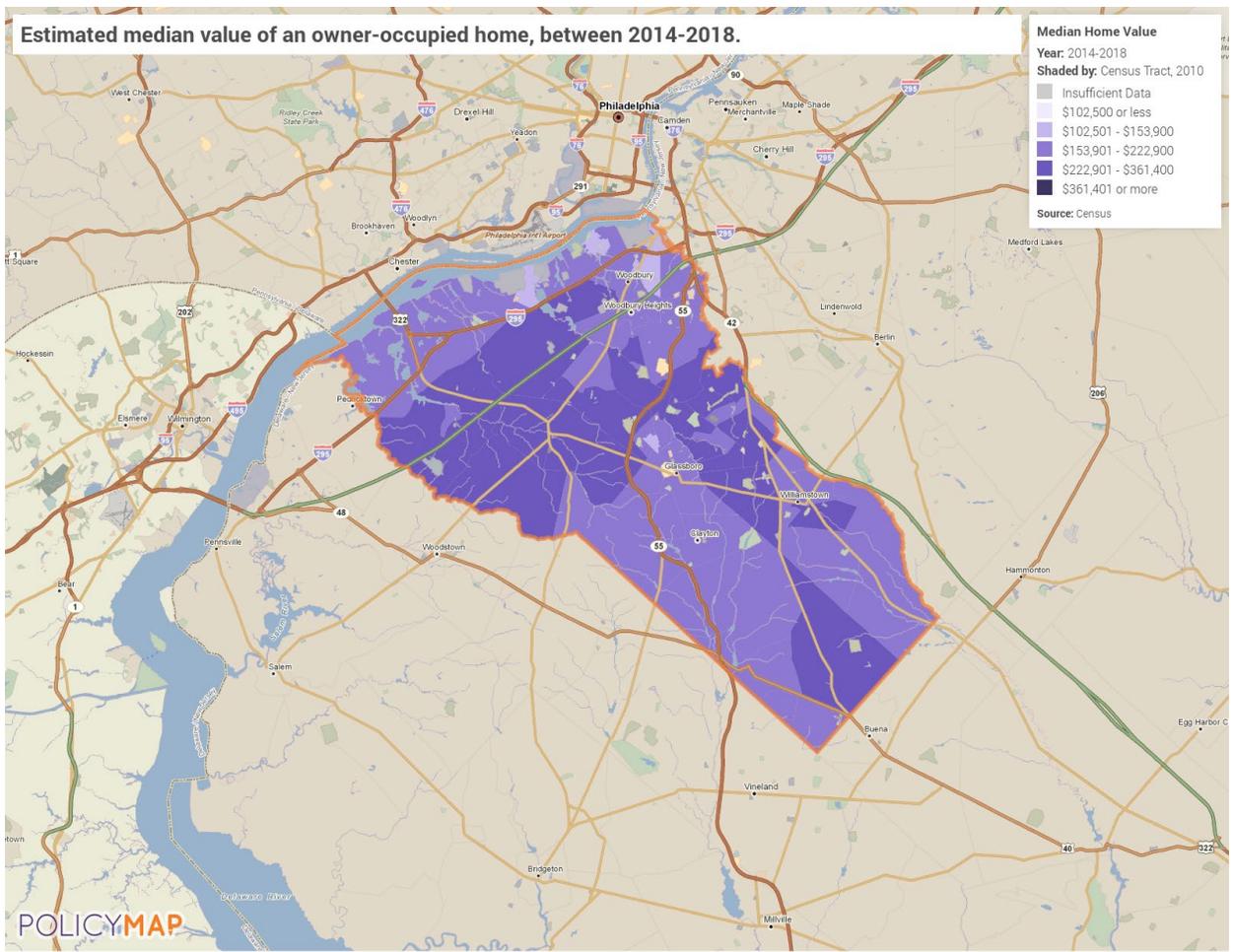


Median Rent

DR



People Living in Poverty



Median Home Value

DR

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

Summary of Housing Needs

In 2018, Gloucester County had a total of 104,857 occupied housing units. The vacancy rate for owner occupied units was 1.3% and the vacancy rate for rental units was 6.6%.

According to the 2014-2018 American Community Survey of the 113,024 total housing units, 81.1 percent were in single unit structures, 16.6 percent were in multi-unit structures and 2.26 percent were in mobile homes. Approximately 33.2 percent of the housing units were built since 1990.

The median number of rooms in all housing units in Gloucester County is 6.6. Of these housing units, 79,441 or 70.3 percent have three or more bedrooms. Of the 104,857 occupied housing units, 83,845 (80.17%) were owner occupied and 19,882 (19.83%) were renter occupied. 63.5 percent of householders of these units had moved in since 2000. 70.1 percent of the owner-occupied units had a mortgage.

According to the 2014-2018 American Community Survey the median monthly housing costs for mortgaged owners was \$2,067, non-mortgaged owners \$875, and renters \$1,186. 30.9 percent of owners with mortgages, 23.7 percent of owners without mortgages, and 56.9% of renters in Gloucester County 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 severe housing problems (lacks kitchen or complete plumbing, severe overcrowding and severe cost burden). And, owners between 0-30% AMI have the greatest percentage of having at least 1 or more of the four severe 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.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	288,288	290,295	1%
Households	100,680	104,275	4%
Median Income	\$71,883.00	\$76,727.00	7%

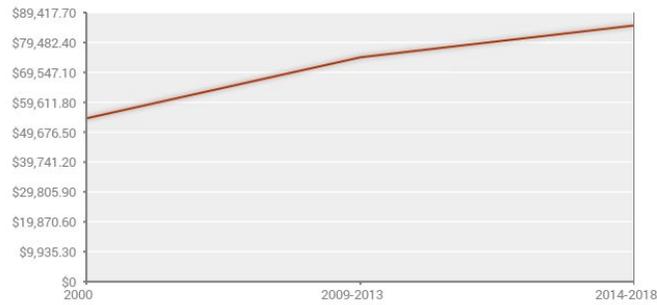
Table 2 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Estimated median income of a household, between 2014-2018.

Estimated median income of a household, between 2014-2018.

	Median Household Income		
	2000	2009-2013	2014-2018
■ Gloucester, NJ (County, 2010) and Gloucester, NJ (County, 2000)	\$54,273	\$74,524	\$85,160



Source: Census

Estimated Change in Median Income

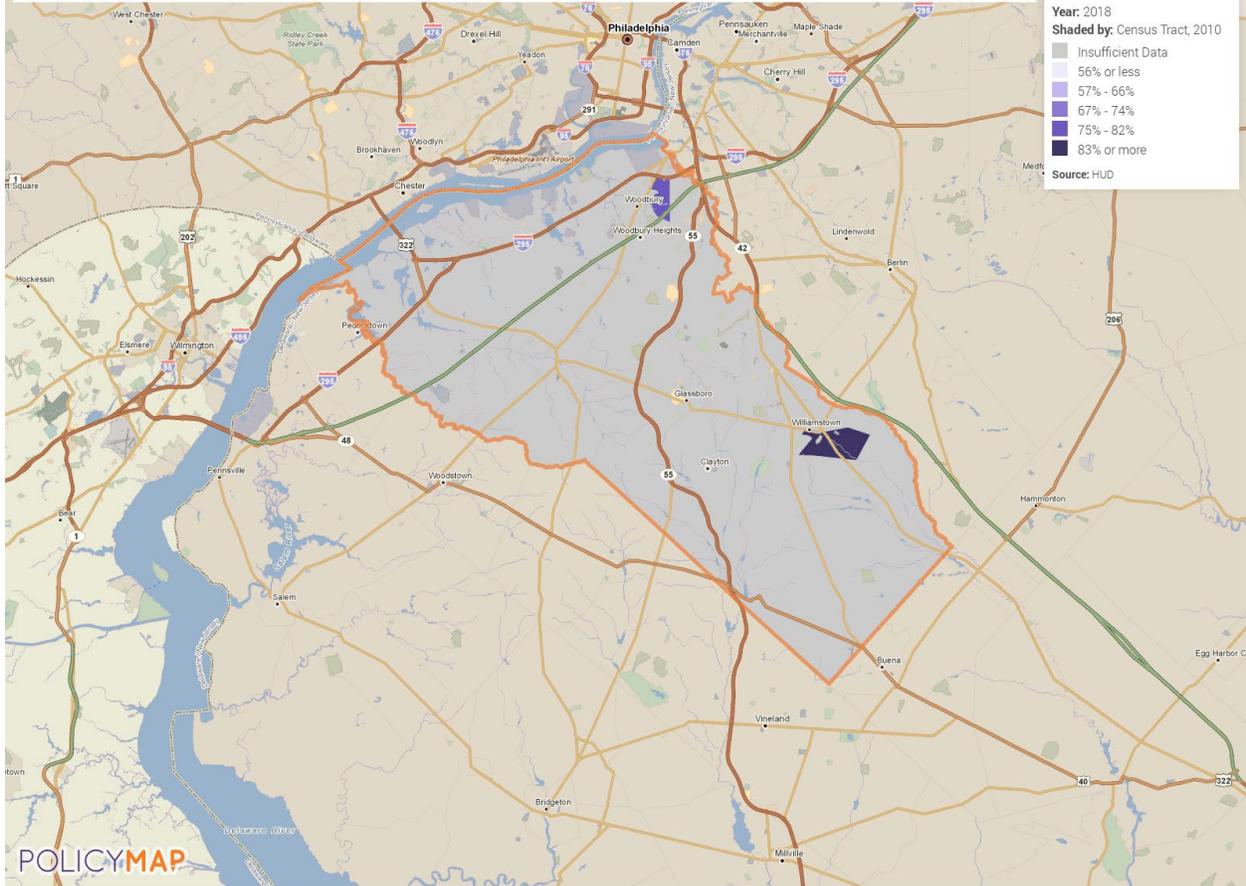
Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,355	10,365	15,580	10,710	57,265
Small Family Households	3,435	2,830	5,325	4,460	34,825
Large Family Households	563	537	1,586	1,036	6,300
Household contains at least one person 62-74 years of age	1,754	2,598	4,411	2,847	11,313
Household contains at least one person age 75 or older	2,204	2,620	2,589	1,086	3,326
Households with one or more children 6 years old or younger	1,795	1,102	2,447	1,612	7,028

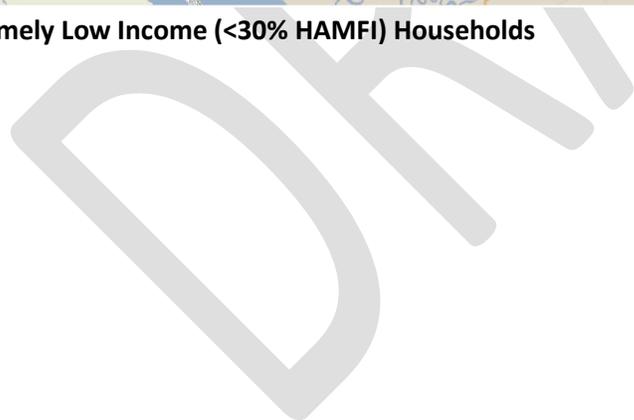
Table 3 - Total Households Table

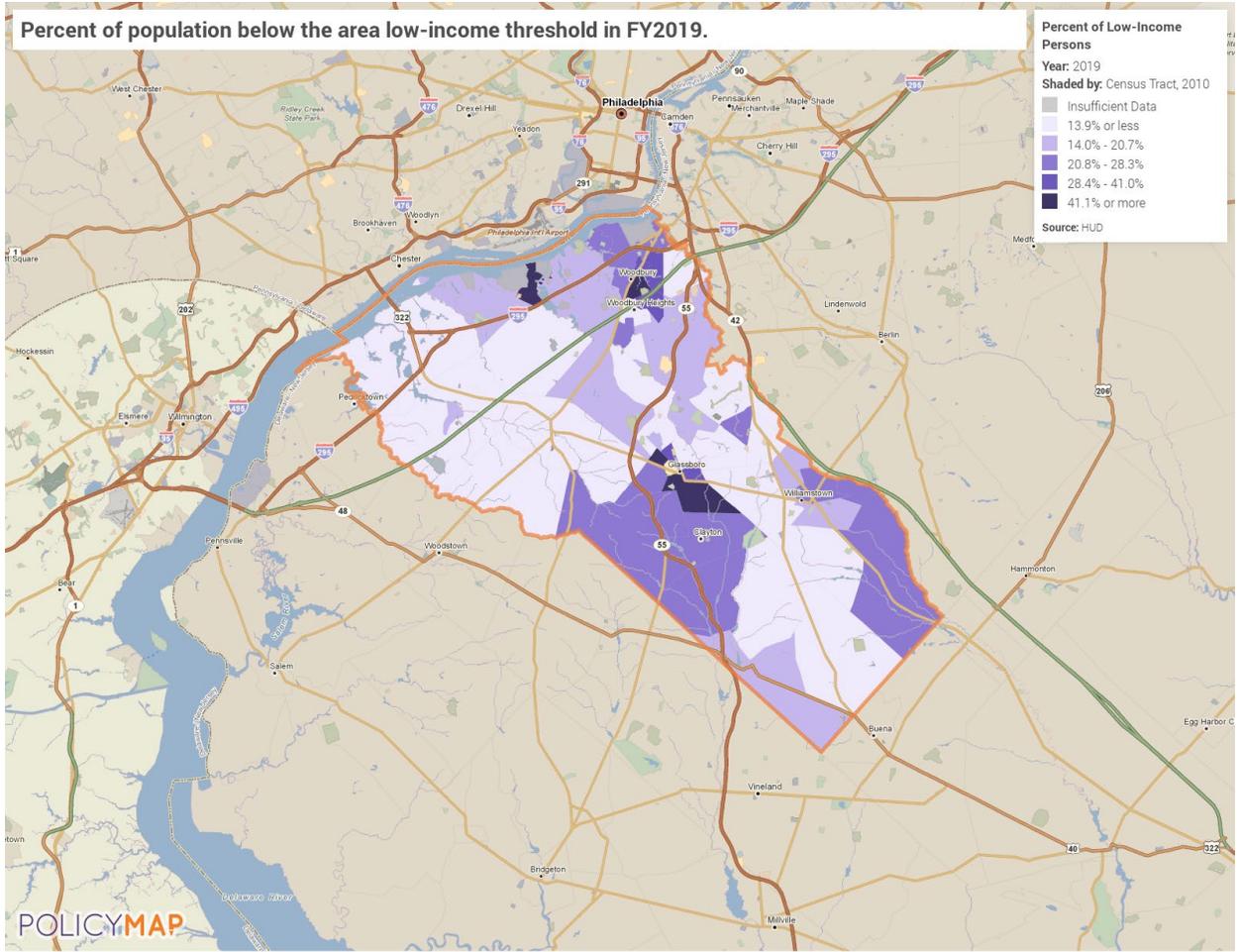
Data 2011-2015 CHAS
Source:

Percent of households living in public housing that have an income below 30% of local area median family income in 2018.

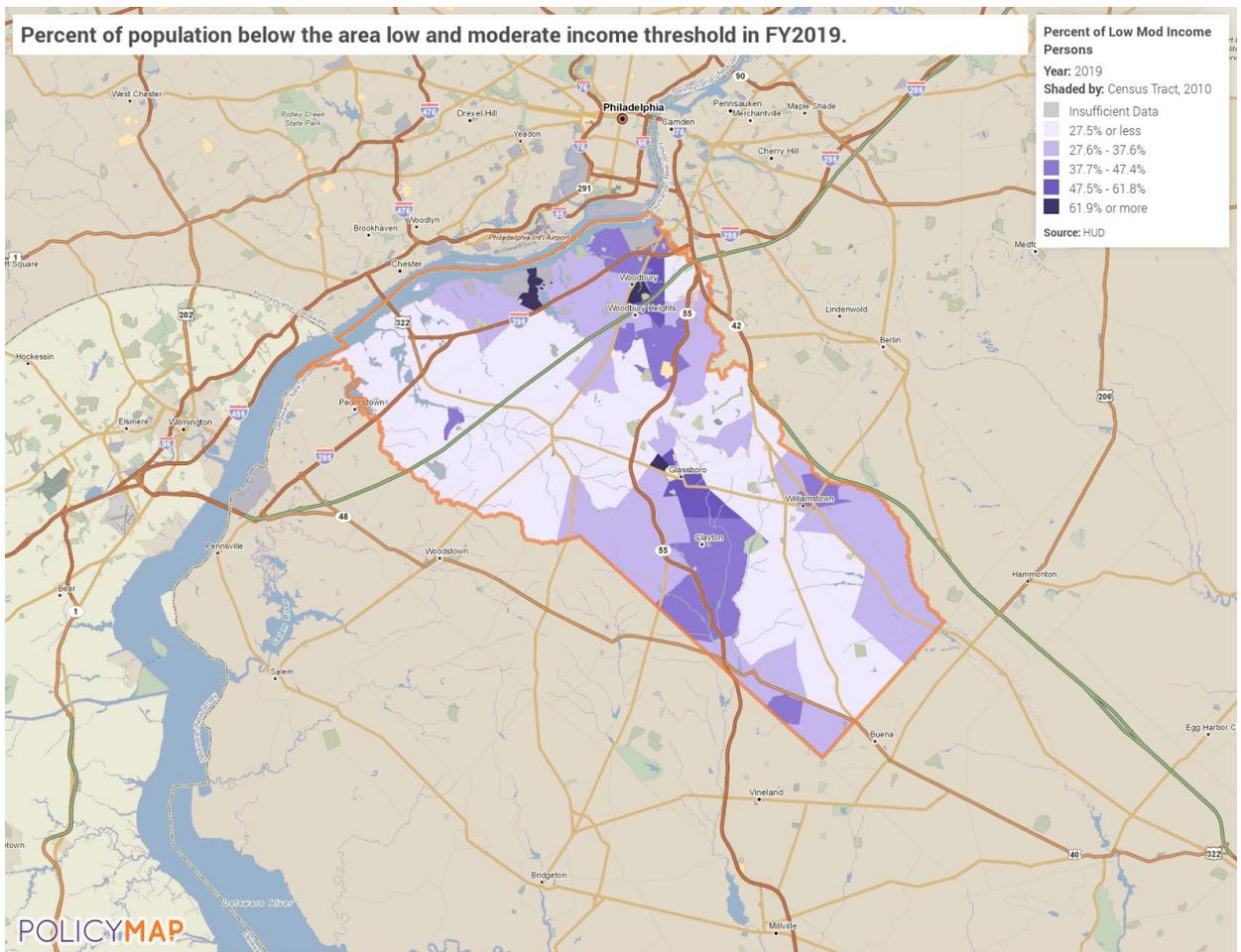


Extremely Low Income (<30% HAMFI) Households





Low Income (30-50% HAMFI) Households



Moderate Income (50-80% HAMFI) Households



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	285	235	159	0	679	4	19	80	14	117
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	15	55	70	15	155	0	4	25	15	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	329	53	74	85	541	25	39	129	22	215
Housing cost burden greater than 50% of income (and none of the above problems)	3,623	1,624	244	0	5,491	3,485	2,330	2,049	447	8,311

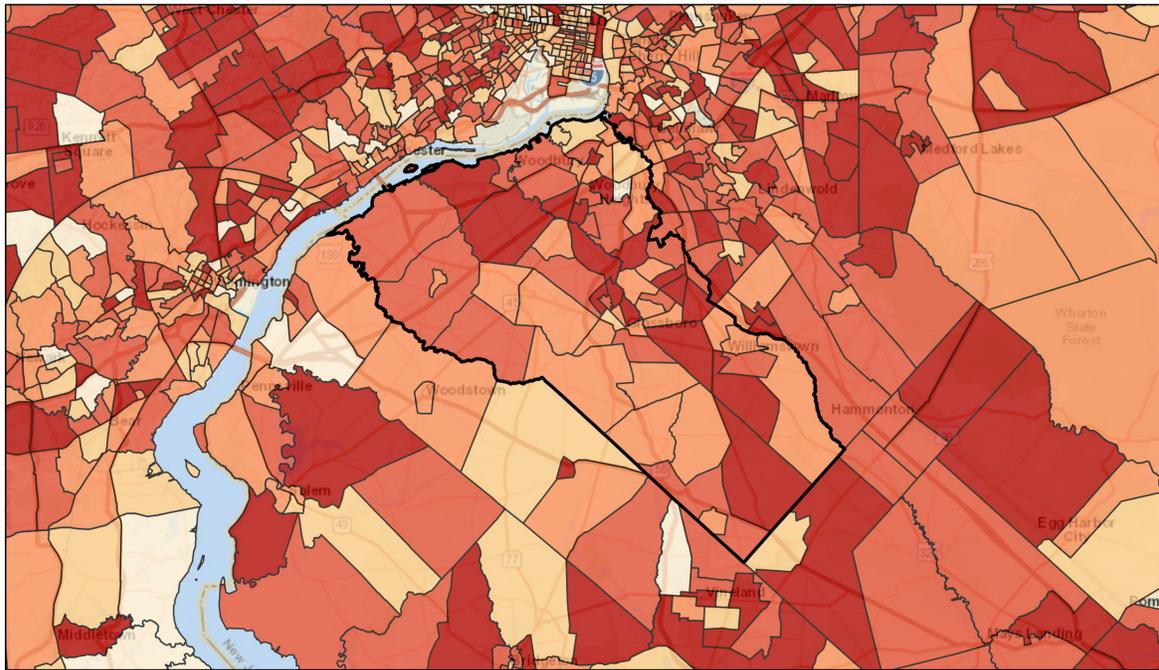
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	540	1,468	1,949	495	4,452	510	2,255	4,445	3,074	10,284
Zero/negative Income (and none of the above problems)	300	0	0	0	300	450	0	0	0	450

Table 4 – Housing Problems Table

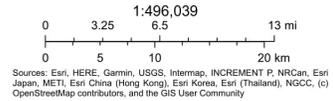
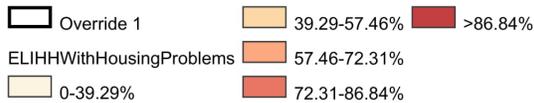
Data 2011-2015 CHAS

Source:

Gloucester County - % of Extremely Low Income HHs w/ Any of 4 Severe Housing Problems

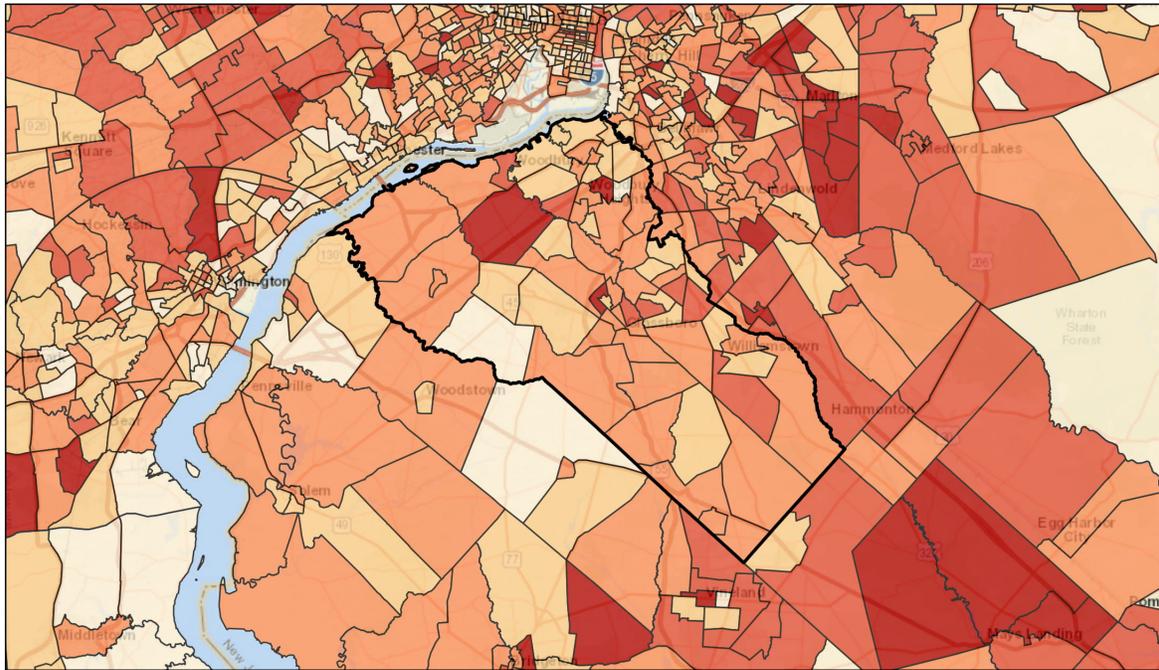


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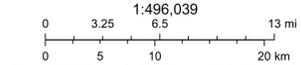


% Extremely Low Income HHs With Any of 4 Housing Problem

Gloucester County - % of Low Income HHs w/ Any of 4 Severe Housing Problems

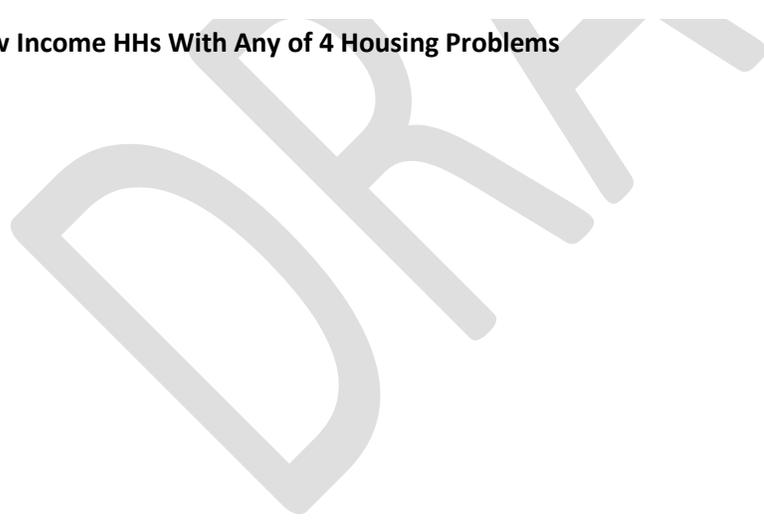


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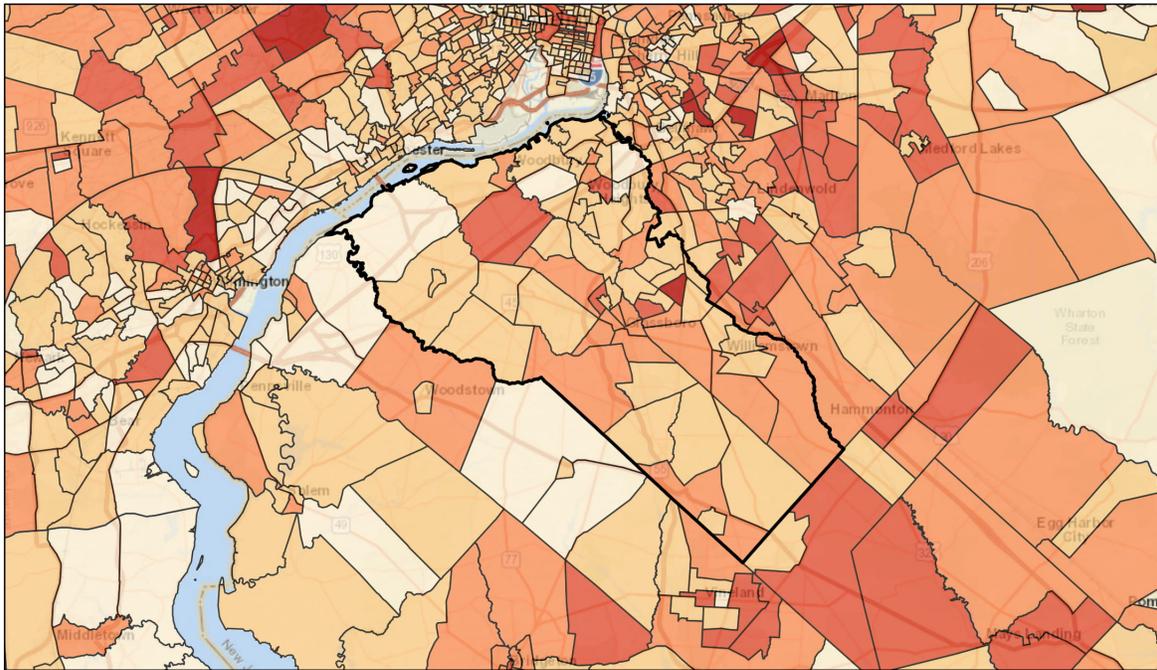


Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

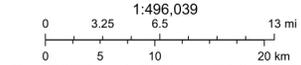
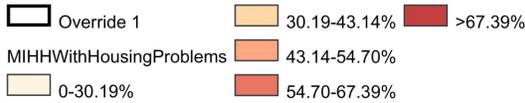
% Low Income HHs With Any of 4 Housing Problems



Gloucester County - % of Moderate Income HHs w/ Any of 4 Severe Housing Problems



June 24, 2020



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% Moderate Income HHs With Any of 4 Housing Problems

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	4,258	1,954	559	100	6,871	3,520	2,390	2,290	507	8,707
Having none of four housing problems	1,157	2,495	3,844	2,089	9,585	699	3,515	8,900	8,030	21,144

	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
Household has negative income, but none of the other housing problems	300	0	0	0	300	450	0	0	0	450

Table 5 – Housing Problems 2

Data 2011-2015 CHAS
Source:

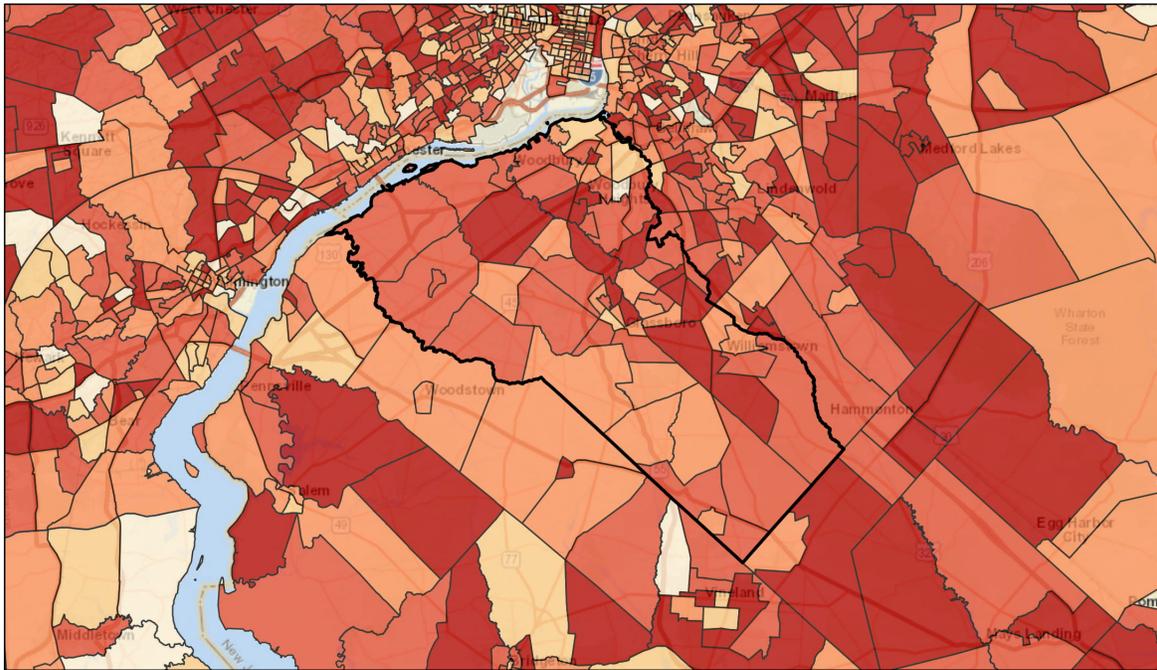
3. Cost Burden > 30%

	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	1,954	1,177	922	4,053	1,161	1,255	2,388	4,804
Large Related	354	263	99	716	179	190	1,070	1,439
Elderly	989	1,041	480	2,510	2,084	2,505	2,278	6,867
Other	1,366	906	764	3,036	565	637	881	2,083
Total need by income	4,663	3,387	2,265	10,315	3,989	4,587	6,617	15,193

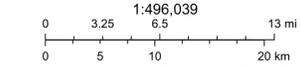
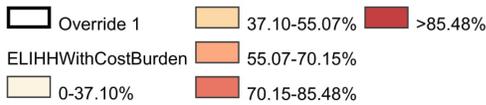
Table 6 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

Gloucester County - % of Extremely Low Income HHs w/ Severe Housing Cost Burden



June 24, 2020



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% Extremely Low Income HHs with Severe Housing Cost Burden

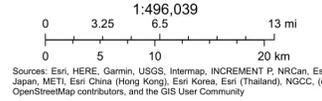
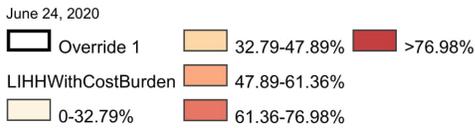
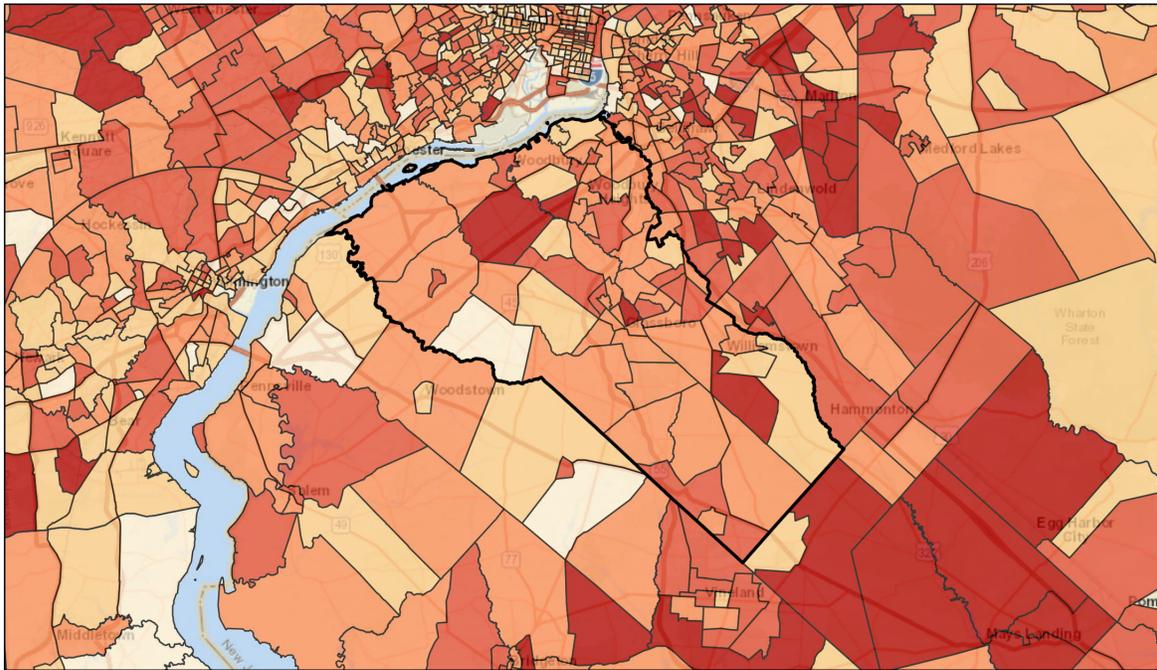
4. Cost Burden > 50%

	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	1,654	639	70	2,363	1,082	772	929	2,783
Large Related	354	150	0	504	169	106	229	504
Elderly	858	460	108	1,426	1,724	969	566	3,259
Other	1,237	495	69	1,801	502	463	324	1,289
Total need by income	4,103	1,744	247	6,094	3,477	2,310	2,048	7,835

Table 7 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

Gloucester County - % of Low Income HHs w/ Severe Housing Cost Burden



% Low Income HHs With Severe Housing Cost Burden

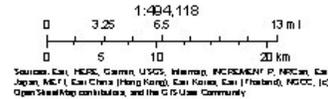
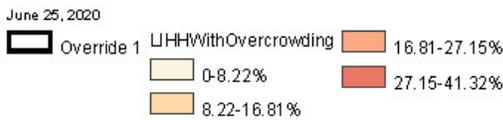
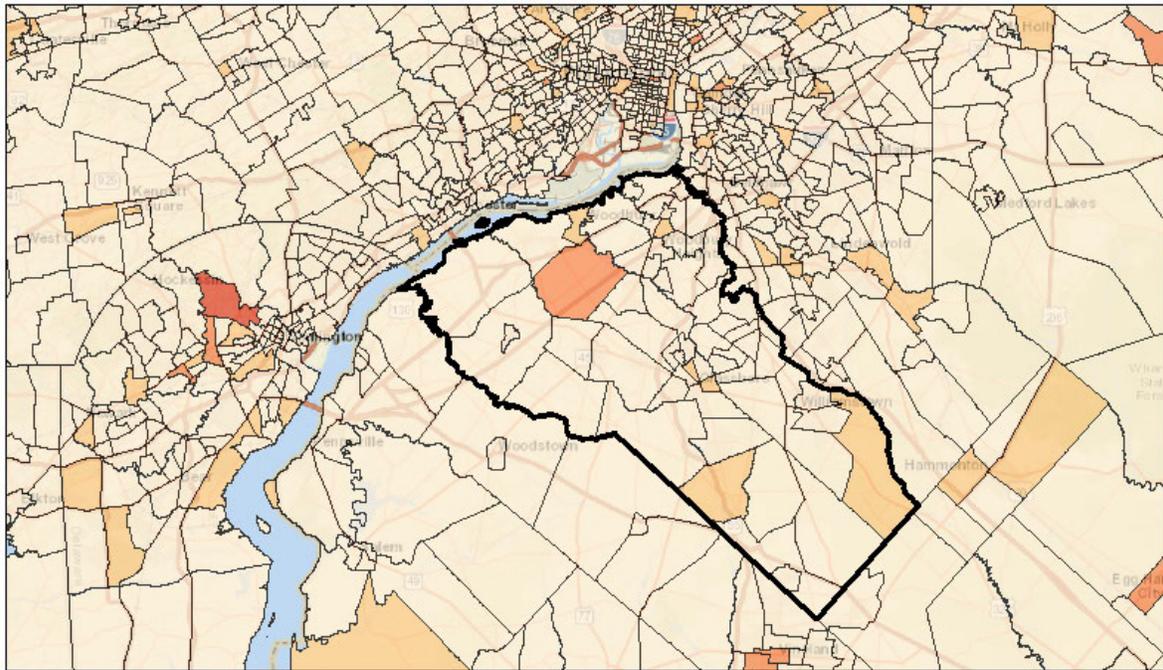
5. Crowding (More than one person per room)

	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	264	52	124	40	480	25	19	105	4	153
Multiple, unrelated family households	30	35	25	35	125	0	14	39	33	86
Other, non-family households	50	35	25	25	135	0	10	10	0	20
Total need by income	344	122	174	100	740	25	43	154	37	259

Table 8 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

Gloucester County - % of Low Income HHs with Overcrowding



% Low Income HHs With Overcrowding

	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 9 – Crowding Information – 2/2

Data Source
Comments:

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

According to the 2014-2018 American Community Survey (ACS), there were 104,587 households in 2018 in Gloucester County. Based on this number of households, 25,028 (23.9%) of all households were single person households living alone. Single person households aged 65 and over comprised 10,898 households or (10.4%) of all households. Based on the ACS estimates, 43.54% of all persons living alone are seniors, and it is presumed that as they age in place, additional accommodations and supportive services will be necessary for this portion of the County’s population. The County and its municipalities

will need to assist in obtaining funding and collaborating with housing service and elderly support agencies to provide programs, activities and accommodations for its elderly population.

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 2014-2018, 12.9 percent reported a disability. The likelihood of having a disability varied by age - from 4.17 percent of people under 18 years old, to 10.61 percent of people 18 to 64 years old, and to 50.44 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.

Domestic Violence

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, and owners between 0-30% 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 income are affected by severe housing problems more than any other income bracket. And owners making 0-30% of the median income constitute the greatest number of owners with one or more severe housing problems.

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 2014-2018 there were 104,587 households in Gloucester County. The average household size was 2.74 people. 7.4 percent of the people in Gloucester County were in poverty in 2014-2018. Nine percent of related children under 18 were below the poverty level, compared with 5.5 percent of people 65 years old and over. 4.8 percent of all families and 17.6 percent of families with a female householder and no husband present had incomes below the poverty level.

Extremely Low Income (Below 30% AMI)

According to the 2011-2015 ACS data, which the 2011-2015 CHAS is based off, the median family income of Gloucester County households was \$76,727. Seven percent of households had income below

\$15,000 a year. Accordingly, an Extremely Low-income household would typically earn up to \$23,018 annually and would tend to experience the most distressed housing conditions. 4,663 of Extremely Low-income renter households were considered Cost Burdened more than 30% and 4,103 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 Problems** 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.

The data shown in the 0-30% AMI table below notes that 84.94% of households in that income bracket have one or more housing problems. While Black, Asian, and Hispanic households have higher rates of one or more housing problems than the County as a whole, each does not have a disproportionately greater need as the rates are not 94.94% or higher. White households in this income bracket have a 83.6% rate of having housing problems, which is below the County rate. The only race/ethnicity that has a disproportionality greater need at 0-30% AMI, are American Indian, Alaska Native which has 100% of their households at this income level with one or more housing problems.

The data shown in the 30-50% AMI table below notes that 78.02% of households in that income bracket have one or more housing problems. While White and Hispanic households have higher rates of one or more housing problems than the County as a whole, each does not have a disproportionately greater need as the rates are not 88.02 % or above. Black, Asian, and (American Indian, Alaska Native) households in this income bracket have rates of having housing problems which are below the County rate. No race/ethnicity has a disproportionality greater need of having one or more housing problems at 30-50% AMI.

The data shown in the 50-80% AMI table below notes that 59.18% of households in that income bracket have one or more housing problems. While White, (American Indian, Alaska Native) and Hispanic households have higher rates of one or more housing problems than the County as a whole, each does not have a disproportionately greater need as the rates are not 69.18 % or above. Black households in this income bracket have a rate of having housing problems which is below the County rate. Asian Households making 50-80% AMI have a disproportionately greater need of having one or more housing problems as 69.53% of them reported one or more housing problems.

The data shown in the 80-100% AMI table below notes that 38.93% of households in that income bracket have one or more housing problems. White and Hispanic households in this income bracket have rates of housing problems which are below the County rate. Black Households making 80-100% AMI have a disproportionality greater need as 49.12% of households reported having one or more housing problems. Asian Households making 80-100% AMI also have a disproportionality greater need

as 72.95% of households reported having one or more housing problems. And American Indian, Alaska Native Households making 80-100% AMI also have a disproportionality greater need as 50% of households reported having one or more housing problems.

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	8,808	812	750
White	6,063	597	592
Black / African American	1,672	185	107
Asian	144	0	25
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	653	29	14

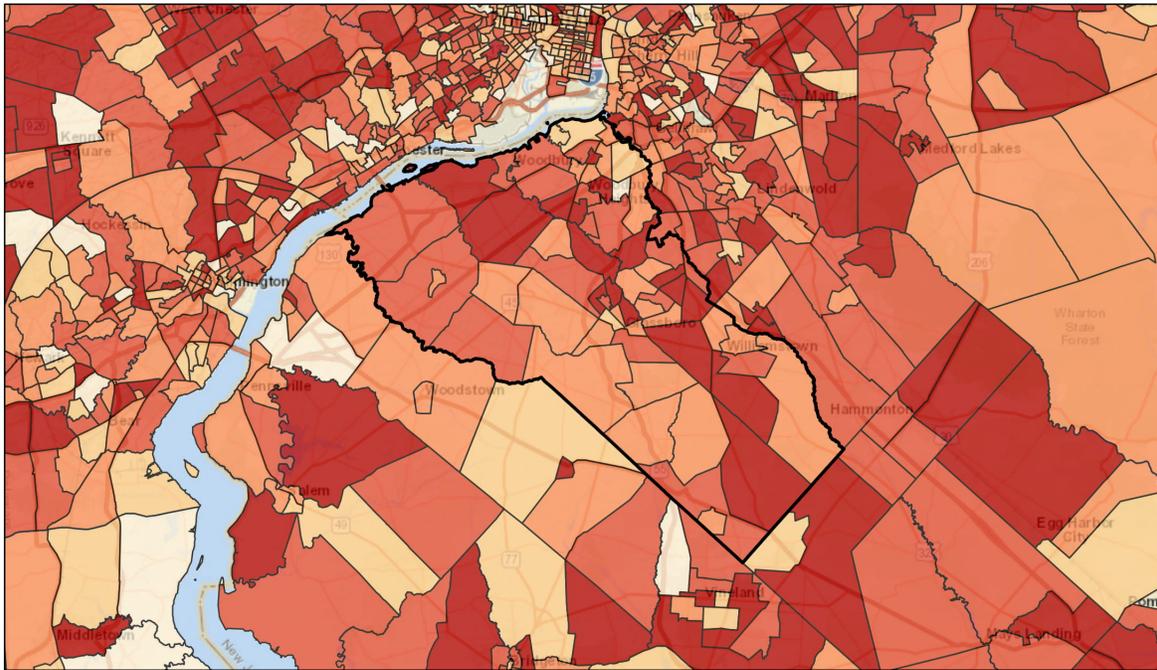
Table 10 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

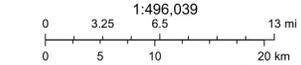
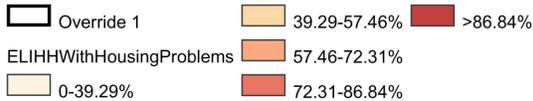
*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Gloucester County - % of Extremely Low Income HHs w/ Any of 4 Severe Housing Problems



June 24, 2020



Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

% of Extremely Low Income HHs with Any of 4 Housing Problems

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	8,080	2,276	0
White	6,341	1,615	0
Black / African American	932	468	0
Asian	104	79	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	536	79	0

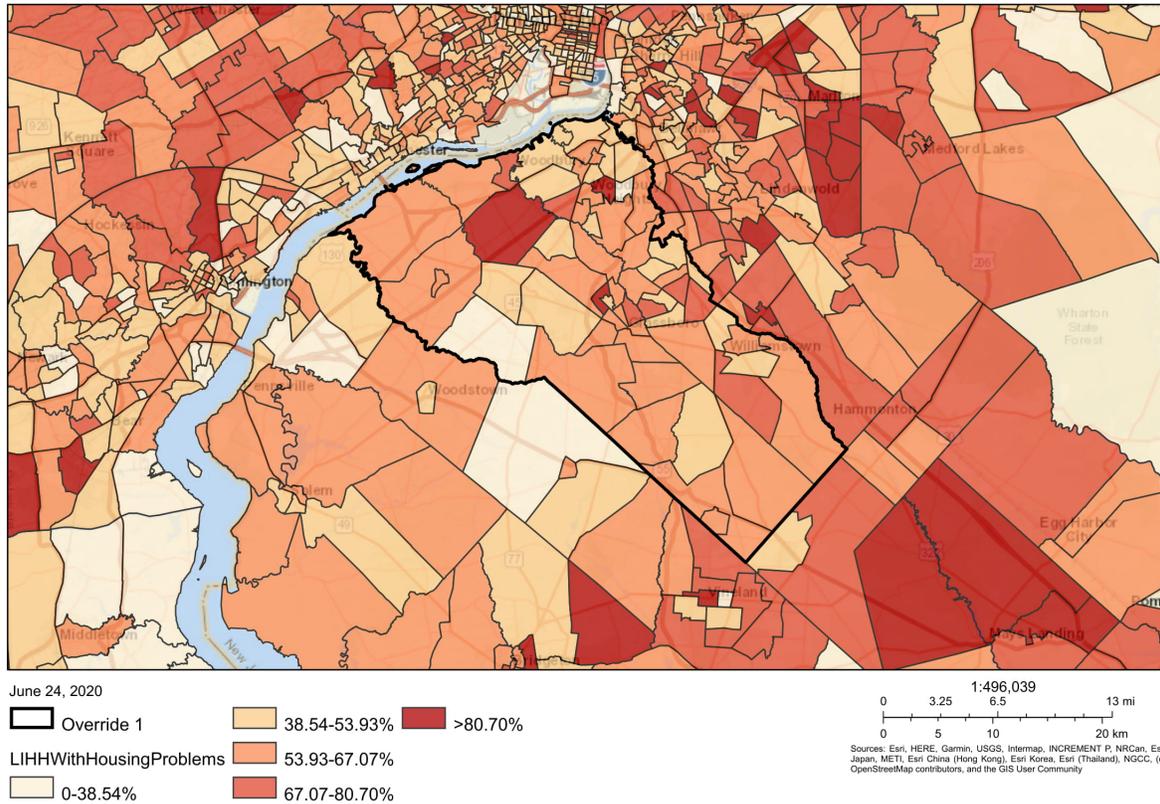
Table 11 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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%

Gloucester County - % of Low Income HHs w/ Any of 4 Severe Housing Problems



% Low Income HHs With Any of 4 Severe Housing Problems

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	9,225	6,363	0
White	7,293	5,079	0
Black / African American	709	627	0
Asian	235	103	0
American Indian, Alaska Native	15	10	0
Pacific Islander	0	0	0
Hispanic	713	469	0

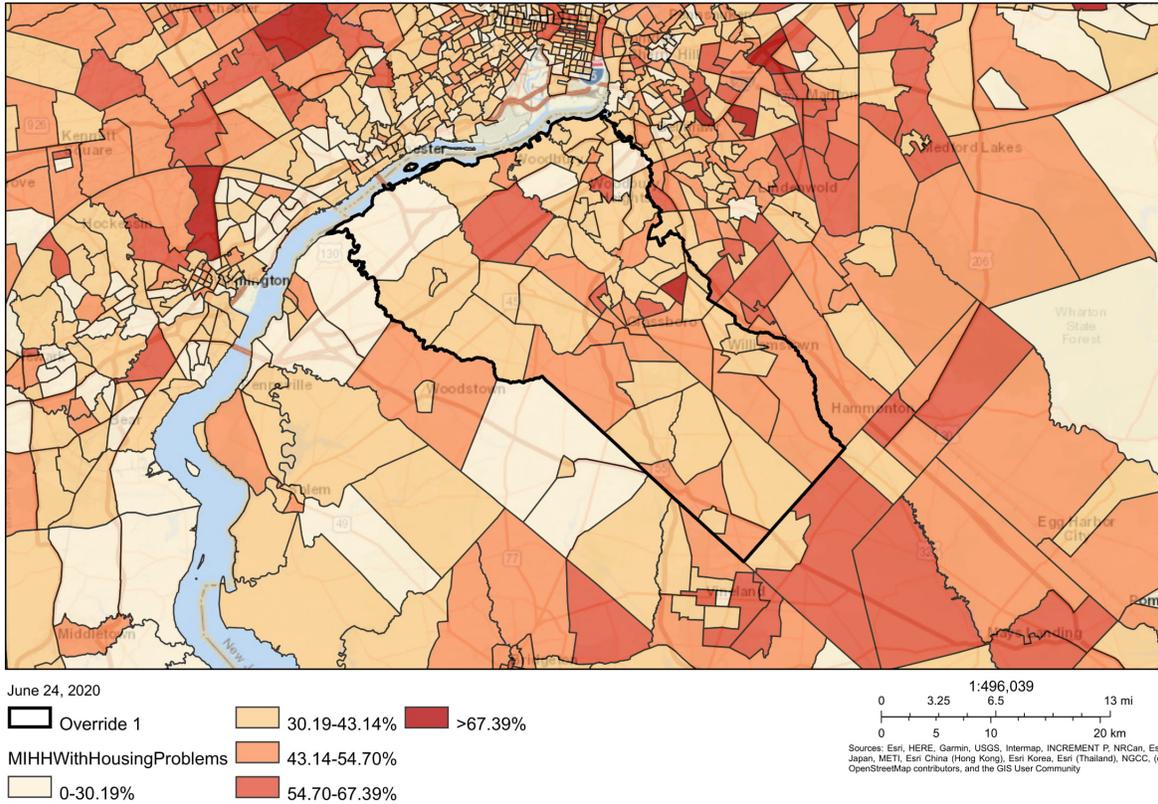
Table 12 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
 Source:

*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%

Gloucester County - % of Moderate Income HHs w/ Any of 4 Severe Housing Problems



% Moderate Income HHs with Any of 4 Severe Housing Problems

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	4,174	6,548	0
White	3,394	5,678	0
Black / African American	504	522	0
Asian	89	33	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	80	267	0

Table 13 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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

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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 table below notes that 74.9% of households in that income bracket have one or more severe housing problems. Asian households have a higher rate of one or more severe housing problems than the County as a whole, though it does not have a disproportionately greater need as the rate is not 84.9% or higher. White and Black households in this income bracket have rates of having severe housing problems, which are below the County rate. American Indian, Alaskan Native households have a disproportionality greater need at 0-30% AMI, as 100% of their households at this income level report having one or more severe housing problems. And Hispanic households have a disproportionality greater need at 0-30% AMI, as 85.08% of their households at this income level report having one or more severe housing problems.

The data shown in the 30-50% AMI table below notes that 41.95% of households in that income bracket have one or more severe housing problems. While Asian and Hispanic households have higher rates of one or more severe housing problems than the County as a whole, each does not have a disproportionately greater need as the rates are not 51.95 % or above. White, Black, and (American Indian, Alaska Native) households in this income bracket have rates of having severe housing problems which are below the County rate. No race/ethnicity has a disproportionality greater need of having one or more severe housing problems at 30-50% AMI.

The data shown in the 50-80% AMI table below notes that 18.27% of households in that income bracket have one or more severe housing problems. While Asian households have a higher rate of one or more severe housing problems than the County as a whole, though it does not have a disproportionately greater need as the rates are not 28.27 % or above. White, Black, and (American Indian, Alaska Native) households in this income bracket have a rate of having severe housing problems which is below the County rate. Hispanic Households making 50-80% AMI have a disproportionately greater need of having one or more housing problems as 31.08% of them reported one or more severe housing problems.

The data shown in the 80-100% AMI table below notes that 5.66% of households in that income bracket have one or more severe housing problems. While Asian and Hispanic households have higher rates of one or more severe housing problems than the County as a whole, though they do not have disproportionately greater needs as the rates are not 15.66 % or above. White, Black, and (American Indian, Alaska Native) households in this income bracket have rates of having severe housing problems which are below the County rate. No race/ethnicity at 80-100% AMI has a disproportionality greater need of having one or more severe housing problems.

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	7,778	1,856	750
White	5,337	1,300	592
Black / African American	1,425	428	107
Asian	129	15	25
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	593	90	14

Table 14 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*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%

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	4,344	6,010	0
White	3,263	4,693	0
Black / African American	574	821	0
Asian	79	99	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	312	306	0

Table 15 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*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	2,849	12,744	0
White	2,189	10,174	0
Black / African American	181	1,154	0
Asian	70	269	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	364	807	0

Table 16 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*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

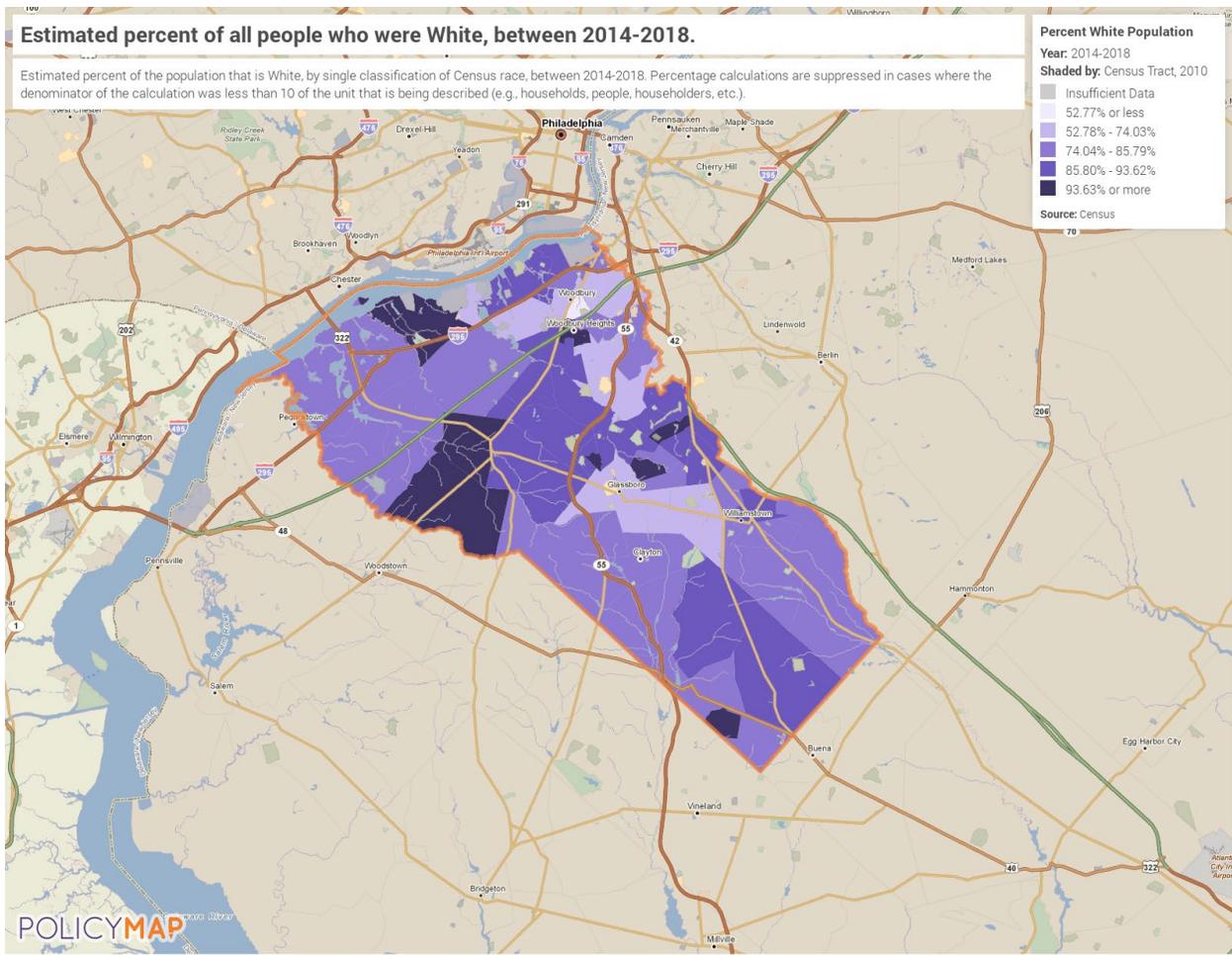
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	607	10,119	0
White	455	8,619	0
Black / African American	51	982	0
Asian	14	107	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	50	299	0

Table 17 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*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%



% of People Who Were White

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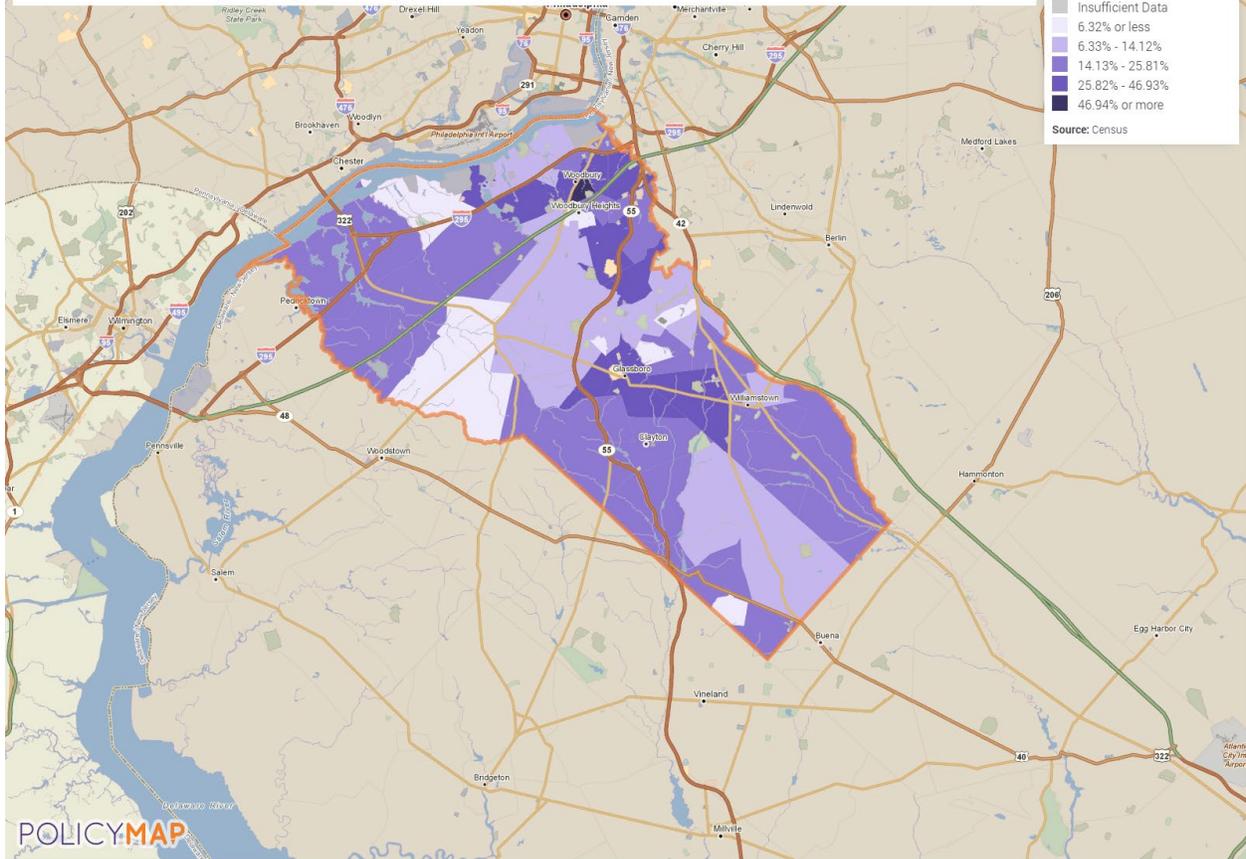
Estimated percent of all people who were of a race other than White, between 2014-2018.

Estimated percent of the population that is not White, between 2014-2018. Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.).

Percent Non-White Population
Year: 2014-2018
Shaded by: Census Tract, 2010

- Insufficient Data
- 6.32% or less
- 6.33% - 14.12%
- 14.13% - 25.81%
- 25.82% - 46.93%
- 46.94% or more

Source: Census



% of People Who Were Non-White

DE

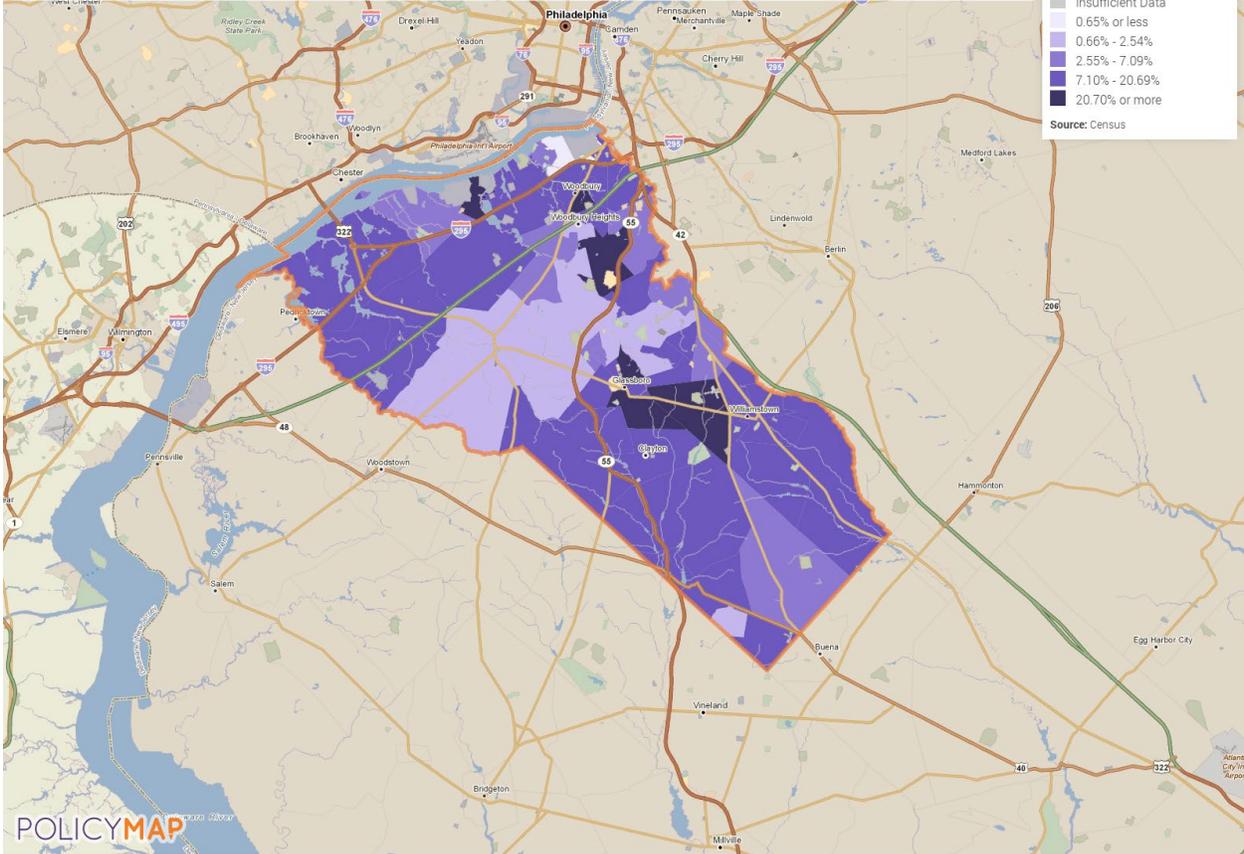
Estimated percent of all people who were Black or African American, between 2014-2018.

Estimated percent of the population that is Black or African American, by single classification of Census race, between 2014-2018. Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.).

Percent Black or African American Population
Year: 2014-2018
Shaded by: Census Tract, 2010

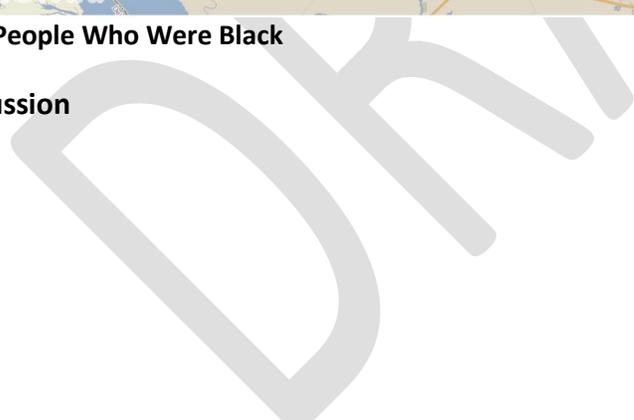
- Insufficient Data
- 0.65% or less
- 0.66% - 2.54%
- 2.55% - 7.09%
- 7.10% - 20.69%
- 20.70% or more

Source: Census



% of People Who Were Black

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:

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.

In Gloucester County according to the tables below, 20.67% of households have a cost burden meaning they spending 30%-50% of their income on housing costs. White households do not have a disproportionately greater need of housing cost burden, as the rate of cost burden (20%) is below the County rate as a whole. Black, Asian, and Hispanic households do not have a disproportionately greater need of housing cost burden, though the rates of cost burden (23.88%, 23.74%, 22.74%) are above the County rate as a whole they do not exceed it by 10 percentage points. American Indian, Alaskan Native households are the only race/ethnicity that have a disproportionately greater need of cost burden as 41.1% of households reported being cost-burdened.

In Gloucester County according to the tables below, 14.36% of households have a severe cost burden meaning they spending 50% or more of their income on housing costs. White, Asian, and (American Indian, Alaskan Native) households do not have a disproportionately greater need of severe housing cost burden, as the rates of cost burden (12.67%, 13.93%, 5.48) are below the County rate as a whole. Black and Hispanic households do not have a disproportionate greater need of severe housing cost burden, though the rates of cost burden (22.52% and 23.8%) are above the County rate as a whole they do not exceed it by 10 percentage points. No race/ethnicity has a disproportionately greater need of severe cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	66,946	21,555	14,973	814
White	57,395	17,233	10,914	623
Black / African American	5,292	2,405	2,268	107
Asian	1,443	559	328	25
American Indian, Alaska Native	39	30	4	0

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Pacific Islander	0	0	0	0
Hispanic	2,273	973	1,018	14

Table 18 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

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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 three 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 100% of the American Indian, Alaskan Native population in the 0%-30% AMI have one or more housing problems, indicating a disproportionately greater need. Additionally, 100% of American Indian, Alaskan Native households and 85.08% of Hispanic households have one or more severe housing problems, indicating a disproportionately greater need.
- The data shown in the **50-80% AMI** notes that 69.53% of the Asian population in the 50-80% AMI have one or more housing problems, indicating a disproportionately greater need. And additionally, 31.08% of Hispanic households have one or more severe housing problems, indicating a disproportionately greater need.
- The data shown in the **80-100% AMI** notes that 50% of the American Indian, Alaskan Native population, 72.95% of the Asian population, and 49.12% of the Black population in the 80%-100% AMI have one or more housing problems, indicating a disproportionately greater need.

Only one race/ethnicity has a disproportionately greater need of cost burden, American Indian, Alaskan Native which 41.1% of households experiencing a cost burden of paying 30%-50% of their income toward housing.

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?

According to the 2014-2018 American Community Survey the racial composition of Gloucester County is: 81.72% White, 10.3% Black, 3.08% Asian, 1.97% Some Other Race, and 2.84% Two or More Races. 5.95% of the County's population is Hispanic. A racial concentration is when an area has a percentage of a certain race/ethnicity that exceeds the percentage of that race/ethnicity in the County as a whole by ten percentage points or greater.

There are six census tracts where the percentage of the population of Black residents are ten percentage points higher than the County rate of 10.3%. The Black population in these areas range from 20.91% in a tract of Monroe Township to 47.74% in a tract of Woodbury. The areas of Black concentration are located in tracts in the Boroughs of Paulsboro, Woodbury, and Glassboro, and the Townships of Monroe and Deptford.

There are seventeen census tracts where the White population exceeds the County's White population of 81.72% by over ten percentage points. The White population in these areas range from 91.88% in Pitman and Franklin Township to 97.62% in South Harrison Township. These areas are located in eleven different municipalities with a plurality of them being located in Washington Township where four census tracts meet this distinction.

There are two census tracts where the percentage of the population of Hispanic residents exceeds the County's population of 5.95% by over ten percentage points. This includes an area of Swedesboro with a 18.34% Hispanic population and an area of Woodbury with a 16.76% Hispanic population. The same area of Woodbury with a Hispanic concentration has a concentration of Black residents as well.

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NA-35 Public Housing – 91.205(b)

Introduction

There are two Public Housing Authorities operating in Gloucester County. The Housing Authority of Gloucester County (HAGC), and The Housing Authority of the Borough of Glassboro (GHA), HAGC serves as the managing agent for the GHA, both are autonomous entities.

The Authorities own and/or manage a combined 721 units of affordable housing throughout the County, 659 of these units are for the elderly or the near-elderly and disabled; 262 of these units are currently administered under the Public Housing program; 104 units have been converted from the Public Housing program to the RAD-PBV Program, which is a project based rental assistance program. The remaining units are operated under a variety of multi-family housing programs.

In addition to operating these units, both Housing Authorities administer the Section 8 Housing Choice Voucher (HCV) Program, which is a tenant based rental assistance program. GHA has approximately 160 families currently participating in its HCV program while the HAGC has approximately 1,700 families participating in a variety of targeted and regular HCV programs.

Totals in Use

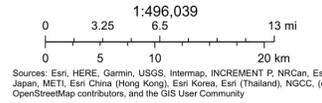
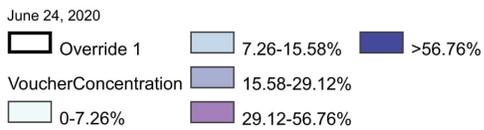
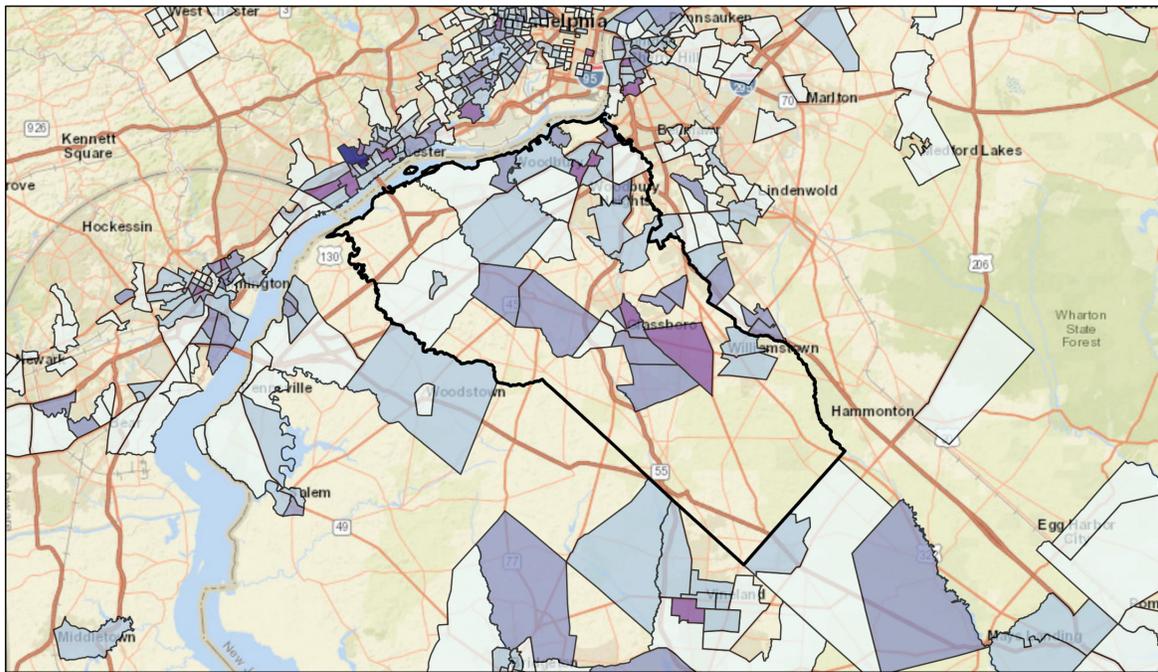
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	15	415	1,903	0	1,788	0	0	106

Table 19 - 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)

Gloucester County - Rental Voucher Concentration



Rental Voucher Concentration

Characteristics of Residents

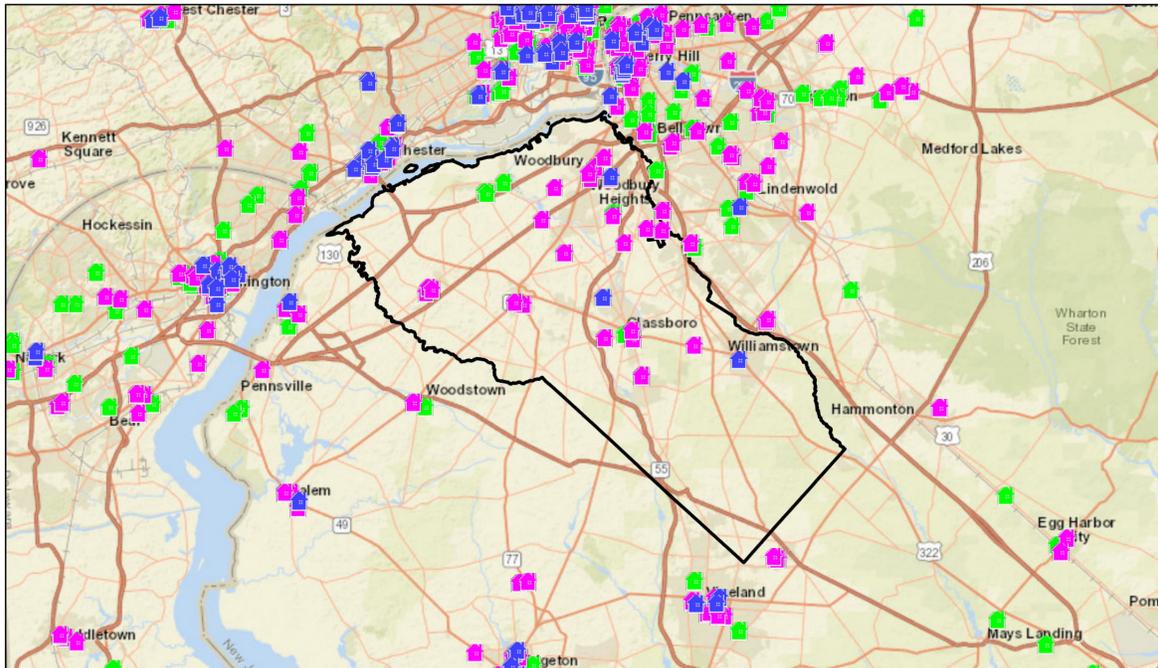
	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	2	20	0	20	0	0
# of Elderly Program Participants (>62)	0	3	200	288	0	285	0	0
# of Disabled Families	0	6	133	645	0	539	0	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# 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 20 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Gloucester County - Public Housing, LIHTC Projects, HUD Multifamily Properties



- Public Housing Development
- Multifamily Properties - Assisted
- LIHTC Property
- Override 1

Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, (c) OpenStreetMap contributors, and the GIS User Community

Housing Authority and LIHTC Properties

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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 21 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	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 22 – Ethnicity of Public Housing Residents by Program Type

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 residents who request accessible units include:

- Accessible showers and bathrooms
- Wheelchair accessible doors
- No stairs/ elevator access/ ramps
- Access to information on existing services
- Transportation options

The needs of public housing applicants who request accessible units include:

- Additional safe, affordable, and accessible housing options outside of public housing
- 1st floor units, no stairs or access to elevators
- Assistance obtaining security deposits
- Assistance with overdue utility bills
- Transportation options
- Access to information on existing services
- Childcare

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 (HCV) are similar to the needs of low and moderate-income households throughout the County. Limited affordable housing options; relatively low-income level of many of the residents of the County; low employment opportunities or income stability to secure or maintain housing; continuously shrinking Federal and State funding sources to subsidize affordable housing projects; limited access to funds to cover security deposits or settle outstanding utility bills. Little to no financial education.

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 22, 2019, a total of 103 persons, in 59 households, were experiencing homelessness in Gloucester County according to the 2019 Point in Time count. This is a decrease of 41 persons from 2018 (-28%) and 12 households (-17%).

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 23 - 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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	294	10
Black or African American	273	5
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 59 homeless households counted in Gloucester County in 2019, 23 (39%) were families with at least one child under the age of 18 and one adult.

Veterans – 2 Homeless veterans were counted in Gloucester County in the 2019 Point in Time Count, 1 more than was counted in 2018. Both of the veterans were unsheltered, both male, and neither reported having any disability.

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

Persons identifying as Black or African American and Hispanic/Latino are overrepresented in the population experiencing homelessness. While 9.9% of the general population, persons identifying as Black or African American are 19.3% of the population in poverty and 43.9% of the counted population experiencing homelessness. Persons identifying as Hispanic/Latino are 5.8% of the total population, 13.7% of the population in poverty and 10.7% of the population counted as homeless.

Persons identifying as Black or African American represent 45.8% of the sheltered population (staying in emergency shelter, transitional housing or safe havens) and 33.3% of the unsheltered population. Persons identifying as White non-Hispanic/Latino represent 41% of the sheltered population and 66.7% (or 10 persons) of the unsheltered population. Persons identifying as Hispanic/Latino represent 13.3% of the sheltered population and 0% of the unsheltered population.

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.

41% of counted homeless persons reported having some type of disability. 58.5% of adults 18 or older reported some type of disability compared to 10.5% of children. Among disabled adults, 71.4% reported mental health issues making this the most prevalent disability. More disabled homeless children had mental issues (75%) than any other disability.

Among the unsheltered households on the night of the count, it was reported that the average income was approximately \$544.18 per month, consisting of Food Stamps and/or Medicaid. Among the sheltered households, 32.7% reported no source of income, and 7.3% reported receiving some kind of earned cash income. The most common sources of income among homeless households were TANF (21.8%) and General/Public Assistance/Welfare (12.7%) followed by SSI (10.9%). The average income of the sheltered homeless population was \$422.83

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 2020 SSI monthly payment for an individual with no other source of income was \$783. 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 New Jersey Department of Health, there were approximately 472 individuals with HIV/AIDS living in Gloucester County as of 12/31/2017.

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
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- 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 (2011-2015 data set). According to the 2014-2018 ACS data the County had a total of 104,587 households. Families made up 70.85% of the households. 33.3% of all households have one or more people under the age of 18; 40.7% of all households have one or more people 60 years and over. The median household income is \$85,160. 6.2 percent of the households had income below \$15,000 a year. 7.4 percent of people were in poverty. Nine percent of related children under 18 were below the poverty level, compared with 5.5 percent of people 65 years old and over. 4.8 percent of all families and 17.6 percent of families with a female householder and no husband present had incomes below the poverty level.

According to the 2014-2018 American Community Survey the racial composition of Gloucester County is: 81.72% White, 10.3% Black, 3.08% Asian, 1.97% Some Other Race, and 2.84% Two or More Races. 5.95% of the County's population is Hispanic.

According to the 2014-2018 ACS data, there were 104,587 occupied housing units with a homeownership rate of approximately 80.17% and a 19.83% renter occupied rate.

The ACS data shows that the majority of County housing stock, 80.19%, are single unit structures. 16.62% are multi-unit structures and 2.26% are mobile homes. An estimated 33.24% of the housing units were built since 1990.

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

Introduction

According to the 2014-2018 ACS data, there were 104,587 occupied housing units with a homeownership rate of approximately 80.17% and a 19.83% renter occupied rate. The ACS data shows that the majority of County housing stock, 80.19%, are single unit structures. 16.62% are multi-unit structures and 2.26% are mobile homes. An estimated 33.24% of the housing units were built since 1990.

Since 2005, the County’s supply of housing has not increased significantly, which is most likely a result of the economic recession that started in the late 2000s. The number of building permits issued peaked in 2005 at 1,910 the County has experienced a decline in number of annual building permits issued since. For instance, since 2010 the most building permits issued in a year was 607 in 2013, the fewest were 406 permits in 2017. Comparing 2005 to 2017 is a -78.74% decline in the number of building permits issued.

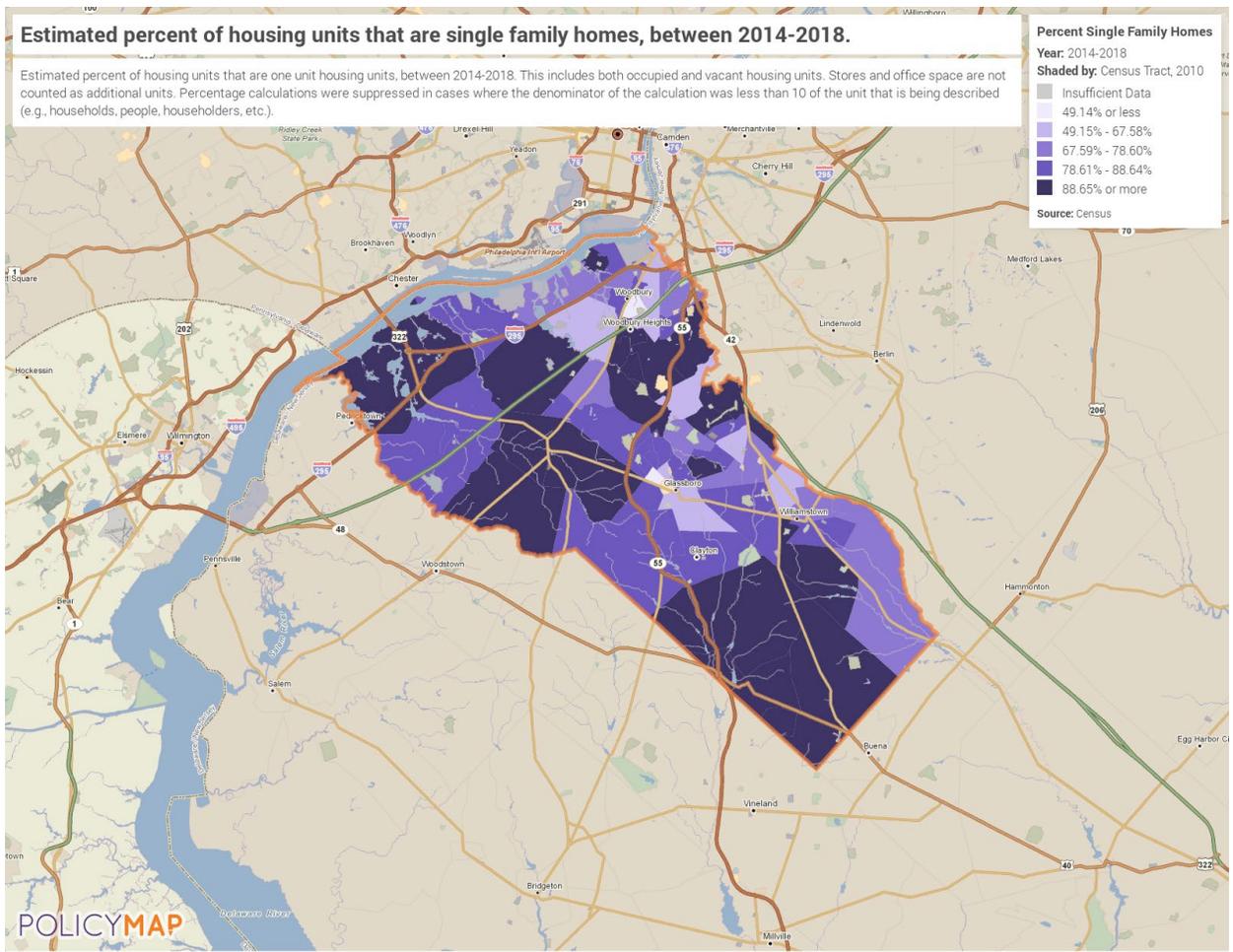
The condition of the housing stock in Gloucester is considered to be fair, and relatively newer, for the most part. As noted, much of the housing stock was built post-1970, with 33.24 percent having been built since 1990. Therefore, rehabilitation and upgrading are not significant concerns in many neighborhoods.

All residential properties by number of units

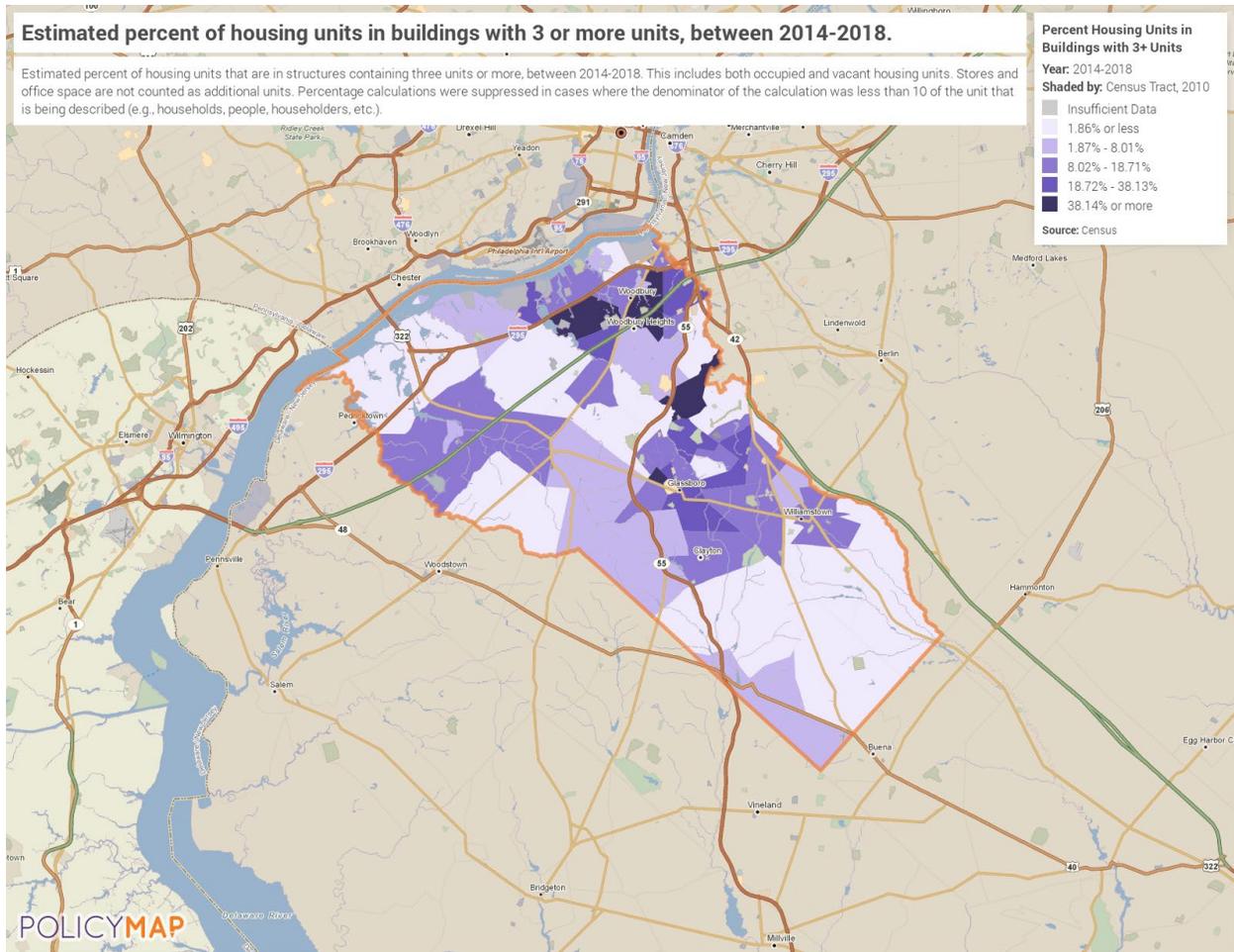
Property Type	Number	%
1-unit detached structure	81,205	73%
1-unit, attached structure	8,753	8%
2-4 units	6,333	6%
5-19 units	7,489	7%
20 or more units	5,107	5%
Mobile Home, boat, RV, van, etc	2,583	2%
Total	111,470	100%

Table 24 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS



% of Single Family Housing Units



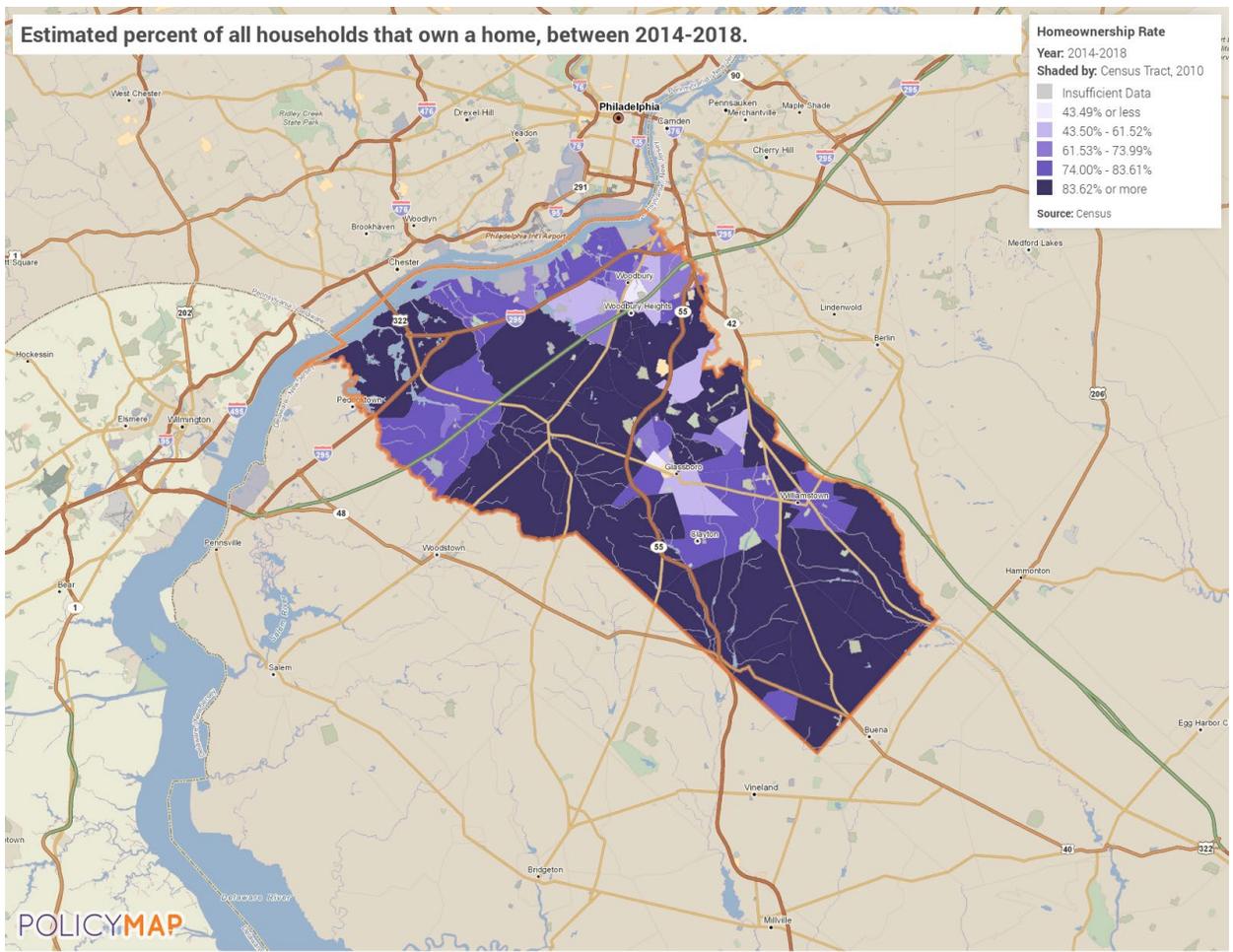
% of Buildings with 3 or More Units

Unit Size by Tenure

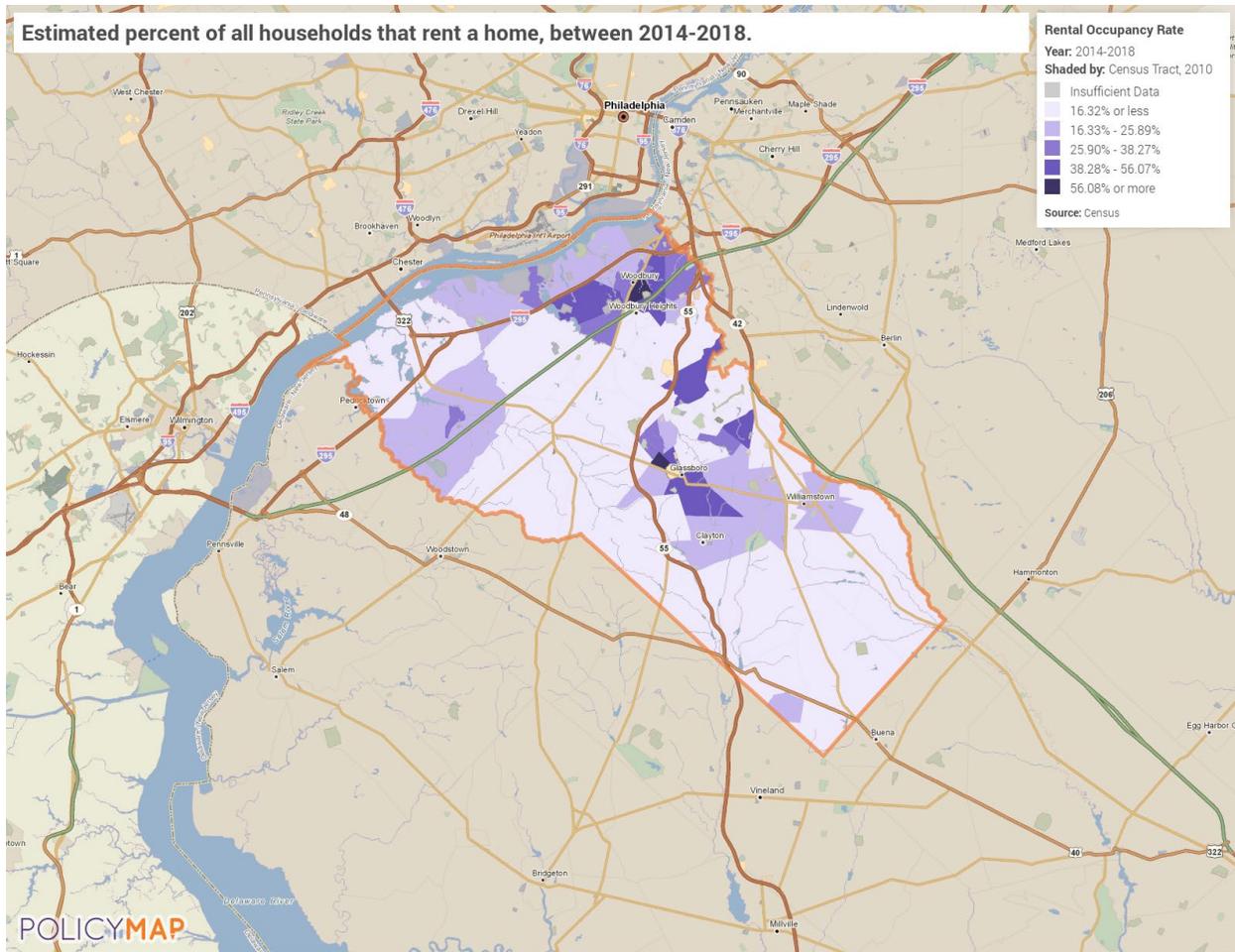
	Owners		Renters	
	Number	%	Number	%
No bedroom	29	0%	1,172	6%
1 bedroom	1,007	1%	6,518	31%
2 bedrooms	13,050	16%	8,179	38%
3 or more bedrooms	68,898	83%	5,418	25%
Total	82,984	100%	21,287	100%

Table 25 – Unit Size by Tenure

Data Source: 2011-2015 ACS



% Owners Occupied Units



% Rental Occupied Units

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

In April 2020, the number of properties that received a foreclosure filing in Gloucester County, NJ was 81% lower than the previous month and 88% lower than the same time last year. This likely due to some of the policy enacted as part of the response to COVID-19 putting off foreclosure actions during the pandemic.

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.

According to Zillow as of April 2020," The median home value in Gloucester County is \$209,152. Gloucester County home values have gone up 2.8% over the past year and Zillow predicts they will fall - 2.5% within the next year. The median list price per square foot in Gloucester County is \$118, which is lower than the Philadelphia-Camden-Wilmington Metro average of \$151. The median price of homes currently listed in Gloucester County is \$198,900 while the median price of homes that sold is \$194,000. The median rent price in Gloucester County is \$1,800, which is higher than the Philadelphia-Camden-Wilmington Metro median of \$1,550."

Median Home Values according to Zillow

Paulsboro: \$106,335

Swedesboro: \$281,573

Glassboro: \$196,784

Woodbury: \$178,612

Wenonah: \$196,171

Pitman: \$188,343

Westville: \$143,633

West Deptford-: \$198,437

Mullica Hill: \$352,872

There are currently 1,819 resale and new homes in Gloucester County listed on Zillow.com in June 2020, including 168 homes foreclosure and 441 in the pre-foreclosure process.

According to the 2014-2018 American Community Survey the median monthly housing costs for mortgaged owners was \$2,067, non-mortgaged owners \$875, and renters \$1,186. 30.9 percent of

owners with mortgages, 23.7percent of owners without mortgages, and 56.9% of renters in Gloucester County spent 30 percent or more of household income on housing.

Per HUD’s data listed below, Of the 21,272 units where rent is being paid, there are 3,346 households paying less than \$500 per month, 9,800 households paying between \$500-999 per month, 6,154 households paying between \$1,000 and \$1,499 per month and 1,573 households paying between than \$1,500 and \$1,999 per month.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	230,900	214,500	(7%)
Median Contract Rent	790	914	16%

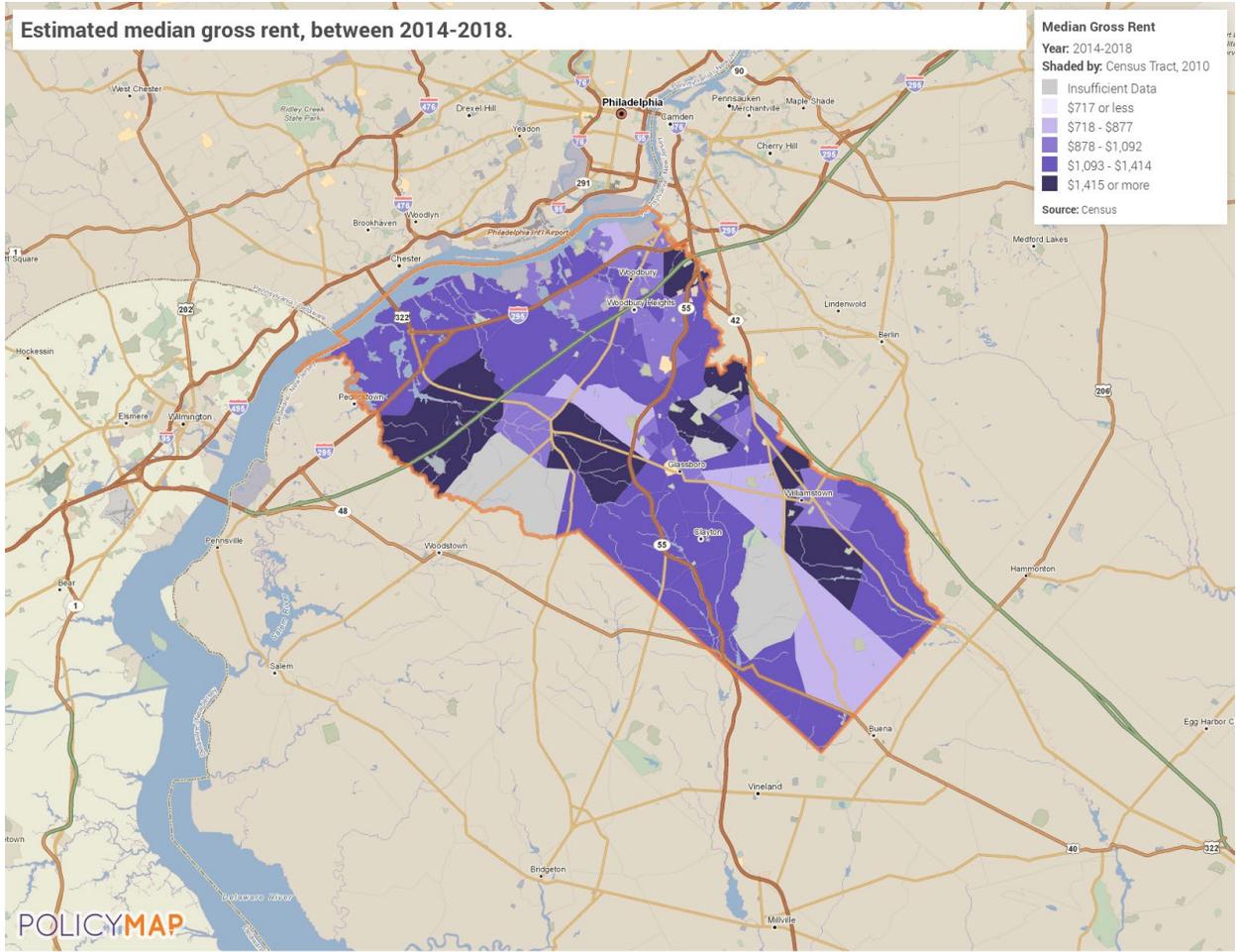
Table 26 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

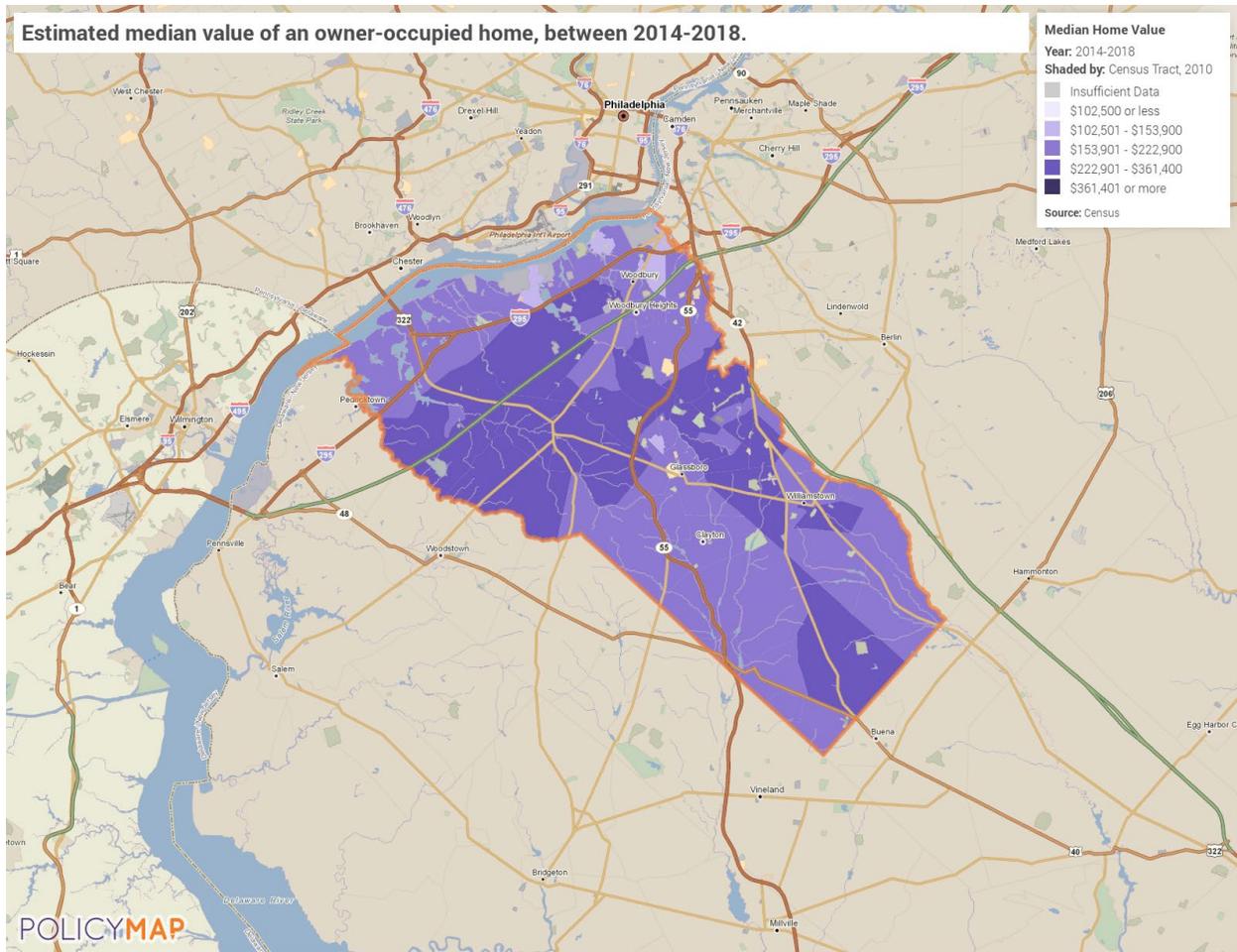
Rent Paid	Number	%
Less than \$500	3,346	15.7%
\$500-999	9,800	46.0%
\$1,000-1,499	6,154	28.9%
\$1,500-1,999	1,573	7.4%
\$2,000 or more	399	1.9%
Total	21,272	99.8%

Table 27 - Rent Paid

Data Source: 2011-2015 ACS



Median Rent



Median Home Value

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,396	No Data
50% HAMFI	4,127	3,974
80% HAMFI	13,114	17,097
100% HAMFI	No Data	27,219
Total	18,637	48,290

Table 28 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	830	1,003	1,210	1,502	1,659

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	864	1,013	1,226	1,528	1,754
Low HOME Rent	846	906	1,087	1,256	1,404

Table 29 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

The Census Bureau's 2014-2018 American Community Survey showed that median household income was \$85,160 (\$79,363 for the State of New Jersey). The per capita income for the County was \$37,888 (\$40,895 for the State of New Jersey). 7.42% of the persons in the County were below the poverty line (10.38% for the State of New Jersey); 9.04% of related children under 18 were below the poverty level (14.81% for the State of New Jersey).

The homeownership rate for Gloucester County was 80.17%. At the same time the homeownership rate for New Jersey was 63.93%.

A household earning the median at \$85,160 and who spends 30% of their income on rent/mortgage payments would pay \$2,129 per month. This is slightly higher than the median monthly housing costs for mortgage owners which was \$2,067, but more than two and half times the median monthly housing cost for renters which was \$875. 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 more affordable from 2009 to 2015 in Gloucester County as the median sales price decreased by -7% from \$230,900 in 2009 to \$214,500 in 2015. Renter occupied units became less affordable as rents increased 16% from the Median Contract Rent of \$790 in 2009 to \$914 in 2015.

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 (2018 Figures) for Gloucester County was \$1,186. In 2019, according to HUD, the Fair Market Rent for a two-bedroom unit is \$1,200 and \$992 for a one-bedroom unit. The High HOME rent for a two-bedroom units is \$1,200 and the low HOME rent is \$1,013. 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 fewer 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 – 43,055 of the owner-occupied units and 13,179 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, 31% of owner-occupied units and 50% 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.

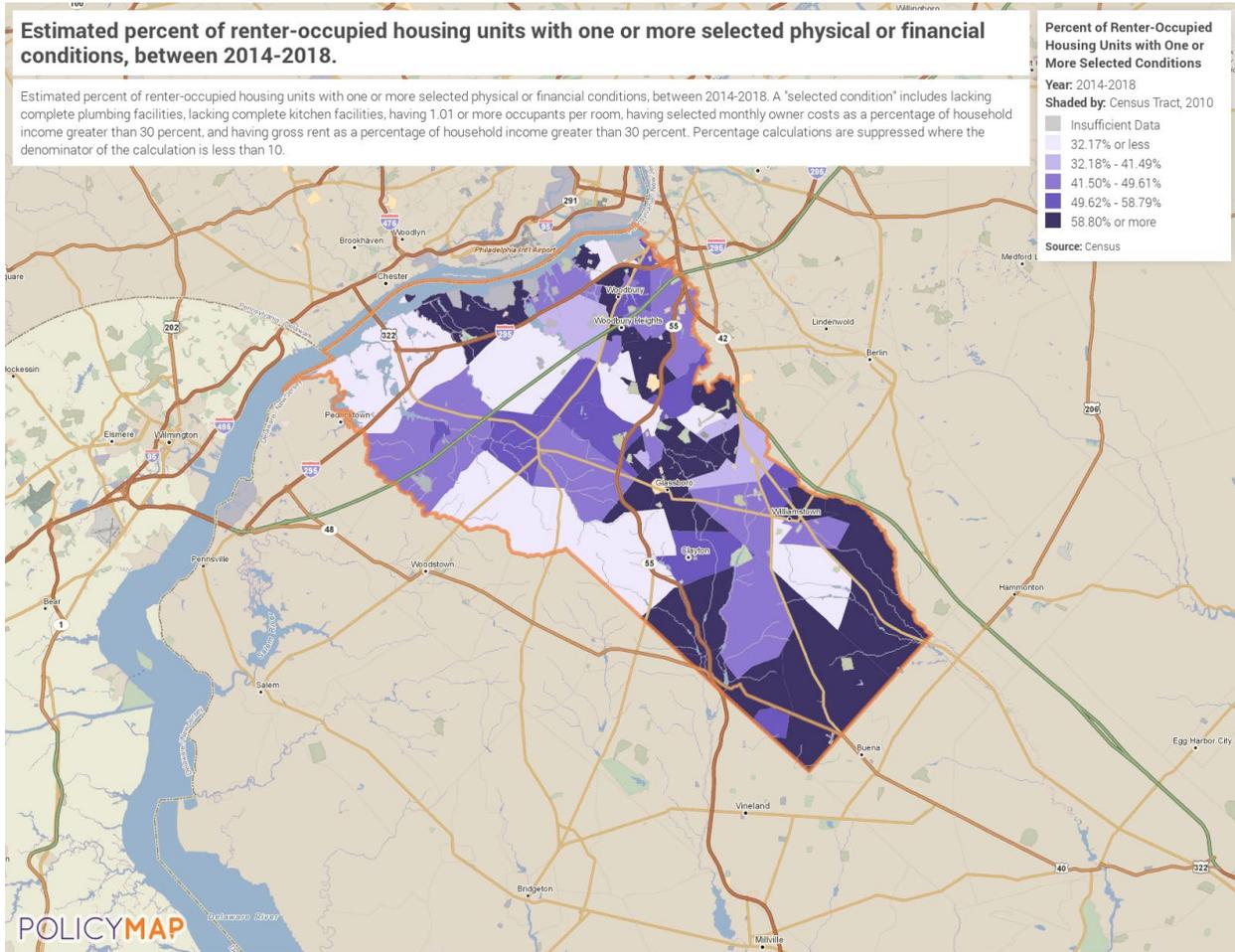
Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	25,385	31%	10,633	50%
With two selected Conditions	370	0%	899	4%
With three selected Conditions	44	0%	89	0%
With four selected Conditions	0	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	57,160	69%	9,670	45%
Total	82,959	100%	21,291	99%

Table 30 - Condition of Units

Data Source: 2011-2015 ACS



% Renter Units with One or More Housing Condition

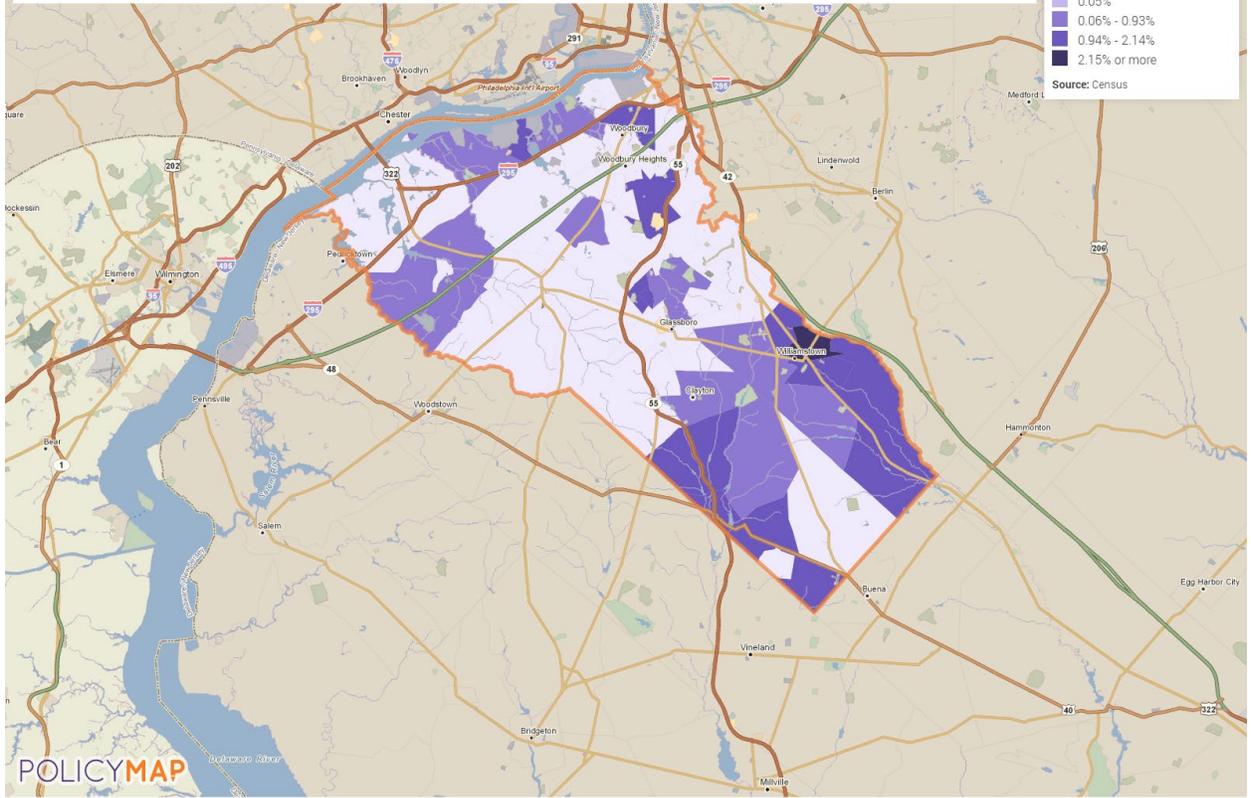
Estimated percent of owner-occupied housing units with two or more selected physical or financial conditions, between 2014-2018.

Estimated percent of owner-occupied housing units with two or more selected physical or financial conditions, between 2014-2018. A "selected condition" includes lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, having selected monthly owner costs as a percentage of household income greater than 30 percent, and having gross rent as a percentage of household income greater than 30 percent. Percentage calculations are suppressed where the denominator of the calculation is less than 10.

Percent of Owner-Occupied Housing Units with Two or More Selected Conditions
 Year: 2014-2018
 Shaded by: Census Tract, 2010

- Insufficient Data
- 0.04% or less
- 0.05%
- 0.06% - 0.93%
- 0.94% - 2.14%
- 2.15% or more

Source: Census



% Owner Occ Units with 2 or More Housing Conditions

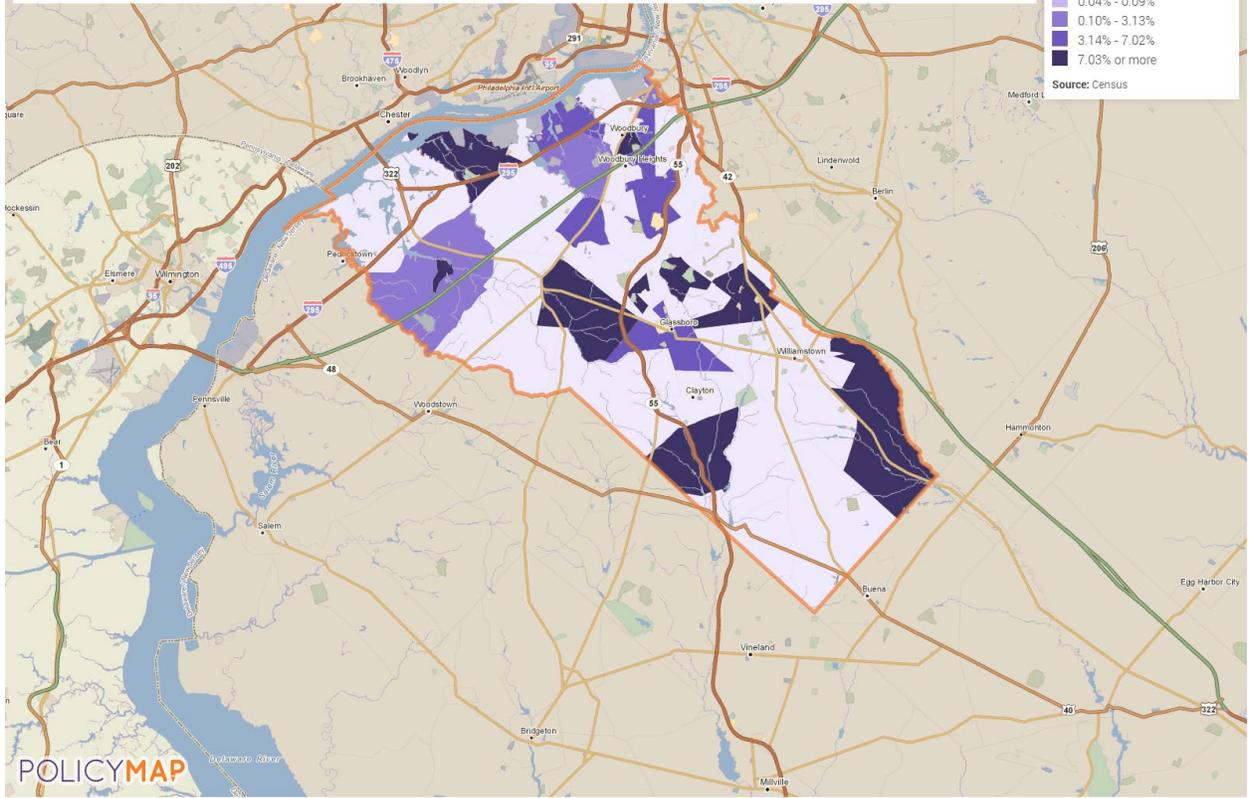
Estimated percent of renter-occupied housing units with two or more selected physical or financial conditions, between 2014-2018.

Estimated percent of renter-occupied housing units with two or more selected physical or financial conditions, between 2014-2018. A "selected condition" includes lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, having selected monthly owner costs as a percentage of household income greater than 30 percent, and having gross rent as a percentage of household income greater than 30 percent. Percentage calculations are suppressed where the denominator of the calculation is less than 10.

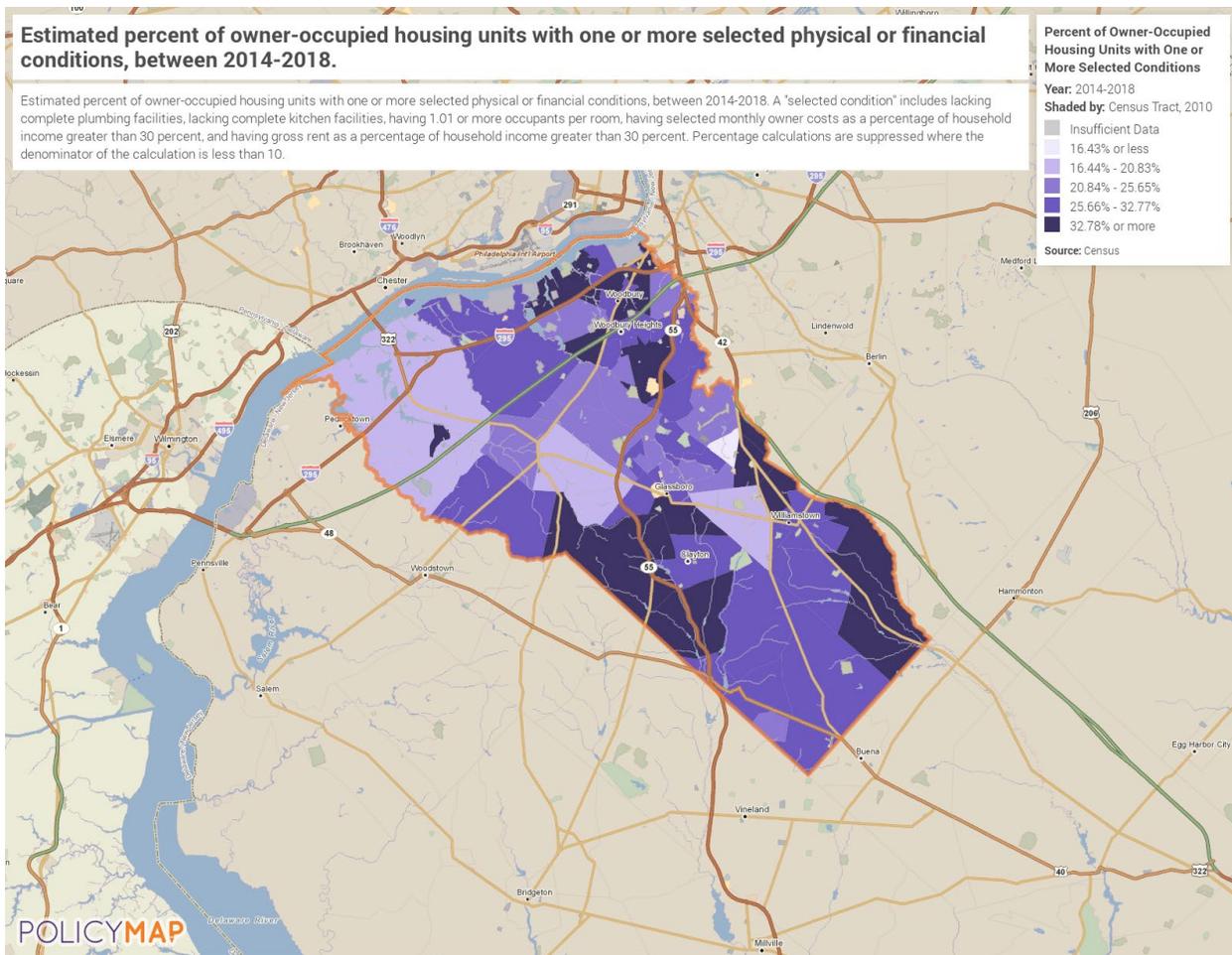
Percent of Renter-Occupied Housing Units with Two or More Selected Conditions
 Year: 2014-2018
 Shaded by: Census Tract, 2010

- Insufficient Data
- 0.03% or less
- 0.04% - 0.09%
- 0.10% - 3.13%
- 3.14% - 7.02%
- 7.03% or more

Source: Census



% Renter Units with 2 or More Housing Conditions



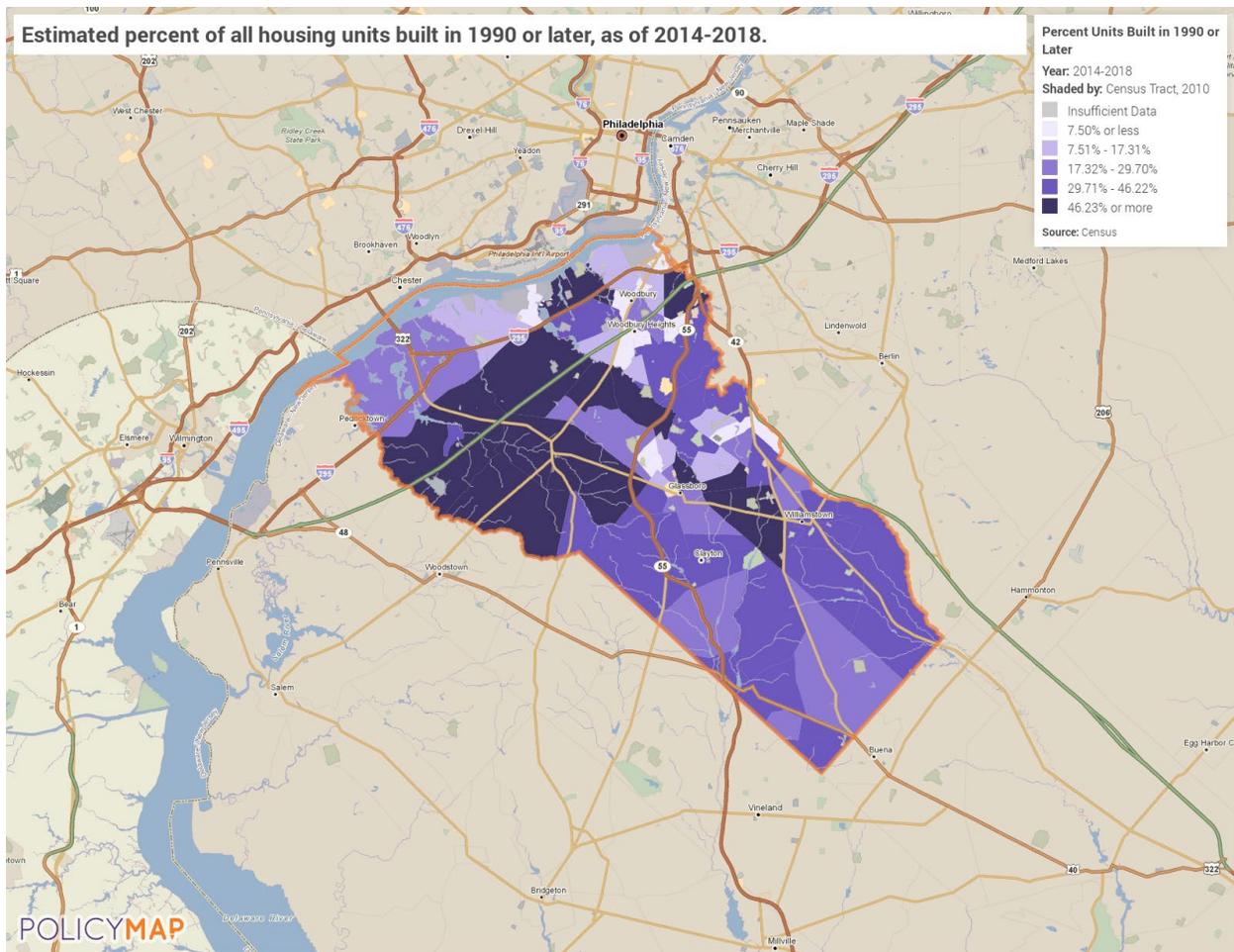
% of Owner Occ Units with 1 or More Housing Conditions

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	14,880	18%	3,129	15%
1980-1999	25,033	30%	4,972	23%
1950-1979	31,033	37%	9,062	43%
Before 1950	12,022	14%	4,117	19%
Total	82,968	99%	21,280	100%

Table 31 – Year Unit Built

Data Source: 2011-2015 CHAS



% of Housing Units Built Since 1990

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	43,055	52%	13,179	62%
Housing Units build before 1980 with children present	8,485	10%	7,096	33%

Table 32 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

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 33 - Vacant Units

Need for Owner and Rental Rehabilitation

According to the table above identifying the Condition of Units, 43,055 of the owner-occupied units and 13,179 of the rental units - were built before 1980, creating a large pool of units over 35 years old and potentially in need of repairs. 31% of the owner-occupied units and 50% 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 8,485 Owner Occupied Housing units built before 1980 with children present and 7,096, Renter Occupied Housing Units built before 1980 with children present, representing 10% and 33% 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.

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 34 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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:

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
Carino Park	Good
Delsea Manor	Good
Deptford Park	Good
Grillo Street	Good
Whitney Gardens B	Good
Scattered Sites	Fair

Table 35 - Public Housing Condition

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

Most of the Public Housing units in the County require minor rehab and routine maintenance, which is provided on both a preventive and as-needed basis. The proposed RAD-PBV conversion for HAGC’s Public Housing units would remove HUD’s Declaration of Trust on the properties and permit (with HUD approval) the use of private sources of capital to repair and preserve affordable housing assets. GHA’s RAD-PBV conversion has proved to be an effective fund management tool, relying on shifting existing levels of public housing funds to the Section 8 accounts as properties convert.

HAGC’s scattered site houses, whose upkeep and maintenance represent a financial burden on the Public Housing program, are being evaluated for disposal. It is HAGC’s position that the community, and current residents of said houses, would be better served with a Section 8 HCV that would provide

flexibility to relocate with continued assistance anywhere an HCV is accepted. Additionally, the resources now utilized to maintain the sites could be invested in other sections of the program to maximize effectiveness.

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

In order to address unit maintenance to the highest degree possible, the Authorities have implemented a unified Work Order system. The Work Order system allows the Authorities to effectively track and respond to maintenance requests submitted by residents in an efficient manner, providing an appropriate response to maintenance issues and emergencies on site.

Both Authorities maintain open and regular communication between their respective Boards of Commissioners, residents and staff facilitated by Resident Advisory Boards, resident meetings, and the public's participation in the Board meetings.

The Authorities also administer the Resident Opportunity for Self-Sufficiency Program. (ROSS) which promotes independence and aging in place for elderly and disabled residents. Through this grant funded program, the following services are provided to benefit the residents: Bingo, Art class, Bible study / prayer meeting, Catholic mass / communion, Shuffleboard, Sr. Social club(s), Game night, Pokeno, Coffee Social(s), Knitting and Wii Bowling. Through the ROSS program, HAGC and GHA also partner with local community organizations, provides health referral services, referrals for disabilities services, health and nutrition classes, smoking cessation, job training, financial education, and wellness programs.

HAGC also operates a Family Self Sufficiency (FSS) Program to assists Public Housing Residents and HCV Participants increase their earned income and reduce dependency on the rental subsidy.

HAGC also works in partnership with an assisted living program, DPSP, which provides nursing and wellness services to residents. In properties owned and managed by HAGC, including Public Housing, HAGC operates a Congregate Services Program providing meals, laundry and housekeeping services to individuals who are often disabled.

GHA operates the Home Support program offering meals, laundry, shopping, and service coordination for residents. GHA provides approximately 200 hours of service a month under the Home Support Program.

Lastly, the HAGC's Section 8 HCV Homeownership program is open for HAGC's HCV holders and Public Housing residents interested in homeownership. Financial education is provided to assist clients in obtaining the goal of becoming a homeowner.

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 2019 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report for the Camden City/Camden, Gloucester, Cumberland Counties Continuum 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 36 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used 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

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. The Elderly and Frail Elderly

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 7,030 of the County's 17,574 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 25,849 or 8.89 percent of the population.

2. Physically Disabled

According to the Census Bureau's 2014-2018 American Community Survey, there are nearly 37,400 persons in Gloucester County with one or more disabilities. This accounts for 12.9% of the County's non institutionalized population.

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 472 persons with HIV/AIDS as of Dec. 31, 2017. 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 8,726 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.

MCAA (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. MCAA offers five categories of programs for people with MS, their families and their care givers. The Glassboro MCAA 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)

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))

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.

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

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

The Affordable Housing Dilemma

As a largely suburban community in the greater Philadelphia area, Gloucester County continues to have relatively high housing costs. The Median Value of an existing owner-occupied housing unit in Gloucester County is \$216,700, according to the 2014-2018 American Community Survey. The current housing prices are well beyond "affordable" to many County residents. Housing in Gloucester County is, on the average, more expensive than Counties to the south in more rural areas, but more affordable than the counties north which are closer to Philadelphia, Trenton and North Jersey. Historically, the general rule for housing affordability has been a household spending 2.5 to 3 times their annual income on a home purchase and no more than 30% of a household's monthly income for shelter costs, including mortgage and taxes or rent, utilities and other housing expenses. Statistically the average family in Gloucester County can barely afford an average house, since the median household income (MHI) is \$85,160.

Affordable housing takes many forms, including age-restricted and accessible housing to allow seniors to age in place, and housing built through inclusionary zoning or density bonus ordinances, units that can be mandated to be kept affordable for years or forever. It could also be small homes on smaller lots "built without the bells and whistles." This housing can be rental or ownership. Older housing in need of rehabilitation would also be considered affordable except that lower income home buyers have no liquid assets to make needed repairs upon purchase, even if they have adequate credit.

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

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

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

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	869	1,474	1	2	1
Arts, Entertainment, Accommodations	12,755	9,924	11	12	1
Construction	7,657	5,848	7	7	0
Education and Health Care Services	25,804	13,044	23	16	-7
Finance, Insurance, and Real Estate	8,326	2,972	7	4	-3
Information	2,182	843	2	1	-1
Manufacturing	9,677	7,715	9	10	1
Other Services	4,576	3,370	4	4	0
Professional, Scientific, Management Services	11,604	4,174	10	5	-5
Public Administration	0	0	0	0	0
Retail Trade	17,513	18,103	15	23	8
Transportation and Warehousing	5,168	3,352	5	4	-1
Wholesale Trade	7,583	8,824	7	11	4
Total	113,714	79,643	--	--	--

Table 37 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	156,030
Civilian Employed Population 16 years and over	141,620
Unemployment Rate	9.21
Unemployment Rate for Ages 16-24	27.40
Unemployment Rate for Ages 25-65	6.07

Table 38 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	35,973
Farming, fisheries and forestry occupations	5,637
Service	12,017
Sales and office	36,503
Construction, extraction, maintenance and repair	11,045
Production, transportation and material moving	7,295

Table 39 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	72,012	53%
30-59 Minutes	48,258	36%
60 or More Minutes	14,680	11%
Total	134,950	100%

Table 40 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,653	923	3,378

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	33,345	4,053	12,285
Some college or Associate's degree	36,738	2,872	7,645
Bachelor's degree or higher	43,413	1,659	5,295

Table 41 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	283	629	568	1,319	2,294
9th to 12th grade, no diploma	2,550	1,275	1,205	3,927	5,103
High school graduate, GED, or alternative	8,157	8,918	10,460	30,315	17,640
Some college, no degree	10,980	8,035	7,222	16,703	5,905
Associate's degree	1,877	3,229	3,978	8,125	1,689
Bachelor's degree	2,695	9,195	9,962	15,455	4,354
Graduate or professional degree	194	3,235	4,725	7,812	2,701

Table 42 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	711,202
High school graduate (includes equivalency)	1,162,267
Some college or Associate's degree	1,501,833
Bachelor's degree	1,940,069
Graduate or professional degree	2,379,474

Table 43 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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 nearly 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 2018) at 290,852 persons. This is an increase of 2,564 persons since the 2010 Census count of 288,288 individuals and an increase of 36,179 persons from the 254,673 count in 2000. This translates to a growth rate of approximately 14.2% over this period, which is well ahead of most New Jersey counties.

The unemployment rate in the County, was 4.3% as of February 2020 this represented a tremendous reduction in unemployment in the County over the past 10 years , when in February of 2010 the county's unemployment rate was 11%. Though these figures were prior to the COVID-19 Pandemic which has seen millions of Americans lose their jobs. Preliminary results for the State of New Jersey in April 2020 has the unemployment rate at 15.9%, up from 3.7% in March.

The number of persons living below poverty decreased from 23,087 in 2013 to an estimated 21,275 in 2018 indicating the strengthening of the County's quality of life.. An indication of Gloucester County's growth as one of the fastest growing counties in New Jersey, its 2018 median household income, at \$85,160 was higher than the State average, which was \$79,363. While in 2000 the Median Household Income of the County (\$54,273 was 98.4% of the state's Median Household Income (\$55,146). Since 2000 the County's Median Household Income has increased by 56.9%, while the state's has increased by 43.9%.

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 nearly 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 several projects and initiatives under way currently that will or have already impacted the Gloucester County economy, they include the following:

Growing the Viticulture, Microbrewing, and Distillery Industries

The county intends to invest in viticulture, microbrewing, distilleries, and other value-added agricultural uses, to support these industries and spur economic growth through job creation and tourism. These industries will be supported by the development of an incubator that focuses on the technical and scientific needs of these growing industries.

South Jersey Technology Park at Rowan University

This project at total build-out will result in over 1.5 million square feet of technology-based development in conjunction with Rowan University, Drexel University, and other leading institutions in the region. This program has just begun and US EDA's participation in technology driven development will stimulate other phases of this program, which is easily envisioned to create thousands of new jobs and billions of dollars in new investment.

Delaware River Port Facilities Project (Paulsboro)

This project includes the \$250 million public/private partnership to develop the 190-acre Paulsboro Port site into a high-tech Port/Distribution/Logistics Center, as well as the development of the 290 buildable acres of the DuPont Repauno Works site into a wharf structure break-bulk port facility. Both sites, within three miles of each other, are along the Delaware River accessible to large ships and rail within the I-295 corridor. In 2007 EDA approved a \$1.825 million grant for a new well and water treatment plant to serve the Paulsboro Port and the South Jersey Port Corporation has approved significant agreements for funding.

RCSJ Redevelopment Project

Eds and Meds Corridor at Rowan College of South Jersey in Sewell - The proposed Eds and Meds Corridor includes 104,000 square feet of new medical, office, retail, and possibly student housing space, across four or more buildings and 327 parking spaces. Phase 1 of the Redevelopment Plan is to create an "Eds and Meds" corridor that would include offices for RCGC, house the Gloucester Workforce Development Board and its services, an urgent care facility, medical center specialized in the treatment of autism, and a wellness facility. The Redevelopment Plan allows for food and beverage retail if it is a part of a larger mixed-use building in Phase II.

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 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 goals as part of an economic development action agenda, all of which will affect workforce training or expand economic opportunity and job growth.

Gloucester County Workforce Development Goals:

- Develop viable pre-apprenticeship programs and apprentice programs with local businesses,
- Create career-based programming to develop relationships between K–12 and postsecondary education to improve college readiness,
- Increase Out-of-School Youth programs to focus on career pathways, apprenticeships and post-secondary education,
- Develop programs of student/job seeker and employer engagement that supports the guided pathway and career pathway approach to training and education,
- Enhance connections between employers and job seekers through industry sector initiatives, o Develop a partnership framework for ongoing collaboration,
- Raise awareness of in-demand skills and occupations among stakeholders,
- Enhance program and credential development/alignment with business needs and industry valued credentials,
- Expand private sector partnership model for youth programs,
- Integrate assessment tools with emerging industry needs

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 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 DVRPC CEDS include:

Invest in people, to support a workforce prepared to meet the evolving needs of the region's employers.

- Improve and expand the region's educational and workforce training networks.

- Provide post-secondary educational opportunities designed to meet the evolving needs of the region's employers.
- Prepare economically disadvantaged populations to actively participate in the workforce.

Invest in places, to make the region more attractive to current and prospective employees and employers.

- Focus growth in centers and developed areas.
- Invest in public infrastructure, including transportation, sewer, water, and utilities.
- Invest in projects that enhance goods movement, by improving and expanding the region's airports, rail networks, and maritime ports.
- Improve the region's overall quality of life.
- Promote sustainability.

Support business retention, expansion, and creation, especially in key economic sectors that are vital to the regional economy.

- Enhance the climate for business growth.
- Increase innovation and new business formation.

Discussion

MA-50 Needs and Market Analysis Discussion

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

According to the 2014-2018 ACS, 0.46% of owners in the county have two or more housing problems, and 3.94% of renters have two or more housing problems. Concentration, for the purposes of this question, is defined as having a percentage that is more than 10 points above the County average. No communities in the County have a concentration of owners or renters with multiple housing problems.

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

According to the 2014-2018 American Community Survey the racial composition of Gloucester County is: 81.72% White, 10.3% Black, 3.08% Asian, 1.97% Some Other Race, and 2.84% Two or More Races. 5.95% of the County's population is Hispanic. A racial concentration is when an area has a percentage of a certain race/ethnicity that exceeds the percentage of that race/ethnicity in the County as a whole by ten percentage points or greater.

There are six census tracts where the percentage of the population of Black residents are ten percentage points higher than the County rate of 10.3%. The Black population in these areas range from 20.91% in a tract of Monroe Township to 47.74% in a tract of Woodbury. The areas of Black concentration are located in tracts in the Boroughs of Paulsboro, Woodbury, and Glassboro, and the Townships of Monroe and Deptford.

There are two census tracts where the percentage of the population of Hispanic residents exceeds the County's population of 5.95% by over ten percentages points. This includes an area of Swedesboro with a 18.34% Hispanic population and an area of Woodbury with a 16.76% Hispanic population. The same area of Woodbury with a Hispanic concentration also has Black concentration of residents as well.

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?

The port project described below is a harbinger of growth and opportunity in Paulsboro. Glassboro benefits 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. The university's positive impact is expected to continue. The County estimates the following impact from Rowan University:

- Rowan University economic impact is \$1.53 billion.
- Rowan directly supports 4,460 jobs at the University and close to 7,000 jobs indirectly in New Jersey each year, making it a major driver of economic development in the region and the State.
- Rowan's statewide economic impact has increased 24 percent — from \$1.23 billion — since 2015.
- Rowan has undertaken \$298 million in capital (construction) investments during the past 4.5 years.
- Rowan students spend an additional \$128 million a year throughout the State, in addition to tuition, fees, and room and board.
- Alumni living and working in New Jersey earn about an additional \$197 million annually due to the education and credentials they received from Rowan.

Are there other strategic opportunities in any of these areas?

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

Invest in people, to support a workforce prepared to meet the evolving needs of the region's employers.

- Improve and expand the region's educational and workforce training networks.
- Provide post-secondary educational opportunities designed to meet the evolving needs of the region's employers.
- Prepare economically disadvantaged populations to actively participate in the workforce.

Invest in places, to make the region more attractive to current and prospective employees and employers.

- Focus growth in centers and developed areas.
- Invest in public infrastructure, including transportation, sewer, water, and utilities.
- Invest in projects that enhance goods movement, by improving and expanding the region's airports, rail networks, and maritime ports.
- Improve the region's overall quality of life.
- Promote sustainability.
- Support business retention, expansion, and creation, especially in key economic sectors that are vital to the regional economy.
- Enhance the climate for business growth.
- Increase innovation and new business formation.

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 44 - 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?	
	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 45 – 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
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

	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

	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	Increase number of rental vouchers Support the addition of affordable housing units
	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 more 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

	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
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.

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 history.
Rehabilitation	Housing age and condition, lead abatement costs, lead paint testing and clearance costs.
Acquisition, including preservation	N/A

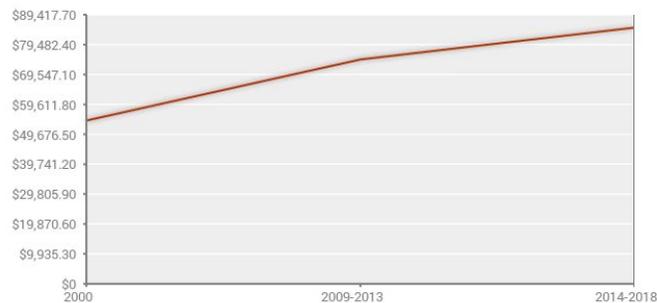
Table 46 – Influence of Market Conditions



Estimated median income of a household, between 2014-2018.

Estimated median income of a household, between 2014-2018.

	Median Household Income		
	2000	2009-2013	2014-2018
Gloucester, NJ (County, 2010) and Gloucester, NJ (County, 2000)	\$54,273	\$74,524	\$85,160



Source: Census

Estimated Change in Median Income

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

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

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

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

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

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

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	
EAST GREENWICH TOWNSHIP	Government	Economic Development Planning neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
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	
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	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
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	
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	

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	
BOROUGH OF WOODBURY HEIGHTS	Government	Economic Development Planning neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
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	
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 47 - 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 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		

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
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 48 - 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.

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 practices and new approaches to solving problems common to many similar programs.

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.

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

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

The Affordable Housing Dilemma

As a largely suburban community in the greater Philadelphia area, Gloucester County continues to have relatively high housing costs. The Median Value of an existing owner-occupied housing unit in Gloucester County is \$216,700, according to the 2014-2018 American Community Survey. The current housing prices are well beyond "affordable" to many County residents. Housing in Gloucester County is, on the average, more expensive than Counties to the south in more rural areas, but more affordable than the counties north which are closer to Philadelphia, Trenton and North Jersey. Historically, the general rule for housing affordability has been a household spending 2.5 to 3 times their annual income on a home purchase and no more than 30% of a household's monthly income for shelter costs, including mortgage and taxes or rent, utilities and other housing expenses. Statistically the average family in Gloucester County can barely afford an average house, since the median household income (MHI) is \$85,160.

Affordable housing takes many forms, including age-restricted and accessible housing to allow seniors to age in place, and housing built through inclusionary zoning or density bonus ordinances, units that can be mandated to be kept affordable for years or forever. It could also be small homes on smaller lots "built without the bells and whistles." This housing can be rental or ownership. Older housing in need of rehabilitation would also be considered affordable except that lower income home buyers have no liquid assets to make needed repairs upon purchase, even if they have adequate credit.

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

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

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 shelter and transitional housing providers and by offering networking opportunities for them.

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

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

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.

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.

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.

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

- 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.

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 shelter and transitional housing providers and by offering networking opportunities for them.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

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

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

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

Discussion

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

Introduction:

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

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

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

The Affordable Housing Dilemma

As a largely suburban community in the greater Philadelphia area, Gloucester County continues to have relatively high housing costs. The Median Value of an existing owner occupied housing unit in Gloucester County is \$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 rehabilitation would also be considered affordable except that lower income home buyers have no

liquid assets to make needed repairs upon purchase, even if they have adequate credit.

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

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

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

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

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

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

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

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

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

Actions planned to reduce the number of poverty-level families

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

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

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

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

problems of poverty and its vicious cycle.

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

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

Actions planned to develop institutional structure

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

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

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

Discussion:

Program Specific Requirements

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

Introduction:

Gloucester County has identified all CDBG and HOME activities to be undertaken in FY 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(I)(1)

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

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

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

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

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

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

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

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

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

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

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

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

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

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

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

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

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

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