

**GLOUCESTER COUNTY**  
*Community Development Block Grant and  
HOME Investment Partnership Programs  
Gloucester County, New Jersey*

**2010-2014 Five-Year Consolidated Plan  
and  
2010 Annual Action Plan**

*July, 2010*

GLOUCESTER COUNTY  
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Division of Housing & Community Development  
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we grow communities

**TRIAD**  
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**DRAFT PLAN**  
**FOR PUBLIC DISPLAY**  
June 2, 2010 – July 5, 2010

**GLOUCESTER COUNTY  
CPMP TOOL  
TABLE OF CONTENTS**

**1. 5 YEAR CONSOLIDATED PLAN FY 2010 – FY 2014**

**CONSOLIDATED PLAN REVIEW GUIDANCE CHECKLIST**

Grantee Information Form	
<b>GENERAL NARRATIVES</b>	
a. Five Year Consolidate Plan Executive Summary.....	1
b. General Questions/ Community Profile.....	7
c. Managing the Process.....	13
d. Citizen Participation Process.....	16
e. Institutional Structure.....	21
f. Performance Monitoring.....	26
g. Priority Needs Analysis and Strategies.....	31
h. Lead-Based Paint Hazard.....	37
 <b>HOUSING NARRATIVES</b>	
a. Housing Needs Analysis.....	39
b. Priority Housing Needs.....	49
c. Housing Market Analysis.....	52
d. Specific Housing Objectives.....	57
e. Needs For Public Housing.....	61
f. Public Housing Strategy.....	64
g. Barriers to Affordable Housing.....	66
 <b>HOMELESS NARRATIVES</b>	
a. Homeless Needs.....	72
b. Priority Homeless Needs.....	75
c. Homeless Inventory.....	81
d. Homeless Strategic Plan.....	87
 <b>COMMUNITY DEVELOPMENT NARRATIVES</b>	
a. Non-Housing Community Development Needs.....	91
b. Anti-Poverty Strategy.....	97
 <b>NON-HOMELESS SPECIAL NEEDS NARRATIVES</b>	
b. Specific Special Needs Objectives .....	100
a. Special Needs Analysis .....	102
c. Housing Opportunities for People with AIDS.....	113

**2. TABLES**

- Housing Needs Table
- Housing Market Analysis Table
- Continuum of Care Table
- Community Development Needs Table
- Non-Homeless Special Needs Table
- HOPWA Table – NOT APPLICABLE

**3. FIRST PROGRAM YEAR FY 2010 ACTION PLAN**

**ANNUAL ACTION PLAN REVIEW GUIDANCE CHECKLIST**

GENERAL NARRATIVES

a. Executive Summary .....	1
b. General Questions.....	5
c. Managing the Process.....	11
d. Citizen Participation Process.....	14
e. Institutional Structure.....	18
f. Performance Monitoring.....	23
g. Lead-Based Paint Hazard.....	28

HOUSING NARRATIVES

a. Specific Housing Objectives.....	30
b. Needs of Public Housing.....	34
c. Barriers to Affordable Housing.....	36
d. HOME/American Dream Down Payment Initiative (ADDI).....	42

HOMELESS NARRATIVES

a. Specific Homeless Prevention Elements.....	49
---	----

COMMUNITY DEVELOPMENT NARRATIVES

a. Non-Housing Community Development.....	53
b. Anti-Poverty Strategy.....	60

NON-HOMELESS SPECIAL NEEDS HOUSING NARRATIVES

a. Non-Homeless Special Needs.....	63
b. Housing Opportunities for People with AIDS.....	66

**4. 2010 PROGRAM ACTIVITY FORMS**

**5. SUBMISSION FORMS AND CERTIFICATIONS**

- a. Form SF 424
- b. Certifications
- c. Specific CDBG Certifications
- d. Appendix to Certifications

**6. PROJECT LOCATION AND STATISTICAL MAPS**

- a. FY 2010 Project Location Maps
- b. Census Tracts and Block Groups
- c. Municipal percentage of Low/Mod Income by Census Tract and Block Group
- d. Percentage of African-American Population by Census Tract
- e. Percentage of Asian Population by Census Tract
- f. Percentage of Hispanic Population by Census Tract
- g. Percentage of Population 65 years and older by Census Tract
- h. Percentage of Population younger than 5 years by Census Tract
- i. Percentage of Population Below the Poverty Level
- j. Percentage of Housing Structures Built Prior to 1960

RESOURCES

## **7. CITIZEN PARTICIPATION**

### Citizen Participation Documents

- Public Hearings
  - Public Hearing Notices
  - Public Hearing Minutes
  - Sign-In Sheets
  
- Program Application Training Power Point Presentation
  
- Housing and Community Needs Survey
  
- Request For Proposals: CDBG and Public Services
  - RFP – Proof of Publication



# 5 Year Strategic Plan FY 2010 - 2014

## EXECUTIVE SUMMARY

### Purpose of Consolidated Plan

#### Purpose of Consolidated Plan

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, 2010, until August 30, 2014. 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 2010 Gloucester County must submit their Five-Year (2010-2014) Consolidated Plan and FY 2010 Annual Action Plan to HUD by July 15, 2010. The 2010-2014 Consolidated Plan stipulates that the County Department of Economic Development's Division of Housing and Community Development will administer the Gloucester County Community Development Block Grant and HOME Investment Partnership Programs and the Washington Township Community Development Block Grant Program. This Department is also responsible for HUD funding under the American Recovery and Reinvestment Act of 2009, specifically the CDBG-R allocation and the Homelessness Prevention and Rapid Re-housing Program.

The FY 2010-2014 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. In order to receive its Entitlement, Gloucester County must submit an Annual Action Plan to HUD. The Fiscal Year (FY) 2010 Annual Action Plan includes the funding application for CDBG / HOME and information on proposed CDBG / HOME funded projects and beneficiaries.

***This Executive Summary is designed to provide a brief overview of the Township's 2010-2014 Consolidated Plan.***

***For full details please refer to the various narratives attached***

**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.

According to US Census information, in 2000 the county's population was 254,673 while the 2006-2008 American Community Survey (ACS) 3-Year Estimate identifies a population of 284,886. Gloucester County continues to have one of the fastest growth rates in the State, 11.9% since 2000. The median age of the population has increased slightly from 36.1 years to 37.4. Nearly 87.1% of the population was white in 2000 and the largest minority population was African-American at 9.1%. The ACS 3-Year Estimate indicates that the white population ratio has decreased to 82.8% with the African American population ratio also increasing slightly to 9.5%. the balance of the population is now 3.7% Hispanic, 2.3% Asian and 1.6% multi-racial. The median household income countywide increased from \$54,273 in 2000 to \$78,000 in 2010 as per the HUD printout.

According to 2006-2008 ACS 3-Year Estimate data, Gloucester County includes 106,641 total housing units (a 12.2% increase since 2000) with 94.5% of all units occupied. There are now 2.90 persons per household. Renter occupied housing units account for 19.4%, while owners account for 80.6% of all dwellings. Over 80% of the housing stock are single-family dwelling units.

**LAND AREA:            324.78 square miles**

**POPULATION:**

1970 Census	.....	172,681
1980 Census	.....	199,917
1990 Census	.....	230,082
2000 Census	.....	254,673
2006-2008 ACS	.....	284,886

<b>Housing</b>	<b>2000 Census</b>	<b>2005-2008 ACS 3-Year Estimate</b>
Total Housing Units	95,054	106,641
Single Family Units	76,360	85,569
20+ Units	6,669	4,280
Owner Occupied Units	72,516	81,234
Renter Occupied Units	18,201	19,509
Units Built before 1950	21,664	17,463
Units built before 1970	46,196	42,873
Median Value, single family home	\$120,100	\$238,200
<b>Income</b>		
Per Capita Income	\$22,708	\$30,893
Median Household Income	\$54,273	\$72,316
Median Family Income	\$62,482	\$85,532
Percentage in Poverty	6.2%	5.7%

### ***Citizen Participation and Program Administration***

This Five Year Consolidated Plan has been developed pursuant to the requirements of the US Department of Housing and Urban Development. Gloucester County's Department of Economic Development, Division of Housing and Community Development, was responsible for preparation of the Consolidated Plan. This Plan resulted from a process of consultation, consensus building, and citizen participation and was built upon existing community outreach efforts. The Division of Housing and Community Development worked with as many public and non-profit organizations as possible to insure maximum opportunities for community participation in assessing needs and presenting strategies to meet the needs of low and moderate income persons and neighborhoods. Municipal representatives, citizens, not-for-profit organizations, and interested parties were afforded a variety of opportunities to participate in the process. The County complied with HUD's citizen participation regulations as outlined in the Gloucester County Citizen Participation Plan.

As the lead agency for the Consolidated Planning Process, the Department of Economic Development, Division of Housing and Community Development made every effort to solicit public participation during the development of the Plan. To notify the public of the hearings, public notices were published in the legal section of *The Gloucester County Times* and posted on the County's website [www.gloucestercountynj.gov](http://www.gloucestercountynj.gov). A Housing and Community Needs Survey was created with an emphasis on the community development and housing issues facing low and moderate income residents. Non-profit service and affordable housing providers and Municipal officials and administrators were invited to participate in the Survey to determine the needs and to recommend goals and objectives to be addressed over the next Five-Year planning period. The Survey sought guidance on 1) Shelter and Transitional Housing, 2) Affordable Housing Development, 3) Community Organizations, 4) Special Needs, 5) Public Facilities and Infrastructure, 6) Public Services, and Economic Development.

A draft of the Consolidated Plan was released for public comment for at least 30 days, from Thursday, June 3, 2010 to Monday, July 5, 2010, prior to approval by the County Board of Chosen Freeholders and its submission to the U.S. Department of Housing and Urban Development.

## **General Goals**

The Gloucester County Consolidated Plan represents a vision for housing and community development. Included in the 2010-2014 Five-Year Plan are the County's goals, needs, strategies and projected resources to address those needs and specific projects. The general goals around which the Plan was written include:

- provision of decent, affordable housing
- provision of a suitable living environment
- expansion of economic opportunities
- increase homeownership among minorities
- assist the Continuum of Care to end chronic homelessness

## **Housing and Community Development Priorities**

- **Housing**
  - Retain the existing affordable housing stock through rehabilitation assistance for both owner and renter occupied housing.
  - Encourage private investment and non-profit organizations to develop additional affordable rental and owner housing.
  - Utilize CHDOs and non-profit organizations to provide financial and technical assistance in developing housing facilities for the homeless and supportive housing for persons with special needs.
  - Assist low and moderate households to become home owners through a program that provides down payment and closing cost assistance.
  - Increase understanding and compliance with Fair Housing Laws.
- **Homeless and Special Needs Priorities**
  - Prevent premature institutionalization of elderly home owners by providing owner occupied housing rehabilitation assistance.
  - Assist the homeless and those at risk of becoming homeless through the Homelessness Prevention and Rapid Re-housing Program
  - Improve coordination and communication among the housing and supportive services providers through increased communication and information sharing through the County CEAS Committee.
- **Public and Assisted Housing Needs**
  - Assist the Gloucester County Housing Authority where possible to provide and increase the number of rental subsidies through the Housing Choice Voucher Program, modernize existing public housing

units, provide additional resident services and continue drug intervention and prevention programs.

- Assist additional lower income renters by continuing the Tenant Based Rental Assistance Program, administered by the Gloucester County Housing Authority and funded with HOME funds.

- **Non-Housing Community Development Priorities**

- Improve and expand public facilities and public services which 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 underway 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.

### **Five-Year Consolidated Plan**

This strategic plan outlines a long-term strategy to address the identified housing and community development needs. Projects and programs will be coordinated to increase their benefit to lower income households. These actions, projects and programs reflect priorities determined by the Board of Chosen Freeholders, participating municipalities, the public, the participating non-profit housing developers, social and homelessness prevention service providers and the Department of Economic Development.

The long term strategy not only reflects the local priorities, but is also representative of HUD's emphasis on rehab and promoting homeownership for low and moderate-income families. Housing activities will conserve the existing affordable housing stock and also encourage homebuyer assistance opportunities.

Public service agencies will be assisted in order to serve special needs populations. Infrastructure and public facilities programs will provide community facilities to improve the quality of life in designated lower income neighborhoods. Providing economic opportunity to residents (jobs) and businesses (facades, financial assistance) is the key to reducing poverty and elevating the income levels of the population.

***Information on activities and priorities for 2010 can be found in the Executive Summary of the 2010 Annual Action Plan***

## General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

### 5 Year Strategic Plan (2010-2014) General Questions response:

1. Gloucester County is comprised of 24 communities covering 325 square miles in southwestern New Jersey. Approximately twenty percent of the County is developed, and almost forty percent of the area is either vacant, wooded, or in agricultural use according to recent figures from the County's Department of Economic Development. The County is located five miles south and east of Philadelphia across the Delaware River. Ten miles to the south-southeast is Wilmington, Delaware. It is forty-five miles east of Atlantic City and the New Jersey shore. Cumberland and Atlantic counties border its southern and southeastern edges, while Camden County and the Delaware River form the border to the west- northwest. Salem County forms its southwestern border. With all these location advantages, Gloucester County also has the largest amount of developable land in the Delaware Valley Region.

From an economic development standpoint, Gloucester County is strategically located between Boston and DC, with access to the Walt Whitman and Commodore Barry Bridges, the Philadelphia International Airport, the NJ Turnpike, and Interstate Routes 295 and 95. Approximately one-third of the County's residents commute to work in Philadelphia or Camden County. The major transportation links bring the millions of people in the Boston- New York - Washington Richmond corridor within a four-hour drive, or half-day delivery, and national and international markets within overnight shipping.

The NJ Department of Labor had projected (Projections 2014), Gloucester County to increase the number of employed from 113,050 in 2004 to 127,900 by 2014, but according to the 2006-2008 ACS-Year Estimate that figure already exceeds \$145,000.

One major reason for the continued growth in the County has been its vehicular transportation spine. The transportation network within the region is largely north-south with growth coming along and between the County's four major transportation corridors. Interstate Route 295 and the New Jersey Turnpike provide north south-interstate connections, with County Routes 55, 47, 49 linking the southern communities through the center of the County. The Atlantic City

Expressway brings the shore communities and its employment opportunities within easy driving time for County residents.

Four branches of Conrail provide rail service to the major industrial parks in the County and to areas to the south and east. The Philadelphia International airport and the Atlantic City airport as well as two commercially licensed airports in the County facilitate air transportation.

The population of the County reached 254,673 in 2000, an increase of 24,591 (10.6%) from the 1990 census figure. According to the 2006-2008 ACS the population has risen to 284,886 or 11.9% since 2000. As the trend toward growth has continued since the 2000 census, and projections for housing growth, for example, predict that the five fastest growing municipalities in the County will each grow by over 100 percent by 2020.

The table below shows the racial composition of the County population. The percentage of White persons is well above the state and national percentages, while the percentages for other racial groups are well below. The percentage of Hispanic persons is significantly below the state and national percentages.

**Racial Composition (Percentage)**

	Gloucester County	NJ	US
White	87.1 / 82.8	72.6 / 62.0	75.1 / 65.9
African American	9.1 / 9.5	13.6 / 13.0	12.3 / 12.1
Native American	0.2 / 0.1	0.2 / 0.1	0.9 / 0.7
Asian	1.5 / 2.3	5.7 / 7.4	3.6 / 4.3
Pacific Islander	- / -	- / -	0.1 / 0.1
Other Race	0.9 / 0.1	5.4 / 0.4	5.5 / 0.2
Two or More Races	1.3 / 1.6	2.5 / 1.2	2.4 / 1.6
Hispanic (any race)	1.6 / 3.7	13.3 / 15.9	12.5 / 15.1

\* Based on 2000 Census / Based on 2006-2008 American Community Survey 3-Year Estimates

Maps included in Section 6 indicate the percentages of racial groups in the County's census tracts. The highest ratios of African American (above 21%) are concentrated in the Borough of Paulsboro, and sections of the City of Woodbury, the Borough of Glassboro and Deptford Township. The Hispanic population is concentrated (above 5%) in Swedesboro and sections of Deptford Township and the Borough of Glassboro, while the Asian population is highest (above 3%) in portions of Deptford Township, and Washington Township.

The table below shows the age cohort of the County population. Gloucester County reflects the state and national figures for the age of its population, as the table below indicates. The working age cohort (20 to 64) ratio is slightly higher than the state or national percentage. The percentage of elderly (65+) and extra elderly (75+) are lower than the national and state percentages.

The relative lack of diversity is manifest in other types of statistics. Only 7.4 percent of persons in Gloucester County speak a language other than English,

compared to 27.6 percent for New Jersey and 19.6 percent for the nation. Only 4.5 percent of the County population is foreign-born; this compares to 12.5 percent for the United States and 19.8 percent for the state of New Jersey.

### Age Cohorts

	Gloucester #	Gloucester %	NJ%	US%
Under 5	16,689	6.6 / 6.0	6.7 / 6.4	6.8 / 6.9
5 to 19	57,640	22.6 / 20.4	20.4 / 20.0	21.8 / 20.6
20 to 64	150,666	59.1 / 61.9	59.6 / 60.5	58.9 / 59.9
65 to 74	16,083	6.3 / 6.1	6.8 / 6.6	6.5 / 6.5
75 & over	13,595	5.3 / 5.6	6.4 / 6.5	5.9 / 6.1
Median Age		36.1 / 37.4	36.7 / 38.5	35.3 / 36.7

\* Based on 2000 Census / Based on 2006-2008 American Community Survey 3-Year Estimates

Maps in the Section 6 show the concentrations of youth and elderly across the County. The highest concentrations of elderly (above 20%) are in portions of the City of Woodbury, Deptford Township, Washington Township, the Borough of Pitman and Monroe Township, with the "below 5" population being highest (above 8%) in Logan, Woolwich and Harrison Townships and portions of the Borough of Glassboro and Mantua and Monroe Townships.

The table below shows the educational attainment of the County population. The population of Gloucester County has a good level of educational attainment. The percentage of persons lacking a 9<sup>th</sup> grade education is well below the state and national figures, and the percentage of persons with a high school diploma is seven percentage points higher than that of the nation and six points higher than that of New Jersey.

### Educational Attainment (population 25 and older)

	Gloucester #	Gloucester %	NJ%	US%
<9 <sup>th</sup> Grade	6,375 / 6,649	3.9 / 3.0	6.6 / 5.6	7.5 / 6.4
9 <sup>th</sup> to 12 <sup>th</sup> Grade, no diploma	19,431 / 14,834	11.8 / 7.9	11.3 / 7.5	12.1 / 9.1
HS Graduate	60,828 / 68,622	36.9 / 36.4	29.4 / 30.3	28.6 / 29.6
Some College, no degree	30,988 / 35,688	18.8 / 18.9	17.7 / 16.5	21.0 / 20.1
Associate degree	11,001 / 14,424	6.7 / 7.6	5.3 / 6.1	6.3 / 7.4
Bachelor's degree	25,695 / 34,729	15.6 / 18.4	18.8 / 21.3	15.5 / 17.3
Grad. or Prof. degree	10,483 / 14,831	6.4 / 7.9	11.0 / 12.7	8.9 / 10.1

\* Based on 2000 Census / Based on 2006-2008 American Community Survey 3-Year Estimates

The number of persons age 16 and over in the civilian workforce was, according to the 2006-2008 ACS average, 156,785. This represented 69.3 percent of those persons, a figure that is nearly three percentage points higher than the state (66.5%) and four and a half points higher than the nation (64.8%).



geographically. Allocation of funds at the County level are budgeted for County wide activities, including housing rehabilitation, first time home buyers, tenant based rental assistance, etc. Funds for municipal projects and public service programs were allocated based on evaluations through a Request for Proposal process.

Maps, included in Section 6 of this Plan, showing the percentage of Low/Mod Income households by Census Block Group were distributed to each municipality. The maps indicate the percentage of low/mod households in each block group, highlighting the HUD Eligibility Areas. HUD regulations allow the County to select areas that comprise the lowest quartile of income in the County as eligible for assistance under the Low- and Moderate income designation. Areas within the Gloucester Quartile figure of 45.47% are located Boroughs of Clayton, Glassboro, National Park, Paulsboro, Pitman, Westville and Woodbury Heights; the Townships of Deptford, Elk, Franklin, Logan, Mantua, Monroe, Washington, West Deptford; and the City of Woodbury. All activities proposed for CDBG funding are within the County's Low- and Moderate income quartile of block groups or are specific to low- and moderate income clientele.

3. The key obstacle to meeting the needs identified below is the lack of local, state or federal resources to comprehensively and systematically attack the key problems of the County and the individual municipalities participating in the CDBG and HOME Programs. Annually, Gloucester County will fund activities that seek to address a portion of the following five year objectives.

- The provision of affordable housing to very low, low and moderate income households in order to prevent homelessness;
- The creation of affordable housing opportunities, by either rehabilitation of existing units or new construction, for both renters and owners, especially for the low-income elderly;
- Rental assistance to very low- and low-income households;
- The provision of quality public services to very-low, low- and moderate-income residents;
- The provision of quality public facilities for the needs of very-low, low-and moderate-income households;
- Infrastructure improvements throughout the County, in the very-low, low-to moderate-income areas of the participating municipalities;
- Economic development initiatives in coordination with county and state programs; and
- Anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency.

Additionally, the County has observed a number of significant obstacles to meeting underserved affordable housing needs. These include:

- A strong housing market;
- High land and construction costs;
- Low vacancy rates;

- High costs to convert existing housing to affordable units; and
- Municipal and State cost of permits and regulations.

These are obstacles beyond the control of the County.

## **Managing the Process (91.200 (b))**

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

### **5 Year Strategic Plan (2010-2014) Managing the Process response:**

1. Department of Economic Development, Division of Housing and Community Development has had the responsibility of administering both the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program. The staff has expertise in the requirements and regulations of both of these federal programs, with the overall goal of improving the quality of life of our lower income residents. Daily implementation, budget allocation, reporting and monitoring are the responsibility of the Community Development Division staff. Therefore, this office had the lead role in coordinating the process and developing the Five Year Consolidated Plan. The Department of Economic Development, Division of Housing and Community Development of the County of Gloucester is the designated Lead Agency for the preparation, submission, implementation, and monitoring of this 2010-2014 Five-Year Consolidated Plan which covers the period September 1, 2010 to August 31, 2014.

The Division staff directly administers the Owner Occupied Housing Rehabilitation Assistance Program and the Home Buyers Assistance Program. The Division oversees the Municipal construction projects for infrastructure and public facilities and the provision of youth and senior services working with municipal administrators and engineers and selected non-profit organizations. Affordable housing through non-profit and for-profit developers is also overseen by the Division staff.

The Housing Authority of Gloucester has operated a First-time Home Buyers Program with American Dream Down-payment Initiative funds. The remainder of these funds will be expended in FY 2010. Additionally, HAGC administers the Tenant Based Rental Assistance program

2. The County has followed the procedures and requirements published by HUD. County staff attended the HUD training sessions in order to prepare for the preparation and submission of this document. The County has reviewed all HUD training materials, regulation, and documentation on the Consolidated Plan process as well as reviewing all Consolidated Plan materials on the HUD Website. Triad Associates, a professional consulting firm, provided technical assistance to the staff in developing this plan.

The County recognizes that the preparation of the Consolidated Plan requires discussion and consultation with all participating municipalities and many diverse groups, organizations, and agencies. During the consolidated planning process the County established a staff working group which met to review existing housing programs and to discuss future strategies, in addition to staff work and consultation with service providers. Further, there was extensive consultation with and participation from;

- The Gloucester County and Glassboro Housing Authorities;
- Homeless and Special Needs Providers;
- CHDO's (People For People, Habitat for Humanity);
- Private housing developers and non-profit housing developers;
- Gloucester County Department of Human Services;
- The AIDS Coalition of Southern New Jersey
- Gloucester County Department of Health;
- Gloucester County, Division of Housing and Community Development; and
- Collaborative Survey and Count of Homeless Persons (Gloucester County and homeless not-for-profit organization)

In addition, through its continuing participation in the Comprehensive Emergency Assistance System (CEAS) Committee, the Division has been able to be part of the planning process for various human service programs as well as gather information and provide input on priority service and housing needs for both the Continuum of Care Plan and the Consolidated Plan.

The local municipalities and various county departments were also consulted for input on community development needs. Survey forms were disseminated to help identify priority needs for community development activities. Public housing authorities and the health department were also contacted to discuss assisted housing and lead-based paint hazards, respectively.

The two public housing authorities, Housing Authority of Gloucester County and the Glassboro Housing Authority, were key partners in this planning process. Representatives provided information regarding public housing stock and conditions, needs, program results and resources. The County enjoys a cooperative relationship with both housing authorities. This positive relationship is essential for the implementation of the Consolidated Plan goals.

Both the Gloucester County and Glassboro Housing Authorities provided copies of their Agency Plans which include an Annual Plan for 2010 and a Five Year Plan 2010-2014. The county's Five Year Consolidated Plan has incorporated information from the Agency Plans.

In Gloucester County all twenty-four municipalities participate in the Gloucester County program. As noted earlier, Washington Township has become an entitlement municipality, but is included in this Consolidated Plan and is administered by the County Division of Housing and Community Development.

Also, as described below, the county has sought citizen participation and made all materials readily available to the public for review and comment.

The County will work closely with particular entities in the execution and monitoring of the programs described below. The principal organizations, their particular roles, and the relationship they have with the county are described in the strategy section below.

This Consolidated Plan has the support of the County Administrator and the Board of Chosen Freeholders. A Resolution approved by the Board is included as the first document in this submission binder.

The approach employed by the County has proven to be a valuable tool in eliciting input that would not otherwise be available. This development process synthesized diverse ideas and approaches into a comprehensive and coherent planning document and set of strategies that address the low-income housing needs of Gloucester County in a clear and logical fashion.

3. The County's Department of Social Services and the Department of Economic Development's Division of Housing and Community Development are participants in the County CEAS Committee which represents the non-profit social service providers throughout Gloucester County. A list of these organizations that participated in the Consolidated Plan process are identified in the Citizen Participation narrative in the section.

The County will continue to work with their certified CHDO Organizations and other non-profit housing developers to provide for the rental and home ownership affordable housing needs of Gloucester County residents.

## **Citizen Participation (91.200 (b))**

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

### **5 Year Strategic Plan (2010-2014) Citizen Participation response:**

This Consolidated Plan and the Annual Action Plan are a result of a process of consultation and citizen participation, building upon existing relationships with municipalities, state agencies, county departments and local non-profit organizations. HUD allows Gloucester County the flexibility to choose the participation process that works best for the residents of low- and moderate-income areas. Municipal officials and administrators, citizens, non-profit organizations, and interested parties were afforded a variety of opportunities to:

- 1) Contribute during meetings and planning sessions;
- 2) Review and comment upon the participation plan itself;
- 3) Receive information about the meetings, the plan, and comments made about the plan;
- 4) Participate in public hearings;
- 5) Comment on both the 2010-2014 Five-Year Consolidated Plan and the 2010 Annual Action Plan;
- 6) Comment on Plan amendments as they occur, and
- 7) Register complaints about the plan and its amendments.

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

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices about the plan prior to public hearings on the plan;
- Holding two or more public meetings in accessible places at convenient times after providing reasonable notice;
- Posting a complete copy on the draft and final Consolidated Plan and Annual Action Plan on the county website, publishing a summary of the Annual Action Plan activities and a listing of locations where hard copies of the Plans could be examined;
- Making the Consolidated Plan and Annual Action Plan available for public examination and comment for a period of thirty (30) days before submission to HUD (this time period is generally initiated between June 1<sup>st</sup> and June 5<sup>th</sup>);

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

The County actively sought public input in the course of developing this Five-Year Consolidate Plan. In addition to efforts made annually, the County conducted a survey of officials, administrators, county department heads, and non-profit organizations to better understand the housing and community development needs of all residents from varying perspectives. The results of the survey are detailed in the *Managing the Process* narrative. As the lead agency for the Consolidated and Annual planning process, the Department of Economic Development, Division of Housing and Community Development made every effort to solicit public participation during the development of the Plan. Four (4) regional public hearings were scheduled throughout the County, two afternoon and two evening, at local, accessible public facilities convenient to the general public and fully handicapped accessible. To notify the public of the hearings, public notices were published in the legal section of the Gloucester County Times and posted on the County website [www.gloucestercountynj.com](http://www.gloucestercountynj.com). Municipal officials, administrators and Clerks were notified by e-mail and followed up with correspondence and phone calls.

In addition to the public hearings the Division of Housing and Community Development conducted a Needs Survey, and conducted presentations to Municipal officials and representative and to the County's CEAS Committee.

A draft of the Consolidated Plan and Annual Action Plan were released for public comment for at least 30 days, from June 2, 2010 to July 5, 2010, prior to its submission to the U.S. Department of Housing and Urban Development. A summary of the Plan, including notice for public hearings, was published in the Gloucester County Times. Notice for the hearings was published at least 1 week prior to the hearings. The first "Needs" public hearing, primarily attended by municipal representatives, was held on February 18, 2010 in the Glassboro Municipal Building at 2:00 pm and a second "Needs" public hearing was held that same evening at 6:00 pm in the Economic Development Department's conference room in the County Office Building on Budd Boulevard in West Deptford. The afternoon public hearing also served to review the Request for Proposals for Municipal projects. Upon completion of the draft 2010-2014 Consolidated Plan and 2010 Annual Action Plan the County held a set of public hearing on June 16, 2010 at 2:00 pm in the County Office in West Deptford and ay 6:00 pm in the Washington Township Municipal Building to receive public comments on the Plans. Proof of Publication for each set of hearings is enclosed in Section 7 Citizen Participation.

The first hearing was heavily attended by municipal representatives due to the

informational aspect of the RFP process. Representatives of West Deptford and the Borough of National Park attended the second public hearing. Information on attendance at the second set of hearings will be inserted here. The successful dissemination of programmatic information and the gathering of needs information for the Consolidated Plan was actually completed as a result of survey responses and individual and group meetings county staff and non-profit organizations. A detailed list of persons and organization requested to participate in the Needs Survey is included in this section. At the meetings, information was disseminated on current CDBG and HOME programs, current levels of funding, and overall program performance. All meeting attendees were also given the opportunity to discuss and suggest priority needs for housing and community development.

In addition, through its continuing participation in the CEAS (Comprehensive Emergency Assistance System) Committee, the Division of Housing and Community Development has been able to secure information on various human service programs, as well as gather and provide input on priority service and housing needs for both the Continuum of Care Plan and the Consolidated Plan.

The County provides two (2) weeks written notice of any public meetings so citizens can plan to attend meetings and information sessions. All meetings are held in a facility that is ADA compliant, providing full access to all members of the public. As part of printed public notices, citizens are notified that comments will also be received by mail or telephone. The appropriate office hours and phone numbers are printed. All requests or comments received by mail are answered within 15 days of their receipt.

At the June public hearing meetings, the County presented the draft Five-Year Consolidated Plan and the Annual Action Plan. The final Plans were included on the Board of Chosen Freeholder's agenda for public review and comments. The Resolution of Authorization was placed on the Freeholder meeting agenda and the document was authorized for submission at the July 7, 2010 meeting.

As previously stated, the Consolidated and Annual Action Plans, both the draft and final versions, were made available to the public. Citizens, public agencies, county departments and other interested parties had the opportunity to receive information, review and submit comments on any proposed submission. All documents are available on the county website and during normal working hours in the County Clerk's Office, and in the Office of the Department of Economic Development. All records are maintained for at least five years.

Comments received from the public regarding the Consolidated Plan and Annual Action Plan were recorded and made part of the public hearing records. In general, comments received may be summarized as follows:

- Public Hearing held on February 18, 2010 (2:00 pm) in Glassboro - Municipal representatives were interested in exactly how the RFP process would be conducted and any changes to the process, scoring or eligible activities. No other comments were received.

- Public Hearing held on February 18, 2010 (6:00 pm) in West Deptford-Similar to the 2:00 hearing
- Public Hearing held on June 16, 2010 (2:00 pm) in West Deptford – To be Inserted

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- Public Hearing held on June 16, 2010 (6:00 pm) in Washington Township – To be Inserted
- Thirty (30) day comment period June 2, 2010 to July 5, 2010

The County has met and exceeded the requirements of the HUD regulations.

Both the Gloucester County Housing Authority and the Glassboro Housing Authority provided their Five-Year Agency Plans with extensive information on the public housing stock and future needs. The Authorities were extremely cooperative and will work with both the county and non-profit organizations to continuously improve living conditions.

Prior to the submission of any substantial change in the proposed use of funds, citizens will be provided written notice of and opportunity to comment on the proposed amendment. The county publishes all changes to the Community Development Plan, including any changes to the scope or location of a project, as well as any budgetary changes.

The County will provide technical assistance to all entities seeking funding for projects to develop and enhance the opportunities for affordable housing. That process will involve referrals to the appropriate county, state, and non-profit organizations. In addition, the County will provide assistance as necessary in order to direct and make efficient applications for funding to develop affordable housing and community development programs.

## **5-Year Consolidated Planning Survey Surveys were provided to the following**

### **County Representatives**

#### **County Organizations**

Department of Economic Development  
 Division of Housing & CD  
 Housing Authority  
 Dept. of Social Services  
 Division of Social Services  
 Division of Senior Services  
 Department of Planning  
 Veterans Affairs  
 WIB

#### **Representative**

Lisa Morina  
 Christina Moran  
 Sam Hudson  
 Lisa Cerny, Department Head  
 Ed Smith  
 Sheila Allen  
 Charles Romick  
 Angelo Romano  
 Joseph Frattalli

### **Mayors, Administrators and Municipal Clerks in all Municipalities in Gloucester County**

Clayton Borough  
Deptford Township  
East Greenwich Township  
Elk Township  
Franklin Township  
Glassboro Borough  
Greenwich Township  
Harrison Township  
Logan Township  
Mantua Township  
Monroe Township  
National Park Borough

Newfield Borough  
Paulsboro Borough  
Pitman Borough  
South Harrison Township  
Swedesboro Borough  
Washington Township  
Wenonah Borough  
West Deptford Township  
Westville Borough  
City of Woodbury  
Woodbury Heights Borough  
Woolwich Township

**Non-Profit Service Providers (CEAS Committee)**

**Organization**

Center for Family Services  
Tri-County Community Action Agency  
Catholic Charities  
AIDS Coalition  
Volunteers of America  
United Way  
The Outpost / Community Mental Health Ctr  
Robin's Nest  
Salvation Army  
Hannah's House, Inc.  
South Jersey Legal Services  
Family Promise / Interfaith Hospitality Net  
Food Bank of South Jersey  
UOSS  
American Red Cross  
Underwood Memorial Hospital Behavioral Health  
Philabundance  
People for People

**Representative**

Charles Ansert  
Kenneth Buckman  
Evelyn Cruz  
Art Dion  
Manoucheka Emmanuel  
Jere Hoffner  
Sue Hurley  
Erin Klein  
Emma Painter  
Francina Pendergast  
Connie Sailey  
Re. Gary Salmon  
Ujwala Samant  
Bob Schiavinato  
Jim Shew  
Susan Speranza  
  
Colleen Watts  
Burnadette Blackstock

**Other Organizations**

The Gloucester County Board of Realtors

Branch Offices of all banks operating within Gloucester County

The Bank	Sun National Bank
TD Bank	Bank of America
Newfield Bank	Wachovia Bank / Wells Fargo Bank
First Colonial Bank	Monroe Savings Bank
Gloucester county Federal Savings Bank	

## **Institutional Structure (91.215 (i))**

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

### **5 Year Strategic Plan (2010-2014) Institutional Structure response:**

1. Gloucester County will implement the Consolidated Plan through the combined efforts of the Division of Housing and Community Development, municipal governments, other government agencies, and private, non-profit, and for-profit organizations.

#### **STRUCTURE**

In order to fulfill the goals established in the Consolidated Plan and the Annual Action Plan, cooperation from all levels of government and the private sector is essential. County and local level agencies, non-profit service agencies, private developers and lending institutions have already been working together to provide more affordable housing and promote community development. However, as the needs for housing assistance, public services and economic development increase while public funding decreases, greater involvement and cooperation from all sectors will be necessary.

- **Public Agencies**

The Gloucester County Department of Economic Development, through its Division of Housing and Community Development, has been the lead entity in the provision of housing and community development assistance in the County. Currently, with funding from the Community Development Block Grant and the HOME Programs and ARRA funding under HPRP and CDBG-R, the Division administers two housing programs, tenant-based rental assistance, public service programs, homeless prevention and assistance programs, the Municipal public facility improvement, public infrastructure and ADA improvement programs, and economic development revitalization activities. The Division directly administers the two housing programs, the Owner-Occupied Housing Rehabilitation and the Time Homebuyers Assistance Program. Under the Municipal public facilities/infrastructure and ADA improvement programs, each individual municipality that receives funding in a particular year directly administers its own activities with general oversight by the Division. The funding for public services and public facility improvements are awarded to and administered by non-profit and public agencies that provide

services to low and moderate income populations or populations with special needs.

Through the HOME Program, the Division also provides financial assistance for various housing initiatives carried out by Community Housing Development Organizations (CHDO), which include homebuyer assistance, substantial rehabilitation and construction of new affordable housing. The Division also provides technical assistance to local municipalities and private developers in developing housing and economic development programs or projects that will benefit low and moderate income County residents.

Through its Division of Workforce Investment Act, the Department of Economic Development also administers the Workforce Investment Act (WIA) program (formerly the JTPA program). With WIA funding, the ED Department provides basic educational remediation, GED certification, occupational training and on-the-job training. The WIA Program also provides financial assistance for supportive services, such as transportation and childcare, for very low-income persons while they pursue further training or education. The ED Department has been taking advantage of its unique organizational set up to coordinate economic development activities pursued with CDBG assistance and job training programs available through the WIA Program.

At the local level, municipalities provide housing assistance primarily for emergency shelter and services through their welfare offices. A few also administer rehabilitation programs, which are funded with state resources such as the Balanced Housing or the Neighborhood Preservation Program. Most municipalities have become involved in the COAH (Council On Affordable Housing) process and have been working with private developers to provide more new affordable housing units. Additionally, as mentioned above, most municipalities carry out community development activities with funding for public works from the Community Development Block Grant Program.

Four (4) quasi-public agencies provide a major portion of the housing assistance in the County: the Housing Authority of Gloucester County; the Glassboro Housing Authority; the Gloucester County Board of Social Services; and the Gloucester County Improvement Authority. The Housing Authority of Gloucester County and the Glassboro Housing Authority provide tenant subsidies, with Housing Choice Voucher funding, to 18 of 24 municipalities in the County. These housing authorities often work with the Board of Social Services, local welfare offices and the Department of Economic Development, Division of Housing and Community Development, in receiving and placing applicants. In addition, the Housing Authorities provide public housing for citizens of participating communities, mostly for very low income elderly, disabled and family households.

The Board of Social Services coordinates most of the emergency assistance in the County. The Board provides emergency shelter and supportive housing services and financial assistance to people at risk of becoming homeless. It often contracts with non-profit agencies to provide additional services and case management.

Through its involvement with these private non-profit agencies, the Board of Social Services has been able to place the homeless and those with special needs, in alternative types of emergency housing such as transitional housing and SRO's. They have also coordinated with other social or human services providers, especially for job training and education, and with permanent housing providers, to reduce recidivism and promote self-sufficiency.

The Gloucester County Improvement Authority services the affordable housing loan and the economic development loan funds for the County. The affordable housing loan fund is available to private developers for construction financing assistance. Additionally, the GCIA has the capability and authority to issue bonds for public facility and infrastructure improvements for local governments.

- **Non-Profit Organizations**

Private non-profit agencies have been crucial to the provision of emergency shelter and supportive housing services in the County. Agencies such as the Volunteers of America; the Tri-County Community Action Agency; People for People; Mother/Child Residential Services, Inc.; the American Red Cross and Catholic Charities have provided the needed support for the homeless and special needs populations. These same agencies plus others such as SODAT of New Jersey also provides necessary social services, such as counseling and case management. Most of these agencies receive federal and/or state funding, and already work in cooperation with County and local government agencies.

- **Private Industry**

Private developers and lending institutions have also been involved in housing and economic development initiatives in the County. Private banks in the County have provided construction and rehabilitation financing for several affordable housing projects carried out by CHDOs, other non-profit agencies and private developers. They have also provided low interest mortgage financing to low income homebuyers. Additionally, the banking community has been very supportive of cooperative and joint financing of economic development projects. They have provided long term financing assistance to private businesses that have also secured funding from the County through the CDBG Program.

Continued cooperation with private banking and industry will be sought to foster public/private partnerships for the provision of homeowner assistance programs, affordable housing development, and economic development. The use of CDBG and HOME program funds will be essential in leveraging private resources and promoting private investment.

## **COORDINATION**

The delivery of housing and community development services in Gloucester County today is a concerted effort between various public, non-profit and other private agencies. Emergency housing and service providers meet regularly through meetings of the state-required Human Services Advisory Council (HSAC) and its Comprehensive Emergency Assistance System (CEAS) Committee. Through these meetings, services for the homeless, special needs populations and

others with emergency needs are coordinated. Most of the facility and service providers in the County, both public and private, are members of the Council, providing a network for service delivery. The CEAS Committee will seek to expand its coordination efforts to include other non-emergency service providers, such as local advisory boards for special needs groups, local job training agencies and housing developers to better address the long-term needs of the homeless and at-risk populations. This may be done through referral and service agreements between agencies, to ensure prompt and adequate attention to the needs of the clients.

The Department of Economic Development, Division of Housing and Community Development, staff already meets bi-annually with local officials and CDBG representatives to discuss community development issues and to provide technical and administrative assistance. These types of meetings will be held more frequently to provide a forum for discussion. Additionally, County staff will continue to provide individual technical assistance sessions with local officials and private agencies.

Private developers and investors will be encouraged to continue to participate and provide solutions to addressing affordable housing and community development issues and problems. To date, staff from the Department of Economic Development, Division of Housing and Community Development, has met with representatives from private banks and institutions to develop financing packages that can encourage private developers to create affordable housing and business and employment opportunities in the County. The banks already have been involved in providing financing assistance for several housing and economic development initiatives leveraged with County CDBG and HOME funding. The local Workforce Investment Act Board and its committees also have been involved in supporting and approving community and economic development initiatives proposed for funding under the CDBG Program. Such involvement has increased awareness for the program, provided guidance in the project approval process, and created links between local private industry and public programs.

All these existing methods and means of coordination will be continued or expanded to ensure the efficient and complete delivery of services and assistance to those most in need. The County hopes that it will be able to continue the momentum it developed during the Consolidated Planning Process, so that housing and community development needs can be better addressed.

## 2. Strengths and Gaps in the Service Delivery System

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.

### 3. Strengths and Gaps in the Delivery System for Public Housing This issue is examined in the Public Housing Strategy narrative

## Performance Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### 5 Year Strategic Plan (2010-2014) Monitoring response:

Performance monitoring is an important component in the long-term success of the Consolidated Plan. The County, through the Division of Housing and Community Development, will be responsible for developing standards and procedures for ensuring that the recipients of Community Development, HOME, CDBG-R and HPRP funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The Division of Housing and Community Development oversees the County's housing and community development programs, and will be 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 Consolidated Plan will build 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.

Both the Action Plan and the Consolidated Plan will be monitored through the use of checklists and forms to facilitate uniform monitoring of program activities. As a new five year cycle begins, the Division will re-examine the forms used currently to determine what revisions are necessary for administration of the CDBG and HOME programs under HUD. The Division will identify performance measures in accordance with the Performance Measurement Plan developed below. Each description of projects and activities will contain the specific measures by which the project will be evaluated. The strategies presented earlier each present measures that can or may be employed. Measures will be in accordance with the Federal Register of March 7, 2006.

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. There are monitoring responsibilities that go beyond the time of completion of various activities. For Community Development public facilities and housing projects, site visits will be conducted at least every other year to assure benefit to low-income residents.

All sub-recipients must identify the personnel working on the project, keep accurate records and filing systems to document program benefits and compliance, maintain an appropriate financial management system, submit to an audit, and submit a final report as a closeout procedure.

### **Performance Measurement Plan**

In accordance with HUD's Community Planning and Development Notice 03-09, the County, as part of this FY 2010 Program year submission, will continue to use this Performance Measurement System designed to measure both the productivity and impact of the Community Development Block Grant Program. In accordance with the HUD Training Manual and Guidebook *Community Planning and Development Outcome Performance Measurement Framework*, Gloucester County has developed the following:

For each activity the County is required to indicate the Objective and Outcome as per the new guidelines, these being:

Objectives:

- Creating Suitable Living Environments
- Providing Decent Affordable Housing
- Creating Economic Opportunities

## Outcomes

- Availability / Accessibility
- Affordability
- Sustainability

The combination of these created an Outcome Statement for each activity. (Federal Register / Vol. 71, No. 44 / Tuesday, March 7, 2006 / Notices, Pages 11475-11476) The Outcome Statement is also indicated on the individual Project Activity forms under Proposed Outcome. Additionally, the County has indicated the Specific Outcome Indicators (Federal Register / Vol. 71, No. 44 / Tuesday, March 7, 2006 / Notices, Pages 11477-11481) that are required to be reported to HUD for each activity.

### **FY 2010 CDBG and HOME activities**

#### 1. Owner Occupied Residential Housing Rehabilitation (Activities 2a)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #9 – Owner occupied units rehabilitated or improved

- Number occupied by elderly
- Number of units brought from substandard to standard condition
- Number qualified as Energy Star
- Number of units brought into compliance with lead safe housing rule
- Number of units made accessible for persons with disabilities

#### 2. Economic Development Revolving Loan Program (Activity 3a)

Outcome Statement: (Code SL-3)

Sustainability for the purpose of creating economic opportunity

Specific Outcome Indicators:

Indicator #4 – Number of commercial façade treatment / business building rehabs / downtown buildings demolished (sites not target areas)

Indicator #15 – Jobs created

- Total number of jobs
  - Employer sponsored health care (Y/N)
  - Type of Jobs created
  - Employment status before taking job created:
    - Number of unemployed

Indicator #16 – Jobs retained

- Total number of jobs
  - Employer sponsored health care (Y/N)

Indicator #17 – Businesses assisted

- Total businesses assisted
  - New businesses assisted
  - Existing businesses assisted
    - Business expansion
    - Business relocation

- Duns number of businesses assisted
- Indicator #18 – Does assisted business provide a good or service to meet needs of service area/ neighborhood/ community?

3. Youth Recreational, Educational, Senior and Developmental Services  
(Activity 4a)

Outcome Statement: (Code SL-1)

Accessibility for the purpose of creating suitable living environments

Specific Outcome Indicators:

Indicator #2 – Public Service activities

- Number of persons assisted:
  - With new access to a service
  - With improved access to a service
  - Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

4. Municipal Infrastructure and public facility projects (Activities 5a through 5k)

Outcome Statement: (Code SL-3) (Activities 5a, 5b, 5d and 5i)

Sustainability for the purpose of creating suitable living environments

Outcome Statement: (Code SL-1) (Activities 5c, 5d, 5e, 5f, 6g, 5h, 5i, 5j, and 5k)

Accessibility for the purpose of creating suitable living environments

Specific Outcome Indicators:

Indicator #1 – Public facility or infrastructure activities

- Number of persons assisted:
  - With new access to a service
  - With improved access to a service
  - Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

5. Homebuyers Assistance Programs (Activity 2b)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #10 – Direct Financial Assistance to homebuyers

- Number of first-time homebuyers
  - Of those, number receiving housing counseling
- Number receiving down-payment assistance / closing costs

6. Creation of Affordable Housing through Acquisition, Rehabilitation and Resale or New Construction (Activities 2d and 2e)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #8 – Homeownership Units Constructed, Acquired, and/or Acquired with Rehabilitation

- Total Number of Units
  - Of those:
    - Number of affordable units
    - Number of years of affordability
    - Number qualified as Energy Star
    - Number section 504 accessible
    - Number of households previously living in substandard housing
  - Of those affordable:
    - Number occupied by elderly
    - Number specifically designated for persons with HIV/AIDS
    - Number specifically designated for homeless
    - Number specifically for chronically homeless

7. Tenant-Based Rental Assistance (Activity 2c)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #11 – Tenant-Based Rental Assistance

- Total Number of Households
  - Of those
    - Number with short term rental assistance
    - Number of homeless households and chronically homeless

In addition to the Specific Outcome Indicators for each activity, the following data is required:

- Amount of money leveraged, from all sources, per activity
- Number of persons, households, units, or beds assisted, as appropriate
- Income level of persons or households by: 30%, 50%, 60% or 80% of area median
- Race, ethnicity, and disability

## **Priority Needs Analysis and Strategies (91.215 (a))**

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

### **5 Year Strategic Plan (2010-2014) Priority Needs Analysis response:**

Gloucester County has developed a strategic plan to address the key issues raised in the course of this analysis, and which met the HUD requirements for elements to be addressed by this plan.

Five overarching goals, intended to benefit low- and very low-income persons are:

1. To provide decent housing;
2. To provide a suitable living environment; and
3. To expand economic opportunities
4. Decrease Chronic Homelessness
5. Increase Minority Home Ownership

Several areas of specific need emerge from the preceding analyses and other resources and documentation. Each of these needs fits within the five goals noted above. These needs, translated into tangible objectives are:

- The provision of affordable housing to low and moderate income households in order to prevent homelessness;
- The creation of affordable housing opportunities, by either rehabilitation of existing units or new construction, for both renters and owners, especially for the low-income elderly;
- The reduction of reports of problems with housing, focusing on very-low, low-income renters and owners, and especially the elderly in this category;
- Rental assistance to very low- and low-income households;
- The provision of quality public services to low- and moderate-income residents;
- The provision of quality public facilities for the needs of low-and moderate-income households;
- Infrastructure improvements throughout low- to moderate-income areas within the participating municipalities;
- Economic development initiatives in coordination with county and state programs; and
- Anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency.

The system for establishing the priority for these goals and strategies is predicated upon the following criteria in descending order of importance:

- 1) Meeting the goals and objectives of HUD programs;
- 2) Meeting the specific needs of low- and moderate- income residents;
- 3) Focus on low and moderate income areas or neighborhoods;

- 4) Coordination and leveraging of resources;
- 5) Response to expressed needs;
- 6) Sustainability and/or long-term impact of strategy; and
- 7) The ability to measure or demonstrate progress and success.

In performing our analyses, establishing our priorities, and developing our strategies we relied upon several key sources of data and information.

The 2006-2008 Census American Community Survey 3-Year Estimate provides data to indicate the housing needs of persons in Gloucester County and its municipalities in addition to the information provided in the Housing Market Analysis section of this document. This information is the most recent available at the level of detail required for this analysis.

Tables in the recent CHAS Data Book provide information on the needs of various types of households according to income. The levels of income (very low- low-, and moderate) are defined as follows: Very low income is defined as less than 30 percent of Median Family Income, Low Income is between 30 and 50 percent of Median Family Income, and Moderate Income is between 50 and 80 percent of Median Family Income. More recent figures for these categories and for the HUD Adjusted Median Family Income (HAMFI) were obtained from the HUD Website.

The census data on homelessness is not used in developing strategies for this Consolidated Plan, but is provided in several instances as background to the current problem. Recent information on the homeless was provided by the Gloucester County Continuum of Care based upon a recently completed field survey as well as upon additional information collected from the agencies providing homeless assistance. The data cover the entire county.

The County conducted a Needs Survey that included persons representing municipalities, the county, social service providers and others. Because there were twice as many social service provider responses as all others the priorities were examined separately rather than combined so as not to skew the results.

The highest priorities among social service providers were Homeless and Youth Facilities, Youth, Child Care, Employment Training, Health Services, Fair Housing and Tenant Counseling Services. Most areas of housing, both owner and rental were high priority as were Homeless Prevention and Job Creation.

County, Municipal and other responders had significantly different priorities. This group's high priorities included Senior Center Facilities, Senior, and Transportation Services, Housing improvements for home owners only, all areas of Economic Development and Infrastructure. On many areas of need the two groups were exact opposites, including Senior Centers and Homeless Facilities, Homeless, Child Care, Fair Housing and Tenant Counseling Services, Housing related to rental or new affordable housing, all Homelessness issues, most Economic Development and Infrastructure areas.

This data, and the views and inputs from the consultation and citizen participation processes were weighed in light of HUD's goals and objectives to develop the following specific set of priorities.

### **1. Housing Needs**

As described in the Housing Needs Assessment, extremely low and low income renter households, extremely low income owner households, especially the elderly, and non-elderly low income owner households experience housing problems the most. According to the 2000 Census, approximately 75% of households in these groups experience at least one housing problem. Accordingly, these household groups will receive highest priority in receiving assistance.

The development of rental units traditionally has not been favored in the County. Therefore, existing programs to assist these household groups consist mainly of payment subsidy programs. The expansion or extension of these programs or services have best addressed the needs of these household groups, and, therefore, will be given highest priority. High priority and support will also be given to the development of affordable rental housing, especially by CHDOs and non-profit agencies.

Assistance for moderate-income household needs have been assigned medium priority because a lesser percentage of them (40% versus 75%), both renter and owner, experience housing problems. Currently, there are not many housing assistance programs that target moderate-income households. Housing rehabilitation programs and homebuyers assistance programs are available to moderate income owner households, however, no subsidy payment programs are available for moderate-income renters.

Low priority has been assigned to assistance for households experiencing overcrowding because there are relatively fewer of them. Large renter households experience the problem the most, therefore, any assistance sought for them will be supported. The biggest obstacle in trying to alleviate problems of overcrowding is that there are not many units, rental or owner, that have 3 or more bedrooms. Most housing units that have 4 or more bedrooms are newer for sale units that are not affordable.

Almost all housing assistance programs for all income categories and family types will be made available countywide since they will benefit individual households directly. However, the NSP homebuyers program is targeted the Borough of Paulsboro and the City of Woodbury as per the NSP grant agreement.

### **2. Homeless Needs**

According to social service providers within Gloucester County, all types of emergency assistance for the homeless are priority needs, with the exception of permanent supportive housing. An important obstacle in providing the homeless or at-risk populations with necessary facilities and services remains to be the lack of

adequate data to fully assess their needs. Additionally, the citing of facilities for the homeless has always been controversial and problematic.

*i. Outreach/Intake/24-hour Response*

According to the county-wide service providers, there continues to be a need for 24-hour response services for people who become homeless. With approximately 400 households seeking emergency assistance in a given 6-month period, immediate response, intake and assessment remains a high priority need to ensure that those in need are properly and adequately served.

*ii. Emergency Shelter/Transitional Housing*

The County recognizes the need for increased service dollars for emergency shelters. In particular, non-Emergency Assistance clients and clients who are victims of domestic violence are in need of more emergency shelter facilities. Additionally, single males and persons with disabilities, including those with HIV/AIDS are in dire need of emergency housing facilities in the County. All assistance in emergency and transitional housing and services remain high priorities.

*iii. Permanent Supportive Housing*

The state movement toward the closing of many of the state-operated developmental centers and the consolidation of state mental hospital resources indicate an increasing need for permanent supportive housing. However, because there has not been an adequate assessment of the needs of special populations, the needs for specifically-targeted permanent supportive housing cannot be appropriately determined. Accordingly, this type of housing for persons with special needs has been assigned medium priority. Low priority has been assigned for supportive housing for other types of households since they can be accommodated through the development of non-supportive housing.

*iv. Permanent Housing*

Although the Housing Authority of Gloucester County has done an excellent job of providing permanent housing assistance to clients at risk of becoming homeless, an extensive waiting list still exists. The development of affordable housing, both rental and for-sale, as well as financial assistance for obtaining housing, needs to be expanded. This need will remain a high priority until the needs of all the homeless and low-income households have been met.

**3. Non-Housing Community Development Needs**

To assess its non-housing community development needs, the County consulted extensively with service provider agencies, the public and local municipal officials. Additionally, the County requested local municipalities and public agencies serving County residents to complete a Priority Needs Survey. The surveys did indicate an overall consensus in the prioritization of needs for public facilities and public services.

*i. Public Services*

Public services have always been priority needs especially in helping to address the needs of the homeless and persons with special needs. Without these supportive services, many more people and communities would feel the problem of poverty and instability. Supportive services often make the difference for a household trying to achieve self-sufficiency. Public services dealing with the elderly and frail elderly are administered by the County Division of Senior Services. Alcohol and substance abuse programs are administered by the Department of Human Services, while issues with the developmentally disabled and physically disabled are through the Department of Educational and Disability Services. The AIDS Coalition of Southern New Jersey and the Camden MSA HOPWA Program provide housing and supportive services to those with HIV/AIDS. The Gloucester County CDBG program confines its funding to activities that principally benefit lower income youth recreation and senior programs and the disabled.

*ii. Public Facility Needs*

Public facilities are important in the actual delivery of needed services, especially in Gloucester County where the population is spread throughout 325 square miles.

Among those facility needs receiving highest priority are: Youth Centers, and Senior Citizen Facilities. The facility needs receiving priority include the need for senior centers, recreational facilities and handicapped accessibility. The need for senior centers, youth centers, and health and child care facilities are also supported by the comments received during the public participation process.

*iii. Infrastructure Improvements*

Because limited funds, other than local taxes, are available for projects in this category, it is understandable why there is a great need for funding. Infrastructure improvements projects are often overlooked when planning for community development needs. However, infrastructure improvements are essential in maintaining viable, livable, and safe communities, especially for low- and moderate-income households. Infrastructure must be maintained and expanded in low-income areas to avoid blighting effects and ensure that neighborhoods do not deteriorate.

Among the improvements receiving high priority are: Street and sidewalk improvements, sewer improvements, water improvements and flood drain improvements. Outside handicapped accessibility projects, infrastructure improvements are most sought by participating municipalities.

*iv. Accessibility Needs*

With the enforcement of the American Disabilities Act, many public facilities face the problem of complying with accessibility requirements. Most public facility structures in the County were built prior to the enactment of the law. Accordingly, the need for rehabilitating these structures to provide handicapped accessibility is very high. Several municipalities annually seek CDBG funding for handicapped accessibility activities, including elevators, curb cuts at intersections, ramps and building modifications.

v. *Economic Development Needs*

As the County population grows, the need for jobs and employment continues to increase. The County, for the most part, remains a part of the regional Philadelphia economy and the smaller local tri-county region of Camden-Burlington-Gloucester. However, as businesses and jobs migrate from the cities and into the suburbs, Gloucester County communities want to remain competitive and be a part of the regional economic expansion. Incentives and assistance for relocation, along with adequate community facilities and infrastructure, have always influenced businesses in their relocation decisions. Local communities want to be able to offer those incentives or assistance to foster economic development. These activities not only bring ratables into the community, but they also bring jobs into the local economy, especially for low-income residents.

Those needs receiving highest priority are rehabilitation of commercial-industrial facilities, financial assistance for micro-businesses and technical assistance for local officials and developers. In response to this need Gloucester county is in the process of developing an Economic Development Revolving Loan Program to be initiated in FY 2010.

vii. *Other Community Development Needs*

Other community development needs were assigned priorities, including energy efficiency improvements, removal of lead-based paint hazards and code enforcement. These needs are often addressed in housing units through the rehabilitation programs. However, they are often not addressed in public facilities unless other rehabilitation needs are required.

vi. *Planning*

Although planning needs were not highly rated in the survey, the comments received during the public comment period indicated the need for improved needs assessment, especially for permanent supportive housing, and homeless facility and services needs.

All projects meet the HUD criteria for selection and will benefit low and moderate income households in those census tracts or block groups that are defined as low/mod areas. In selecting projects attention is paid to concentrations of racial or ethnic groups and disproportionate needs standards. The maps in Section 6 showing low/mod areas and concentrations of populations by racial group were consulted in making investment decisions.

The County has observed a number of significant obstacles to meeting underserved needs. These include:

- A strong housing market;
- High land and construction costs;
- Low vacancy rates;
- High costs to convert existing housing to affordable units; and
- Cost of permits and regulations.
- In sufficient funding, both State and Federal
- NIMBY

## **Lead-based Paint (91.215 (g))**

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

### **5 Year Strategic Plan (2010-2014) Lead-Based Paint Hazard response:**

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. Lead-based paint was banned in 1975, but housing constructed prior to that time typically contains lead-based paint to some degree.

In Gloucester County 57,186 housing units, 66.5 percent of the total units were constructed before 1980. However, studies have shown that the lead-based paint hazard lessens with newer construction. That is, a unit constructed between 1960 and 1979 has a 62 percent chance of having this hazard; units built from 1940 to 1959 have an eighty (80) percent chance; units built prior to 1940 have a ninety (90) percent chance. Using this formula, the Consortium has 46,411 housing units with the presence of lead-based paint in them. This is 48.8 percent of housing units, a figure much lower than that of the state (58.4%) and slightly lower than that of the nation (49.5%). Included is a map showing the concentration of pre-1960 housing in Gloucester County. The areas with the highest percentage of pre-1960 housing are census tracts in Greenwich, Paulsboro, Westville, Deptford, Pitman, Glassboro, Newfield, and Swedesboro. In some of these communities the percentage of pre-1960 housing is over 70.0%. However, because the presence of lead-based paint in a home does not necessarily indicate exposure to an environmental hazard, other factors must be considered to determine the risks of exposure to lead hazards.

The greatest indicator of high risk of lead hazard is the condition of the housing unit. Housing that is not properly maintained has a higher risk of exposing lead hazards since it is more likely to suffer from paint chipping and flaking, as well as paint deterioration, as a result of moisture control problems from faulty plumbing, heating or roof leaks. Because housing units occupied by low-income households are more likely to suffer from neglect and improper maintenance, estimates of older housing stock occupied by lower income households may help indicate the prevalence of lead-based paint hazards. Low-income households with young children in contaminated housing are at higher risk of lead poisoning since small children are likelier to ingest paint flakes or chips.

Children under six are the persons most severely affected by lead poisoning. These children typically constitute about seven (7) percent of the population in an area. (However, because of the age breaks in the census data, we have had to

use figures for children five and under.) An examination of the census data indicates that census tracts in Paulsboro, Logan, Swedesboro, Woolwich, Harrison, Mantua, Deptford, Washington, Monroe, Clayton, and Glassboro have concentrations of children in excess of that "normal" percentage. The highest concentration of under 5 children is in Woolwich, which has 10.3 percent of the population under that age. The other municipalities average approximately 8.0 percent.

There is an overlap among the low/mod census tracts, a high concentration of pre-1960 housing, and the presence of children under the age of 5. This overlap occurs in Paulsboro, Deptford, and Glassboro. These overlap areas are ones that should receive priority in lead hazard mitigation efforts, both in terms of education and public awareness, and rehabilitation of older structures.

In addition, the NJ Dept. of Health and Human Services has deemed the following Townships to be Priority I areas for lead paint hazard mitigation:

- |               |                   |
|---------------|-------------------|
| (1) Woodbury  | (4) Clayton       |
| (2) Glassboro | (5) Swedesboro    |
| (3) Paulsboro | (6) National Park |

Thus, Gloucester County does not have a significant number of concentrations of very old housing that have a very high chance of containing lead paint. Though there are units built before 1975, which can contain lead paint, the number of units affordable to low-income households with young children is modest. (It should be noted, however, that the lead-based paint hazard remains a significant problem for other households living in high lead-base paint units.)

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.

As a younger community, the Consortium has over 46,000 units of housing that may contain high levels of lead-based paint. Children under 6, the persons most affected by lead poisoning, are concentrated in a few communities across the County.

## Housing Needs Analysis

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, Low-Income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, 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 ten percentage points higher than the percentage of persons in the category as a whole.

### 5 Year Strategic Plan (2010-2014) Housing Needs Analysis response:

#### Introduction

The U.S. Department of Housing and Urban Development (HUD) has identified four income classifications as target groups for Federal assistance resources. These include:

- Extremely Low-Income households: those earning less than 30 percent of median family income (MFI)
- Low-income households: those earning between 31 and 50 percent of MFI
- Low-Income households: those earning between 51 and 80 percent of MFI
- Middle-income households: those earning between 81 and 95 percent of MFI

According to HUD's **State of the Cities Data Systems (SOCDS): Comprehensive Housing Affordability Strategy (CHAS) Data** (2000), 89,203 households reside within Gloucester County. While 2009 Claritas data estimates that there are approximately 105,410 households within the County, SOCDS CHAS data will be used to assess the County's housing and community development needs for the County's 2010-2014 Consolidated Plan. More precise estimates will be made available after the 2010 Census data is released; therefore, the County will utilize the SOCDS CHAS data for the purposes of this assessment.

Of the 89,203 households within the County, 71,616 or 80.3 percent were owner-occupied households and 17,587 or 19.7 percent constituted of renter-occupied households.

The table below shows the breakdown of the number of households by income level:

### Households by Income

<b>&lt;30% MFI</b>	7,722
<b>30 to 50% MFI</b>	8,091
<b>50 to 80% MFI</b>	14,951
<b>&gt;80% MFI</b>	58,439
<b>TOTAL HH</b>	<b>89,203</b>

HUD's 2010 Income Limits Fact Sheet provides that the median family income for Gloucester County, which is part of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area (MSA), is \$78,300.00. The distribution of household income in Gloucester County indicates that a majority of the County's households are in the two highest-income categories – Moderate- and Middle-income groups. Per the 2000 CHAS data, 7,722 (or 8.7 percent) and 8,091 (or 9.0 percent) were identified as either Extremely Low- or Low-Income population groups, respectively. Therefore, only 17.8 percent of County households are eligible for some form of Federal, State or municipal government assistance.

As a point of reference, Consolidated Plans contain an analysis of housing problems that affect income and tenancy groups, as well as the following household categories delineated within the U.S. Census. These groups include:

- Elderly one- and two-member households;
- Small related households of two to four persons;
- Large related households of five or more persons; and
- All Other households, including single, non-elderly persons and households with two or more non-related persons.

The table below examines the owner and renter households by type.

	<b>Renter</b>	<b>Owner</b>	<b>TOTAL</b>
<b>Elderly</b>	3,349	15,383	18,732
<b>Small</b>	6,833	38,952	45,785
<b>Large</b>	1,266	9,431	10,697
<b>Other</b>	6,139	7,850	13,989
<b>TOTAL</b>	<b>17,587</b>	<b>71,616</b>	<b>89,203</b>

Elderly households constitute 20.0 percent of households, Small Related households 52.0 percent, Large Related households 12.0 percent and the Other households 16.0 percent. Overall, Small Related households make up a majority of the County's renter-occupied and owner-occupied housing stock.

By current definitions, affordable housing is that which costs no more than 30 percent of the gross income of the household that occupies it. According to HUD, Households experiencing housing costs that exceed 30 percent of gross income are categorized as having a Housing Cost Burden, whereas households with housing costs exceeding 50 percent of gross income are categorized as having a Severe Cost Burden. Approximately, 16.8 percent (2,955) of all renter-occupied

households and 7.0 percent (5,371) of owner-occupied households are experiencing Severe Cost Burdens.

General Housing Cost Burdens (greater than 30.0 percent) are prevalent amongst the County's renter-occupied households, where 36.0 percent (6,366) of all renter-occupied households experience a General Housing Cost Burden. Approximately 24.0 percent of owner-occupied households experience a General Housing Cost Burden. While this represents a smaller percentage of that tenure group, approximately 17,402 households make up that 24.0 percent – representing a significant amount.

Small Related households represent the majority of the Severe Cost Burden (1,024) for renter-occupied households. However, Elderly households experience the majority of the Severe Cost Burden for owner-occupied households (2,030). Similar to National Baby-boomer trends, owner-occupied Elderly households are expected to sustain demand for housing as they increase spending on home remodeling (i.e., renovations such as elevators designed to allow them to age in place) and even the purchase of new, trade-up, and second homes. However, national, state, and local efforts are needed to ensure that housing affordability is maintained for Elderly low- and Low-Income households.

A household is considered to have a housing problem if it is experiencing any of the following conditions:

- Physical defects (lack of kitchen or bathroom);
- Overcrowding (more than one (1) persons per room); and
- Housing cost burden or severe housing cost burden.

CHAS data indicates that 31.5 percent of renters experience one of the aforementioned housing problems. Approximately, 25.2 percent of owner-occupied households experience at least one housing problem. Overall, 28.1 percent (25,026) of all occupied households experience one or more housing problems. Surprisingly, 46.8 percent (11,717) of these households are within the upper-income stratum (Moderate- and Middle-Income) of owner-occupied households. While most data reflects housing burden trends to primarily affect the lower-income stratum of households, the County's CHAS data is most likely reflecting of the age of the County's housing stock, increased costs of living and the significant population growth that the County has experienced in the last two decades.

An overview of the City's households by tenure type reveals that the Small Related households constitute a significant portion of the total households and have the greatest number of problems.

**HOUSEHOLDS BY TENURE**

Renters – 17,587	
Greatest Number of HH	Small Related – 6,833
Group w/ highest % of Problems	Large Related – 53.5%

Group w/ greatest # of Problems	Small Related – 2,466
Greatest Problem - Cost Burden >30%	

Owners – 71,616	
Greatest Number of HH	Small Related – 38,952
Group w/ highest % of Problems	Other – 36.5%
Group w/ greatest # of Problems	Small Related – 7,868
Greatest Problem - Cost Burden >30%	

**Extremely Low Income (Below 30% MFI)**

According to the 2000 SOCDs CHAS data, *approximately 8.7 percent of all Gloucester County households were considered Extremely Low-income.* HUD's 2010 Income Limits Fact Sheet provides that the median family income for Gloucester County, which is part of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, is \$78,300.00. Accordingly, households within this income group would typically earn the following:

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA								
Household Size (Person)	1	2	3	4	5	6	7	8
Extremely Low-Income	\$16,450	\$18,800	\$21,150	\$23,500	\$25,400	\$27,300	\$29,150	\$31,050

This income group tends to experience the most distressed housing conditions. In fact, 78.9 percent of all Extremely Low-income households have at least one housing problem. Of the households (6,092) that experience at least one housing problem, approximately 3,100 of these households are renter-occupied and 2,991 of these households are owner-occupied.

Overall, about 54.3 percent of Extremely Low-income renter households are experiencing a severe housing cost burden and 71.1 percent are encountering at least one major housing problem, such as substandard conditions or overcrowding.

According to the SOCDs CHAS data, Elderly renter-occupied households dominate Extremely Low-income category. The data demonstrates that one-third, or 33.0 percent (1,058), of all renter-occupied households are categorized as Elderly and dominate the renter-occupied, Extremely Low-Income stratum. Similarly, nearly 56.0 percent (1,935) of owner-occupied households are also categorized as Elderly. Of these Elderly, Extremely Low-Income homeowners, nearly 88.0 percent (1,704) experience at least one housing problem; whereas, nearly 60.0 percent experience a Severe Housing Burden.

About 43.2 percent of all Extremely Low-income homeowner households are elderly – representing the largest faction within this category. However, Large

Related households represent the greatest percentage of problems at 96.0% for renter-occupied households and 93.2% for owner-occupied households – which is most likely due to fiscal constraints related to the size of the household.

The following charts analyze the composition of the income levels per the CHAS data:

**HHI <30% MFI**

**7,722= 8.6% of County HH**

Renters - 4,264	
Greatest Number of HH	Elderly - 1,405
Group w/ Highest % of Problems	Large Related - 96.0%
Group w/ greatest # of Problems	Other – 1,043
Greatest Problem - Cost Burden >30%	

Owners - 3,458	
Greatest Number of HH	Elderly – 1,935
Group w/ Highest % of Problems	Large Related - 93.2%
Group w/ greatest # of Problems	Elderly - 1,704
Greatest Problem - Cost Burden >30%	

The most prevalent problem among households in this income level is cost burden > 30 percent, with cost burden > 50 percent a particular problem for owners and renters within Large Related households.

**Very Low Income (Greater than 30% and less than 50% MFI)**

According to the 2000 SOCDs CHAS data, approximately 16.8 percent of all Gloucester County households were considered Very Low-income. HUD's 2010 Income Limits Fact Sheet provides that households within this income group would typically earn the following:

<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA</b>								
<b>Household Size (Person)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Very Low-Income</b>	\$27,550	\$31,350	\$35,250	\$39,150	\$42,300	\$45,450	\$48,550	\$51,700

2000 SOCDs CHAS data indicates that 69.3 percent of all Very Low-Income households have at least one housing problem. Very Low-Income homeowners have generally lower rates of housing problems as compared to renters (67.5 percent compared with 72.2 percent for renters). While the ratio of cost burdens greater than 30% for both Very Low-Income renter-occupied and owner-occupied

households are similar, owner-occupied households constitute a higher percentage of households that experience cost burdens greater than 50% (16.6 percent for renter-occupied households compared with 29.6 percent for homeowners). This disparity is most likely caused by costs associated with home maintenance and repair – costs that are not necessarily incurred by renter-occupied households. Also, this is most likely a reflection of increased mortgage costs, taxes and insurance for homeowners, whereas these factors don't largely affect renters.

For renters, Small Related households constitute the greatest number of households within the Very Low-Income category. However, Large Related renters of low-income are at a substantially greater disadvantage, based on a percentage. However, this percentage, when applied to the existing 928 Large Related renter households, only represents a total of 693 households. Evaluation of the SOCDs CHAS data shows that Small Related renter-occupied households experience the greatest number of problems overall.

SOCDS CHAS data demonstrates that Elderly owner-occupied households tend to experience the greatest problems within the Very Low-Income category. Nearly 60.0 percent (2,887) of owner-occupied units are owned by Elderly populations. While Other households represent the group with the highest percentage of problems, approximately 34.0 percent experience the greatest number of problems.

**HHI >30% to <=50%                      8,091 = 9.1% of County HH**

Renters – 3,187	
Greatest Number of HH	Small Related - 1,165
Group w/ Highest % of Problems	Large Related – 81.9%
Group w/ greatest # of Problems	Small Related - 837
Greatest Problem - Cost Burden >30%	

Owners – 4,904	
Greatest Number of HH	Elderly – 2,887
Group w/ Highest % of Problems	Other - 93.6%
Group w/ greatest # of Problems	Elderly - 1,636
Greatest Problem - Cost Burden >30%	

The most prevalent problem for households in this income range is cost burden >30 percent for small-related renter households and elderly owner households.

Many Very Low-income renter households pay housing costs that exceed the 30-percent affordability threshold. Although substantially fewer of these households have severe housing cost burdens, other problems such as overcrowding and

substandard conditions are prevalent. Overcrowding may be a particular concern for Large Related renter households in this income category.

**Low Income (Greater than 50% and less than 80% MFI)**

According to the 2000 SOCDs CHAS data, approximately 9.0 percent of all Gloucester County households were considered Very Low-income. HUD's 2010 Income Limits Fact Sheet provides that households within this income group would typically earn the following:

<b>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA</b>								
<b>Household Size (Person)</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Low-Income</b>	\$43,900	\$50,150	\$56,400	\$62,650	\$67,700	\$72,700	\$77,700	\$82,700

Low-Income households are far less likely to experience housing problems than are the owner and renter households in the extremely low- and low-income categories. Only 44.3 percent of all Low-Income households reported having a housing problem according to the SOCDs CHAS data, with 44.2 percent reporting a cost burden and 9.2 percent reporting a severe cost burden.

While in comparison, Low-Income households tend to experience less housing problems than Extremely- and Very Low-Income households, Low-Income renters experience far less housing problems than Low-Income homeowners in Gloucester County. SOCDs CHAS data demonstrates that Small Related renter- and owner-occupied households tend to experience the majority of housing problems and burdens within this income category.

Of the 4,051 Low-Income renter-occupied households, nearly 42.0 percent (1,686) of these households are dominated by Small Related households. While Large Related households have the highest percentage of problems, Small Related households are make up a majority of those households that experience the greatest number of problems with 507 Small Related households experiencing at least one housing problem.

Low-Income owners and renters can be affected by the presence of incipient blight in their communities. The deterioration of occupied housing and the emergence of vacant houses in neighborhoods that have been relatively stable may influence Low-Income households to seek housing elsewhere. It may be viable for the County to utilize market value analyses to create a data driven framework for restoring market viability and wealth in distressed urban real estate markets, or for those areas on the verge of such distress. Market value analyses are designed to help governments and private investors target investment and prioritize action in ways that can leverage investment and revitalize neighborhoods.

**HHI >50% to <=80% MFI      14,951 HH = 16.7% of County HH**

Renters – 4,051	
Greatest Number of HH	Small Related - 1,686
Group w/ Highest % of Problems	Large Related - 46.5%
Group w/ greatest # of Problems	Small Related - 507
Greatest Problem - Cost Burden >30%	

Owners - 10,900	
Greatest Number of HH	Small Related - 4,332
Group w/ Highest % of Problems	Other - 74.3%
Group w/ greatest # of Problems	Small Related - 2,633
Greatest Problem - Cost Burden >30%	

The most prevalent problem among households in this income range is cost burden >30 percent among small-related renters and small-related owners. In fact, cost burdens greater than 50% are insignificant for both renter- and owner-occupied households within the Low-Income category, at 2.5 percent and 11.7 percent respectively.

Affordability is a less significant problem for Low-Income households generally; the incidence of severe housing cost burdens is significantly less for every category of households when compared to Extremely- and Very Low-Income households. Of all households, Low-Income Small Related owner-households experience the most severe cost burdens with 589 households.

**Middle Income (Greater than 80% and less than 120% MFI)**

According to the 2000 SOCDs CHAS data, *approximately 65.5 percent of all Gloucester County households were considered Middle-income, which represents a majority of the County's households.* HUD's 2010 Income Limits provides that the Median Family Income for the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA is \$78,300.00.

**HHI >80% MFI      59,439 HH = 65.5% of County HH**

Renters – 6,085	
Greatest Number of HH	Small Related - 2,633
Group w/ Highest % of Problems	Large Related - 22.8%
Group w/ greatest # of Problems	Small Related - 109
Greatest Problem - Cost Burden >30%	

Owners – 52,354	
Greatest Number of HH	Small Related - 32,692
Group w/ Highest % of Problems	Other - 20.9%
Group w/ greatest # of Problems	Small Related - 3,661
Greatest Problem - Cost Burden >30%	

An overwhelmingly 89.5 percent of Middle-Income households are homeowners. For renters, affordability doesn't appear to be a significant issue, with the exception for some Small Related households.

The most prevalent problem among the households at this income level appears to be overcrowding among the Large Related households though cost burdens >30 percent is a significant problem among Small Related households. Overcrowding and substandard housing conditions tend to afflict Large Related renter-occupied households. Approximately 22.8 percent of all renter households that report at least one housing problem are Middle-Income Large Related.

Overall, the majority of Middle-income households is able to avoid experiencing housing problems and even cost burdens. This finding suggests that, with possible exceptions of Large Related renter households, Middle-income households are capable of locating decent and affordable housing in the Gloucester County housing market area.

Overall, affordability is a problem for a smaller segment of Middle-income homeowners, and severe affordability problems are manageable within the Middle-Income group. Approximately, 10.3 percent of all Middle-Income households experience a cost burden greater than 30%. Less than 1.0 percent (0.6 percent) experience severe cost burdens.

**Overcrowding**

Overcrowding is defined as a household having more than 1.01 persons per room.

An analysis of 2006-2008 American Community Survey (ACS) data, as provided by the U.S. Census Bureau, on overcrowding throughout the County revealed that overall 1.3 percent of households were living in overcrowded conditions. This represents 1,187 housing units. Of these 1,187 units, 970 (1.1 percent) of these units experienced overcrowding at 1.01 to 1.50 occupants per room, while 217 units (0.24 percent) experienced overcrowding at 1.51+ occupants per room.

However, these figures should be taken as only a rough indicator of the scope of the overcrowding problem. Because of high rents and low incomes, some households may have two or three families living in one apartment unit. Fearing eviction or difficulty with the law, many families do not report overcrowding, and indeed may encourage it to lessen the cost burden on individual families. Thus, overcrowding may be more common than the figures alone would indicate.

### **Substandard Housing**

The County definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the County will also use the lack of a complete plumbing or a complete kitchen as an indicator of substandard housing, as provided by the 2006-2008 ACS data.

2006-2008 ACS data reported that there were 261 housing units within the County that lacked complete plumbing and 299 units that lacked a complete kitchen. Assuming that these units do not overlap, there were 560 substandard units within the County, by this definition. This represents less than 1.0 percent of the total housing units within the County. Thus, substandard housing is not a major concern in Gloucester County.

## Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

### 5 Year Strategic Plan (2010-2014) Priority Housing Needs response:

Gloucester County has identified four types of housing needs it will undertake during the next five year cycle, including owner occupied housing rehabilitation, construction of new affordable rental housing, homeownership assistance and emergency housing to assist the homeless and those at risk of becoming homeless.

The specific needs and the levels of priority for each type or group of households are shown on the **Housing Needs Table**. The County's emphasis has been, and remains, upon providing assistance to those groups most in need of assistance in the lower income ranges, to improve their quality of life, to enhance their economic prospects, and to prevent homelessness. While much of the County's effort will center upon preserving the existing stock of affordable housing, some resources will focus upon expanding that supply where possible, given the lack of new construction due to the economic recession.

As will be seen in the Housing Market analysis section, the housing market in County is tight, there are waiting lists for assistance programs as well as for Public Housing, until the past two years the costs of housing had been rising dramatically, and the County has relatively low income levels in some areas that make affording rent, rehabilitation, or the purchase of a home difficult, if not impossible, for many low- and even moderate-income households.

As described in the Housing Needs Assessment, extremely low and low income renter households, extremely low income owner households, especially the elderly, and non-elderly low income owner households experience housing problems the most. According to the 2000 Census, approximately 70% of households in these groups experience at least one housing problem. Accordingly, these household groups will receive highest priority in receiving assistance.

Programs and activities to assist **Owner households** will focus on the elderly, who have fewer resources and a fixed income, and upon small-related households, who face the high costs of rehabilitating or upgrading homes in the County municipalities' aging housing stock. The County's Owner Occupied Housing

Rehabilitation Assistance Program will continue to assist in the upkeep of these homes, preserve the existing housing stock, and in the process preserve the neighborhoods. Particular emphasis will be placed upon elderly owner households in both the <30% MFI and the >30% to <50% MFI income levels as they face the most severe cost burdens. Based on past experience over two-thirds of those requiring assistance are the elderly and this trend is expected to continue.

Programs and activities to assist **Renter households** will focus on small-related renters and the elderly, especially in the <30% MFI income group. As noted in the section on homelessness, these are the households most likely to fall into homelessness. The County does not have a Rental Rehabilitation Program and no great interest has been expressed by landlords. The County could institute such a program if a demand occurred. Renters will be assisted in two ways; emergency assistance to prevent homelessness through the County's Tenant Based Rental Assistance Program administered by the Housing Authority of Gloucester County and provision of HOME and NSP funding for the creation of new affordable rental housing through construction or acquisition and rehabilitation. The Gloucester County Neighborhood Stabilization Program includes funding to acquire four foreclosed properties to be rehabilitated and deeded to the Housing Authority of Gloucester County for the Authority's scattered site Housing Choice voucher program. Many low-income households in Gloucester County are precluded from acquiring a home at this time because they simply cannot save for a down payment or qualify for a mortgage.

To assist low and moderate renters the County administers a Homebuyers Assistance Program to provide down-payment assistance, the single biggest obstacle in purchasing a home outside a household's credit score. The Neighborhood Stabilization Program's primary goal is the acquisition of sixteen (16) foreclosed properties to be rehabilitated and sold at an affordable cost to low and moderate income families. Additionally the County's HOME program, through the RFP process will continue to fund Habitat for Humanity, a certified CHDO, to construct or acquire and rehabilitate housing units for homeownership.

The County will also continue its support of the Housing Authorities as they serve not only as a place to reside for many low-income families, but serve as a stepping stone toward home ownership through their various counseling, education, and training programs. The County annually supports the Housing Authority of Gloucester County to secure an additional 100 Housing Choice vouchers for the disabled.

The development of rental units traditionally has not been favored in the County. Therefore, existing programs to assist these household groups consist mainly of payment subsidy programs. The County encourages non-profit and for-profit affordable housing developers to respond to the Division of Housing and Community Development's RFP to develop new rental housing. High priority and support will also be given to the development of affordable rental housing, especially by CHDOs and non-profit agencies.

Assistance for moderate-income household needs have been assigned medium priority because a lesser percentage of them (44% versus 70%), both renter and owner, experience housing problems. Currently, there are not many housing assistance programs that target moderate-income households. Housing rehabilitation programs and homebuyers' assistance programs are available to moderate income owner households, however, no payment subsidy payment programs are available for moderate-income renters.

Almost all housing assistance programs for all income categories and family types will be made available countywide since they will benefit individual households directly. However, the Neighborhood Stabilization Program has been targeted to the Borough of Paulsboro and the City of Woodbury.

The **obstacles** to fully implementing these programs are several. The greatest one is the overall lack of funding necessary to fully develop these programs. However, the lack of land for new construction, the poor financial credit of many potential homebuyers, rising costs of construction and materials, the reluctance of financial institutions to participate in programs, and misconceptions and misunderstanding about public housing programs and tenants also impede progress. All of these problems can be addressed, but they require patience and persistence, and often resources, to overcome.

## **Housing Market Analysis (91.210)**

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

### **5 Year Strategic Plan (2010-2014) Housing Market Analysis responses:**

Other sections of the Consolidated Plan deal with the basic data on population, population characteristics and composition, special needs populations, and other aspects of the County's housing needs and population. This section of the Plan will focus on the supply and condition of the County's housing stock, examine the demand for housing in the County, and review the income and cost factors related to housing issues.

For the purposes of analyzing County market conditions, this section will use data derived from the 2006-2008 American Community Survey (ACS), as well as updated information provided by Claritas, Boxwood Means, Inc. and the National Association of Realtors.

### **Supply**

According to the 2006-2008 ACS, there are 106,641 housing units in the County of Gloucester. Therefore, the County experienced a 20.0 percent increase in housing units since 2000 SOCDs CHAS data was released (89,203 housing units within County according to 2000 SOCDs CHAS data). Of the units reported by the ACS, 94.5 percent (100,743 units) are occupied. This percentage of occupied units is higher than the national figure of 91.0 percent and is reflective of the County's tight housing market.

There are 81,234 (80.6%) of these units occupied by owners and 19,509 units (19.4%) occupied by renters. These percentages are very close to those of the United States as a whole as shown below:

	<i>Gloucester County</i>		
<b>Occupied</b>	100,743 - 94.5%	[NJ – 92.6%;	US – 91.0%]
<b>Owner-occupied</b>	81,234 - 80.6%	[NJ – 65.6%;	US – 66.2%]
<b>Renter-occupied</b>	19,509 - 19.4%	[NJ – 34.4%;	US – 33.8%]

The number of units in a structure shows a strong emphasis upon single family dwellings as the table below demonstrates:

### **Units in Structure**

The figures in brackets are the percentages for the county, the State of New Jersey and the United States. The data demonstrates Gloucester County has significantly more single-family (includes detached and attached) units than that of the State and the Nation.

<b>Total housing units</b>	<b>106,641</b>		
1-unit	85,569	80.3%	[NJ – 62.8%; US – 65.9%]
2 to 19 units	14,100	13.2%	[NJ – 26.5%; US – 17.7%]
20 or more units	4,280	4.0%	[NJ – 9.6%; US– 8.6%]
Mobile home	2,692	2.5%	[NJ – 1.0%; US – 7.6%]

### **Number of Rooms Per Unit**

A review of the numbers of units by room size shows that while 50.0 percent of units are 5- to 7-room units, there is a shortage of small units (1 and 2 rooms). The County has 2,037 such small units (1.9% of total units), compared to 7.0% nationally. At the same time there are 64,517 small-related and elderly (one or two-person) households in the County, which demonstrates a shortage of smaller housing units. At the same time there are 17,625 units of 9 or more rooms (16.8% of the total) for large households, compared to 7.7 percent nationally. There are 10,697 large households per the CHAS data, thus indicating a surplus of larger housing units.

<b>Total housing units</b>	<b>106,641</b>	
1 room	982	0.9%
2 rooms	1,055	1.0%
3 rooms	5,420	5.1%
4 rooms	11,973	11.2%
5 rooms	17,251	16.2%
6 rooms	18,652	17.5%
7 rooms	17,372	16.3%
8 rooms	16,011	15.0%
9 rooms or more	17,925	16.8%

## **Year Structure Built**

While part of the County's housing stock is older with 40.2 percent of housing units having been constructed before 1970, a majority of the housing stock has been built post-1970 (63,768 or 59.8 percent). As one of New Jersey's fastest growing counties in the last two decades, an overwhelming 29.0 percent of the housing units were built since 1990.

<b>Total housing units</b>	<b>106,641</b>	
Built 2005 or later	4,215	4.0%
Built 2000 to 2004	11,126	10.4%
Built 1990 to 1999	15,663	14.7%
Built 1980 to 1989	15,245	14.3%
Built 1970 to 1979	17,519	16.4%
Built 1960 to 1969	11,452	10.7%
Built 1950 to 1959	13,958	13.1%
Built 1940 to 1949	5,667	5.3%
Built 1939 or earlier	11,796	11.1%

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

### *Condition*

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

The County definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the County will also use the lack of a complete plumbing or a complete kitchen as an indicator of substandard housing, as provided by the 2006-2008 ACS data.

2006-2008 ACS data reported that there were 261 housing units within the County that lacked complete plumbing and 299 units that lacked a complete kitchen. Assuming that these units do not overlap, there were 560 substandard units within the County, by this definition. This represents less than 1.0 percent of the total housing units within the County. Thus, substandard housing is not a major concern in Gloucester County.

*Demand*

The demand for housing in New Jersey has been consistently high for the last decade, driving prices upward in the process. The median sale price for an existing home in Gloucester County was \$186,000 in the third quarter of 2009 according to the Boxwood Means, Inc. Like median sales prices, the actual number of home sales declined, as a result of the subprime mortgage lending crisis and the economic recession.

<b>Median Sales Price</b>	<b>2008</b>	<b>2009 Q1</b>	<b>2009 Q2</b>	<b>2009 Q3</b>
	\$200,000	\$183,500	\$185,000	\$186,000
<b>Number of Home Sales</b>	<b>2008</b>	<b>2009 Q1</b>	<b>2009 Q2</b>	<b>2009 Q3</b>
	3,751	524	966	1,234

The demand for affordable housing for low- and moderate-income households has been persistent. The Housing Market Analysis worksheet shows that the overall vacancy rate for rental units is a very low (1.0 percent), and that the rate for sale units is the same.

Among rental units affordable to Extremely Low-, Very Low- and Low-Income households, 22.0, 32.5 and 57.8 percent of units, respectively, were occupied by persons to whom these units were affordable, indicating a shortfall of some 12,974 affordable units at these income levels (owner- and renter-occupied units combined). 2000 SOCDs CHAS data documented that over 36.2% of the County's renter-occupied households were cost burdened. This means that renters in all income categories were paying greater than 30% of monthly income for shelter costs. Approximately, 3,021 Extremely Low-, 2,167 Very Low- and 1,069 Low-Income renter-occupied households experienced cost burden. Without some type of rental assistance, a portion of the population (approximately 6,257 households) are in danger of homelessness.

	<b>Total Households</b>	<b>Cost Burden</b>	<b>No Burden</b>	<b>Cost</b>	<b>Affordability Need</b>
<b>Extremely Low-Income</b>	7,722	78.0%	22.0%		1,699
<b>Very Low-Income</b>	8,091	67.5%	32.5%		2,630
<b>Low-Income</b>	14,957	42.2%	57.8%		8,645
<b>Total Affordable Housing Need</b>					<b>12,974</b>

The median monthly housing costs for mortgaged owners was \$1,911, where as non-mortgaged owners had median monthly housing costs of \$735, and renters had median monthly housing costs of \$931. Overall, 40.0 percent of owners have mortgages, 26.0 percent of owners do not have mortgages, and 35.0 percent of renters in Gloucester County spent 30 percent or more of household income on housing.

## **Income and Housing Costs**

According to 2006-2008 ACS data, the per capita income in Gloucester County is \$30,893, which is above the US average and above New Jersey's per capita income of \$27,006. In 2006-2008, 8.0 percent of people were living in poverty in Gloucester County, which is below the State average of 8.5 percent and the national average of 12.4 percent. Nine percent of related children under 18 were below the poverty level, compared with 10 percent of people 65 years old and over. Six percent of all families and 23 percent of families with a female householder and no husband present had incomes below the poverty level.

These low income figures mean that it is more difficult for households to meet monthly expenses, especially when housing costs more than 30% of their income, more difficult to save for a down payment for a home, and more difficult to qualify for a mortgage to purchase home, especially in light of the rising prices of housing and the tight housing market.

As the Housing Market Analysis table shows, the Fair Market Rent for even the smallest unit is above the affordable rent for households at 50% of MFI. Figures from the National Low Income Housing Coalition indicate that a minimum wage worker would have to work almost 100 hours per week to afford a one-bedroom apartment, and that the wage required to afford a two-bedroom apartment at the area's fair market rent would be \$15.25.

## **Special Needs Populations – Supply and Demand**

Detailed information on Special Needs Populations, including housing information is contained in the Homeless Strategy narrative and the Special Needs Analysis narrative in this section.

### *Factors Influencing the Use of Funds*

A review of these factors helps determine the County's priorities and programs that will carry out the HUD mandate and provide the maximum benefit to the County's low- and moderate-income residents.

The County has adopted the strategy of promoting homeownership for low- and moderate-income families which is a priority of HUD.

Our 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. Revitalization of the County's Smart Growth Areas are a priority as evidenced by aggressive and sound local land use planning, as determined by the County's constituent municipalities and in accordance with New Jersey statutes.

## Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

### 5 Year Consolidated Plan (2010-2014) Specific Housing Objectives response:

The Gloucester County Division of Housing and Community Development has developed a plan to address the key issues raised in the course of the housing analysis, and which met the HUD requirements for elements to be addresses by this plan.

The five overarching goals, intended to benefit low- and very low-income persons are:

- 1) To provide decent housing
- 2) To provide a suitable living environment
- 3) To expand economic opportunities
- 4) Prevention of Chronic Homelessness
- 5) Increase Minority Home Ownership

Gloucester County has adopted the following AFFORDABLE HOUSING STRATEGIES.

Each of the objectives, issues, and concerns described above has been reviewed carefully by the local officials and the public to obtain consensus on the relative importance of each. Further, efforts were made to ensure that all topics of concern were fairly included and presented in this plan.

### ***Housing Priorities and Goals***

- ***Priority 1: Preservation of the existing affordable housing stock in residential neighborhoods (renter and owner occupied).***

**Goal:** Assist 200 lower income households by FY 2014 through the Gloucester County Owner Occupied Housing Rehabilitation Program. Some additional units will be rehabilitated through COAH Regional Contribution Agreements in the Borough's of Paulsboro and Swedesboro.

#### **Resources:**

*Federal:* CDBG, HOME and Program Income

*State:* None

*Private:* Local lenders and Paulsboro & Swedesboro RCA Agreements

**Description and Proposed Accomplishments:**

The County will continue its Owner-Occupied Housing Rehabilitation Program which provides financial assistance to low and moderate income homeowners. The financial assistance is provided for the repair or rehabilitation of substandard housing to meet local building codes and Section 8 Housing Quality Standards, and to ensure safe and sanitary living conditions. Approximately \$450,000 annually is anticipated to be made available for this program split roughly evenly between CDBG and HOME funds. Additionally, the county will supplement this funding with Program Income derived from recaptured housing rehabilitation loan proceeds.

The County will continue to work with local banks to leverage special financing packages for housing rehabilitation assistance, which will be targeted for moderate households who have greater ability to repay private loans. The county anticipates that up to 40 units occupied by low and moderate income households, of all sizes and ages will be completed each of the five years of this Consolidated Plan for a total of 200 units.

**Geographic Distribution:** All of the funding provided for this program will first come first serve Countywide.

**Proposed Budget : Owner Occupied Rehab**

Annually: \$450,000 (CDBG, HOME & Program Income)  
Five Years: \$2,250,000 (CDBG, HOME & Program Income)

**Proposed Beneficiaries:**

Annually: 40 households  
Five Years: 200 households

**• Priority 2: Increase homeownership for lower income households through homebuyer assistance, new construction & Rehab / Resale**

**Goal 1:** Assist 70 lower income households to achieve homeownership.

**Goal 2:** Assist CHDO and other non-profit housing developers to create 10 new affordable housing units

**Goal 3:** Acquire, rehabilitate and sell 16 housing units to low, moderate and middle income residents (NSP)

**Resources:**

*Federal:* CDBG, HOME, Neighborhood Stabilization Program  
*State:* NJHMFA  
*Local:* Financial Institutions and Non-profit Organizations

**Description and Proposed Accomplishments:**

**Homeownership** - Approximately \$150,000 annually in HOME Program funding will be set aside to provide homebuyers assistance to low- and moderate-income households. These funds will be used to provide down payment assistance. The existing down payment assistance program is being administered by the Gloucester County Division of Housing and community Development, which is

being marketed affirmatively throughout the County. This program is being pursued with active involvement from local banks and mortgage companies that provide permanent mortgage financing for low- and moderate-income homebuyers. Subsidies of up to \$10,000 per household will be allowed. The County anticipates assisting up to 20 low- and moderate-income households annually, either current renters or owners, of all family size.

**New Construction for Homeownership** – Funding will be allocated annually to assist CHDO and non-profit organizations to construct affordable housing to be sold to low and moderate income households. Habitat for Humanity had been the principle developer of this housing under the previous five-year plan. The county conservatively estimates the creation of 4 new affordable homes during the coming fiscal year.

**Acquisition, Rehabilitation and Resale / Affordable Rental** – Gloucester County has received Neighborhood Stabilization Program funding of \$2.5M to acquire 20 foreclosed homes, 16 of which will be rehabilitated and sold to low, moderate and middle income households. It is estimated that these units will be subsidized at an estimated \$100,000 per home to make them affordable. The remaining 4 units will be rehabilitated and deeded to the Housing Authority of Gloucester County for affordable rental housing. This program will complete an estimated 8 during FY 2010.

**Geographic Distribution:** The Homebuyers Assistance Program and New Construction-Sales Housing Program are available County-wide. The Acquisition, Rehab & Resale Program is part of the County’s NSP program and is restricted to Paulsboro and Woodbury.

**Proposed Budget : Homebuyer Assistance**

Annually: \$150,000 (HOME & Gloucester County Housing Auth.)  
Five Years: \$750,000 (HOME)

**Proposed Beneficiaries:**

Annually: 15-20 households  
Five Years: 75+ households

**Proposed Budget : New Construction – Sales Housing**

Annually: \$150,000+ (HOME & Non-Profit funds)  
Five Years: \$750,000+ (HOME & Non-Profit funds)

**Proposed Beneficiaries:**

Annually: 4 households  
Five Years: 20 households

**Proposed Budget : Acquisition, Rehab & Resale**

Three Years: \$2.5 (NSP funds)

**Proposed Beneficiaries:**

Three Years: 16 households

- **Priority 3 Preservation and expansion of existing affordable housing through Tenant Based Rental Assistance.**

**Goal:** Assist 85 lower income households by FY 2014 through the Tenant Based Rental Assistance Program administered by the Gloucester County Housing Authority

**Resources:**

*Federal:* HOME

**Description and Proposed Accomplishments:**

The County will continue its Tenant Based Rental Assistance Program which rental housing assistance to individuals and families that are homeless. Approximately \$90,000 annually is anticipated to be made available for this program with HOME funds.

The County anticipates that up to 15 - 17 households will be assisted each of the five years of this Consolidated Plan for a total of 85 units.

**Geographic Distribution:** All of the funding provided for this program will be first- come-first-serve Countywide.

**Proposed Budget : TBRA**

Annually: \$90,000 (HOME)

Five Years: \$450,000 (HOME)

**Proposed Beneficiaries:**

Annually: 17 households

Five Years: 85 households

- **Priority 4: Expansion of Affordable Rental Housing**

**Goal:** Assist 4 very low income households by FY 2012 through the Neighborhood Stabilization Program through the acquisition rehabilitation and rental of four foreclosed housing units by the Housing Authority of Gloucester County

**Proposed Budget : New Construction – Sales Housing**

Annually: Approximately \$400,000 from the NSP funding

Two Years: Approximately \$800,000 from the NSP funding

**Proposed Beneficiaries:**

Annually: 2 households

Two Year Program: 4 households

## Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

### 5 Year Consolidated Plan (2010-2014) Needs for Public Housing response:

Public Housing in Gloucester County is provided by the Housing Authority of Gloucester County and the Glassboro Housing Authority.

The Housing Authority of Gloucester County (HAGC) operates 262 public housing units. Sixty-two (62) of these units are scattered single-family homes for low-income families with 2 to 8 persons. Of these units, 6 are two-bedroom units, 46 are three-bedroom units, and the remaining 10 are four-bedroom units. The scattered site homes are located in Deptford, Monroe, Washington Township and West Deptford Township.

Carino Park Apartments, located in Williamstown, and Deptford Park Apartments, located in Deptford Township, each consist of 100 public housing units. These 200 public housing units are designated for elderly and near-elderly disabled persons. Currently, 152 of the units are occupied by persons over the age of 62 and 46 of the units are occupied by disabled persons under the age of 62.

The HAGC also operates the Colonial Park Apartments, a Section 8 New Construction Program of 200, 1 bedroom apartments available to the elderly. Additionally there are 12 units of 3 and 4 bedroom single family units available to low income households, including the elderly and disabled. The Section 8 Housing Choice Voucher Program provides 1,676 vouchers available to extremely low and very low income households. Participants are selected from a waiting list without regard to bedroom size. The Authority under the Section 8 Moderate Rehabilitation Housing Program has entered into contracts with landlords for specific units in particular buildings. There are 23 certificates provided under this program. The Nancy J. Elkins Senior Housing provides 80 units of Senior housing where incomes do not exceed 60% of the County median income. The HAGC has 145 vouchers under the Section 8 Housing Choice Voucher Program Designated for Housing Preference. These vouchers are designated for non-elderly disabled, extremely low and very low income households. Like the regular Section 8 Program, participants are selected from a waiting list without regard to bedroom size.

As of 6/1/09 there were 6,829 families on the wait list for the Housing Authority of Gloucester County, 4,391 families have applied for Public Housing and 4,388 families have applied for the housing Choice Voucher program. Obviously many households are wait listed on both. The wait list is currently closed.

The **Glassboro Housing Authority (GHA)** operates and manages 179 units of public housing in four different complexes: Ellis Manor (60 family units), Whitney Gardens (16 - 0 and 1 bedroom units), Summit Park and Delsea Manor. GHA also administers 112 Housing Choice Vouchers. The Authority during fiscal year 2010 proposes the demolition of Ellis Manor and Whitney Gardens A, both determined to be obsolete public housing developments. The residents will be assisted through replacement vouchers. Interviews with tenants has already been initiated.

The Glassboro Housing Authority states that they have a current wait list of 264 families for Public Housing with an annual turnover of 20. Both the public housing and Housing Choice Voucher wait lists have been closed. 64% of the wait list is seniors and 34% is families with children.

Tenant families of public housing units generally pay 30% of their adjusted monthly income towards rent and utilities. Tenants must certify their incomes to be less than 80% of the area median income to qualify for public housing. Additionally, annually not less than 40% of the new families admitted into the public housing must have incomes at or below 30% of the area median income (extremely low). Sixty percent of new families admitted each year may have incomes at or below 50% of the area median income (very low).

Given that there are separate entities involved, each with its own set of problems and objectives, developing a comprehensive mission statement is not practical. However, these authorities both support the general objectives of HUD; that is, to:

1. Expand the supply of assisted housing
2. Improve the quality of assisted housing
3. Increase assisted housing choices
4. Improve the quality of the environment
5. Promote self-sufficiency and a financial base for assisted households
6. Ensure equal opportunity housing for all

In the execution of these objectives there is a particular emphasis upon:

1. Seeking additional rental vouchers,
2. Modernizing public housing, and
3. Implementing better security measures.

Each housing authority reported that its housing units are generally in good condition, and that rehabilitation needs were normal replacements and improvements of systems. The Glassboro Housing Authority anticipated approximate \$750,000 per year for physical improvements while the Housing Authority of Gloucester County anticipates \$940,000 annually.

The goals and objectives of the Glassboro Housing Authority include ensuring that all apartment interiors are in good, clean and safe condition, ensure that the existing mechanical, structural and fire safety systems are kept in good working

order and in compliance with building codes, and to improve the overall appearance to ensure that their developments do not reflect the negative stereotype of a “housing project”.

The Housing Authority of Gloucester County recognizes that the need for subsidized housing far exceeds the existing supply of housing. Therefore, the Agency plans to meet the need by operating its existing programs at maximum capacity and by applying for additional units, as funding becomes available. Beyond the shortage of supply of units, the analysis noted the mismatch between size of units and the needs of households. Four additional affordable rental units will be added to the Authority’s inventory as a result of the County’s Neighborhood Stabilization Program where four foreclosed homes will be acquired, rehabilitated and rented to low and moderate income households by the HAGC.

The New Jersey Department of Consumer Affairs, Division of Health and Senior Services funds the HAGC for a Congregate Services Program (CSP). The CSP provides meals, housekeeping, laundry, and finance assistance services to the HAGC’s elderly and disabled tenants. There is a cost to tenants for the services, based on the household’s disposable income. An average of 120 residents currently participate in the CSP.

The HAGC administers a Tenant Based Rental Assistance program with HOME funds from County of Gloucester. The funds are utilized for families referred to the HAGC by the Gloucester County Board of Social Services who are or are in danger of becoming homeless, but are not eligible for any other assistance. Approximately 15 families are currently receiving funds through this homelessness assistance program. The County will continue this funding annually.

## Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

### 5 Year Consolidated Plan (2010-2014) Public Housing Strategy response:

1. Public Housing agency strategies:

The Housing Authority of Gloucester County in its 2010 Agency Plan identified the following.

- The Housing Authority intends to continue to operate its programs effectively and efficiently and will strive to regain the high performer designation, despite the various funding cuts.
- The Housing Authority will pursue additional affordable housing for the County when appropriate opportunities
  - Jointly with Gloucester County CDBG, the Authority will add four housing units with funding from the Neighborhood Stabilization Program
  - The Authority has applied for an additional 100 Housing Choice vouchers for low income disabled residents
- The Housing Authority will strive to make opportunities available to participants in its programs to enhance their quality of life.
- Housing for the elderly will generally be provided in concentrated multifamily settings to allow economies of scale in the operation of the development and provision of services.
- Housing for families, particularly with children, will generally be provided on a non-concentrated basis and shall, to the extent possible, remain invisible in the community in which it is located.
- Housing for the disabled, to the maximum extent possible, meet the needs of the individual's particular disability.

The Glassboro Housing Authority, as stated in its 2010 PHA 5-Year and Annual Plan, has adopted the following strategy for addressing the housing needs of families in its jurisdiction and on the waiting list.

- Increase the number of affordable housing units by applying for additional Section 8 Vouchers should they become available and leveraging affordable housing resources in the community through the creation of mixed-finance housing;
- Adopt rent policies to support and encourage work;
- Apply for special purpose vouchers targeted to the elderly and/or disabled should they become available;
- Seek to develop additional housing targeted to the elderly and disabled through mixed-financing or other means;
- Carry out the modification needed in public housing based on the Section 504 Needs Assessment for Public Housing;
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Counsel Section 8 tenants as to the location of units outside of areas of poverty or minority concentrations.

2. The Gloucester County Community Development Block Grant Program does not provide funding for programs or improvements at either the Housing Authority of Gloucester County or the Glassboro Housing Authority. The County HOME program will, however, provide Tenant Based Rental Assistance funds to the Housing Authority of Gloucester County to assist 15 to 17 homeless or at risk households each year.

3. Neither Housing Authority operating within Gloucester County is designated "Troubled" or otherwise are performing poorly.

## **Barriers to Affordable Housing (91.210 (e) and 91.215 (f))**

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

### **5 Year Consolidated Plan (2010-2014) Barriers to Affordable Housing response:**

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 endure 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**

Housing prices in Gloucester County continue to escalate. The Median Value of an existing owner occupied housing unit in 2000, according to the Census, was \$120,100, but according to the 2006-2008 ACS Estimate that value had risen to \$238,200. In other words the home values had doubled in roughly seven years. Even with the down turn in the economy, the current housing prices are well beyond the word "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 afford an average house, since the median household income (MHI) is \$78,300. Obviously, while \$78,300 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 which 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.

### **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. While having no influence over Municipal governments within the County, Gloucester County understands that the possible locations for affordable low and moderate income housing can be affected by:

- Zoning more land for higher-density housing
- Reduction of minimum lot sizes
- Allowing more townhouses, twins and apartments
- Providing incentives to developers

### **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, if not balanced and reasonable, can add significant costs to new home construction. Regulations can add direct costs by requiring materials or techniques that are more expensive than what a builder would otherwise use to achieve the same result. Other regulations can indirectly affect costs by lengthening the development review and approval process, which may force developers to secure additional project financing.

Local regulatory standards can create a balance between the cost of regulations and the goals they seek to achieve. There are many ways to reduce barriers to more reasonably priced homes without jeopardizing necessary protections

*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

### **Cutting Building Costs, Not Quality**

From 2000 through the 2006-2008 ACS Estimate, Gloucester County was experiencing the construction of more than 2,000 new housing units annually, yet few were priced low enough to qualify as affordable to low and moderate income households. Between 2001 and 2005 the cost of construction in the Northeast rose by 29%. While little can be done about rising labor and materials costs, local builders can adjust home design and construction processes to help lower costs. These include building smaller units, coordinating subcontractors and employing energy-efficient design.

#### **1. 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. Gloucester County has been “discovered” by developers who are purchasing available vacant land and planning upscale housing projects. Gloucester County has experienced growth in terms of both businesses that wish to operate there and in terms of people who wish to reside there.

In addition, the cost of site acquisition, if possible at all, 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, when it is possible, and put affordable housing out of the reach of low-income households.

#### **2. 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.

### **3. 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. Most state and federal housing programs require beneficiaries to be extremely low and lower income households. It is often difficult to qualify these households for purchase due to poor credit histories and the inability to provide down payments or closing costs. The lower incomes make it extremely difficult to find qualified buyers even for the assisted programs. Deeper subsidies are needed to entice private developers and qualify potential buyers.

### **4. 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 drawdowns 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 new 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.

The New Jersey Council on Affordable Housing (COAH) has formulated goals for affordable housing for municipalities throughout the State. Presently the Governor's Office and the State Legislature are proposing major changes to COAH which could reduce its influence over the construction of affordable housing. The process of re-defining the role of COAH could take a year to eighteen months to be finalized. Until then any mandates to build affordable housing are on hold.

### **5. 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. As mentioned elsewhere, 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.

## **6. 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.

## **7. 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 available 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. One impact of high property taxes is that taxes are part of a household's monthly housing costs. Thus a potential homeowner who can afford his mortgage may not qualify when property taxes are factored in. The State of New Jersey is known as a high property tax state.

## **8. Building Codes**

Building Regulations are essential to protect the health and safety of citizens and the general welfare of the community. While building codes have positive contributions, they often contribute to increased construction costs. The state's uniform building code comes under the authority of the NJ Department of Community Affairs and was adopted by New Jersey in 1977. The code is administered by local officials who are licensed and regulated by NJDCA.

Building codes are designed to insure a reasonable building life. However, the uniform code tends to be conservative and slow to accept innovative techniques.

## **9. 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.

According to the state CHAS, 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.

The Uniform Site Standards were developed statewide to try to address this impediment.

## **10. Other Issues**

- The “Not In My Backyard” (NIMBY) response
- Achievable rents without subsidies for low and moderate income persons are too low to meet operating expenses thereby making some projects infeasible to finance or require high subsidies

### **Strategies to Address the Barriers to Affordable Housing**

The County has identified the public policies that impact the cost of housing and the incentives to develop, maintain, and improve affordable housing. Many of these policies fall beyond the County, which has no legal or regulatory authority of its own. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. To varying degrees the Consortium municipalities each have addressed their zoning and land use regulations in an attempt to make them as equitable and open as possible.

Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally by most of the municipalities. Several municipalities employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

## **Homeless Needs (91.205 (b) and 91.215 (c))**

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available; the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

### **5 Year Strategic Plan (2010-2014) Homeless Needs response:**

Gloucester County consulted with a number of sources and agencies in preparing this analysis of Homeless Needs. These sources included the Department of Human Services, the Gloucester County Board of Social Services, the Gloucester County CEAS Committee, the United Way of Gloucester County, the Human Services Advisory Council, and other service and support agencies. The County very recently completed a homeless count and preliminary figures from that count are incorporated in this analysis. However, the statistics provided by the state and the county do not disaggregate this population by municipality, and there are no figures currently available on the ethnic or racial characteristics of the homeless population.

It should be noted that as a county with a significant rural area, Gloucester County does have rural homeless persons. There is no available information on the rural homeless problem.

### **1. Nature and Extent of Homelessness**

Several resources were used to determine the number of homeless in Gloucester County and to provide some idea of the scope and scale of the problem.

By way of background, a 1993 survey indicate that 139 homeless individuals received shelter in the County as did 301 homeless households. An additional 12 households were placed in transitional housing. On April 3<sup>rd</sup>–4<sup>th</sup>, 2000, the Gloucester County Human Services Department conducted a one-day point-in-time survey of the homeless which identified 92 homeless persons (sheltered) in the County.

On June 5, 2004, service providers and homeless advocates took a count of the homeless in Gloucester County, expanding the count to incorporate unsheltered individuals. The figures were not disaggregated by municipality, but they did provide some insight into the numbers of homeless. The result was a count of 367 persons, 201 of whom were homeless families and children. 240 persons were in emergency shelters, 75 were in transitional

housing, and 52 persons were unsheltered. The 2004 expanded count of the homeless population by Gloucester CoC. Identified 36 sheltered individuals who were chronically homeless and an additional 19 unsheltered chronically homeless individuals were counted.

A more recent survey conducted in 2005 by the various County agencies most closely associated with the homeless showed the following sheltered homeless results:

Gloucester County Board of Social Services	97
Tri-County CAP	5
Center for Family Services	1
Office of Veterans Affairs	0
Gloucester County Housing Authority	4
Mother/Child Residential Services	<u>25</u>
TOTAL	132

No unsheltered families or individuals were identified in the most recent count.

The numbers from these surveys over time indicate that the number of homeless in the county is small, appreciably less than one-tenth of one percent of the population.

## **2. Persons Threatened with Homelessness**

Consideration must be given to an analysis of those persons and families who are in danger of becoming homeless. The at-risk population is defined as when an individual or family faces immediate eviction and cannot identify another residence or shelter. This population is divided into six categories:

- a. Families at-risk,
- b. Domestic violence victims,
- c. Youth,
- d. Persons with mental illness,
- e. Persons with alcohol and substance abuse problems, and
- f. Persons with health problems.

The needs of the population at risk of becoming homeless are very similar to the needs of the homeless population as a whole. This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclosure can occur. Financial independence as well as household stability are two of the key factors in preventing homelessness.

Continuing educational opportunities, job training, career counseling, counseling for domestic violence and for substance abuse all need to be expanded to prevent individuals and families from ultimately losing their homes. It is especially critical to expand special services for the elderly, the disabled, and persons with HIV/AIDS to help them maintain their

independence. Currently, stopgap and emergency prevention services such as temporary rental subsidies and mortgage and rent arrearage payments are some of the services being provided to prevent immediate homelessness.

Statistics on this topic cannot be provided per se, but an examination of the data on housing assistance needs provides some insight into the extent of the problem. The reader is referred to the earlier section on assistance for a complete analysis of the topic and the appropriate data tables.

This analysis will focus on the 0-30% HAMFI income group, as it is likely to be the most stressed and vulnerable group. There are 4,480 renter households in this category and 2,446 (54.6%) of these face a cost burden of greater than 50% of their income. These represent very low-income renter households that are, or could be, on the edge of homelessness. There are 1,390 small-related renter households, 59.0% of whom are paying more than 50% of income for rent, as well as 1,504 elderly households, 38.9% of whom are paying over 50% of income for rent.

Among owner occupied units there are 3,678 units in which households with 0-30 percent of HAMFI reside. Of these 2,450, or 66.6 percent, face a cost burden of over 50 percent of income. Of these households, there are 1,225 elderly households (59.6% of elderly households) with a severe cost burden.

The most important need for households at risk is affordable housing. Related needs include rent and mortgage assistance and assistance with utility payments. Supportive programs include employment programs, transportation, medical programs and education. The provision of a response to only one need will not solve the problems of families at-risk. A coordinated and comprehensive approach is required to assist these people.

This analysis of the available information on the homeless leads to the following conclusions:

- 1) Calculating the number of homeless persons and families is difficult, but estimates indicate that there are less than 0.1% of the population who are homeless in Gloucester County. The number is an estimated at fewer than 367 persons.
- 2) Experience has shown that current resources and programs are coping with the problem. The County works with a number of area resources to provide assistance to homeless persons.
- 3) The issue of persons and families at-risk of homelessness is very real. As many as 2,446 renter and 2,450 owner households are in the 0-30% HAMFI income group, and face a very high cost burden (>50% of income). Averaging 2.75 persons per household this represents 13,464 persons at risk.

## Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

### 5 Year Strategic Plan (2010-2014) Priority Homeless Needs response:

#### Overview

The vision for combating homelessness in Gloucester County is to create a system that moves homeless individuals and families self-sufficiency with maximum care and support. The County's aim is to have homeless persons become assets to their communities, rather than liabilities. In order to achieve this, however, homeless persons must be provided with the tools, supports and opportunities, both tangible and intangible to achieve sustainable progress towards self-sufficiency. This must be coupled with real and attainable opportunities to obtain permanent and gainful employment, as well as to access significant skill-based training.

In the course of examining this issue several root causes of homelessness have been identified. **Financial instability** is the most common cause of homelessness which indicates that the solution to the problem is not simply providing more shelter, but also in increasing the opportunity for lower-income families and individuals to gain and maintain adequate employment. Financial instability also leads to many individuals that lack basic money management skills to save for permanent housing.

Another factor causing homelessness is **family dysfunction**. Social service providers have identified the increasing trend of dysfunctional families in the homeless population. Single women with children are the largest segment of the homeless population, signaling that the cycle of poverty and greatest needs are prevalent among non-traditional families. Additionally, domestic violence, which also creates dysfunctional families, causes homelessness for the victims, most of whom are women and children. According to the State survey, **domestic violence** was the second most common reason for homelessness. **Substance abuse** and **mental illness** also often cause family dysfunction and financial instability, which can have a direct adverse effect on family members' educational and employment opportunities. Counseling and comprehensive rehabilitation services for these problems

should be expanded not only to prevent household instability, but also to prevent the homelessness that may result.

The best possible approach to homelessness is one that treats the root causes of the problem, including employment, transportation, special physical and mental health needs, and affordable housing. Programs and assistance must be provided that prevents homelessness from occurring. Assistance must result in new employment opportunities and the acquisition of basic life skills and the elimination of health problems. Of primary importance is the preservation and availability of affordable, safe shelter for individuals and families.

However, the largest need is for long term solutions to the factors contributing to an individual's or family's homelessness. The existing state regulations governing the type and length of assistance impose restrictions that do not allow a long- term solution to be implemented. Essentially, the time period for housing homeless clients in the shelter does not allow for effective solutions to problems causing the homeless condition.

Emergency housing is, of course, an important aspect of overcoming homelessness and was ranked as the highest priority for Homeless adults, families, and youth in the 2004 Gloucester County Human Services Needs Assessment and Service Priorities study.

In addition to emergency housing, the homeless population needs support and medical services, especially in the area of drug and substance abuse. This is one of the principal reasons persons find themselves in a homeless condition. If the drug abuse problem is not addressed, assistance is merely temporary, as the client declines in a cycle of poverty. Shelter will only address an immediate need that has been generated by some other cause or factors. Some service providers estimated that up to 90% of the homeless have drug abuse and/or mental health problems.

The solution to homelessness does not rely solely in providing more shelter but in increasing the opportunity for at risk persons to find and maintain permanent employment in order to address the homeless problem, a comprehensive approach is necessary to find long term solutions to the problem. Transitional housing coupled with job training, education, and counseling would be the ideal compliment of services for this population. This type of approach would foster long-term independence.

Because the County's CDBG and HOME resources are small and constrained by immediate needs, the County relies heavily on the services provided by the various public service agencies and non-profits. However, with all of our HOME funds dedicated to various forms of housing rehabilitation, and 30% of the County's CDBG funds dedicated to housing programs, the County does in fact provide a significant amount of funding to homeless prevention. Many of

the homeowners assisted are cost burdened and/or have no funds to contribute to maintaining or repairing their homes.

Therefore, the County's CDBG funds do serve as a direct service provider in preventing homelessness.

Additionally, counseling for special needs such as domestic violence, substance abuse or mental illness should be integrated into the programs that provide basic shelter. Finally, the shortage of affordable rental housing for the very poor should be addressed, because all the solutions to financial independence and household stability will not help to alleviate the problem of homelessness if adequate and affordable housing is not available.

#### Gloucester County Homeless Needs

The Human Services Advisory Council's Comprehensive Emergency Assistance System (CEAS) subcommittee, the Local Emergency Food and Shelter Board, the Mental Health Board, and various boards, commissions, public agencies, and non-profit community-based organizations meet to discuss ways to meet the needs of the at-risk homeless population sectors. Statistics gathered from the various agencies and from the Consolidated Planning process and the Gloucester County Department of Human Services database on client needs was examined. Based on this analysis, the following general needs were identified:

- Although the need for services continued to be dominated by single persons with children, there is an increasing need for facilities/services for single individuals and larger families. In particular, those single individuals who are persons with HIV/AIDS who are disabled or are substance abusers find it very difficult to locate services.
- Many of our homeless suffer from mental illness, substance abuse and are victims of domestic violence. This has led to an increasing trend of dysfunctional families.
- As indicated within the 2000-2005 Consolidated Plan, financial instability is a common cause of homelessness. Life skills, educational and employment related services are key to the acquisition and maintenance of permanent housing.
- Due to the County's current transportation system, access to support services, employment related services and employment centers are severely limited. Thus, the opportunity for self-sufficiency is greatly reduced.
- Although transitional housing does exist, the length of stay determined by the funding sources has dictated that the housing being provided is emergency in nature.

- Improvements in data gathering technology and service coordination must be continued.
- Due to requirements of rental and utility security deposits, Federal and State resources must be made available to assist residents in becoming self-sufficient.

The County's strategy to meet these needs with specific future-oriented goals and action steps is as follows:

- Goal 1: Improve Coordination and Communications Among Homeless and Supportive Service Providers
- Goal 2: Prevent Homelessness
- Goal 3: Provide Emergency Services and Referrals
- Goal 4: Provide Transitional Housing and Supportive Services
- Goal 5: Provide permanent housing with and without supportive services

Gloucester County's homeless programs will be coordinated and integrated with mainstream programs that serve both to sustain the existing inventory of services and to target reductions in the identified gaps in service. The New Jersey Department of Human Services, Division of Family Development, offers Work First New Jersey funds to provide public assistance recipients with opportunities to depart from public aid caseloads and become economically self-sufficient, as well as Social Services for the Homeless funds for a wide variety of support services, basic needs services, and emergency assistance for homeless persons.

The proposed projects will be selected and prioritized in consideration of the gaps identified in the Gaps Analysis Chart and those identified by the countywide 2004 Gaps Assessment conducted by Gloucester County Department of Human Services. The Gloucester County CoC is committed to a strategy of creating affordable permanent housing in Gloucester County in an effort to end chronic homelessness and better serve the homeless individuals and families currently residing in shelters and motels.

Two specific priorities and strategies emerge from this analysis:

- 1) Improve Coordination and Communications Among Homeless and Supportive Service Providers

The housing problems of the homeless, including individuals with supportive housing needs, are complex because their needs are not only financial and structural, but also social. In addition to shelter, they need supportive services that will promote self-sufficiency.

Supportive services such as counseling, job training and placement, or barrier-free access can help these individuals obtain and maintain a home. Therefore, it is critical that each of their points of contact for services is aware of their numerous needs. Often due to limited financial and human resources, only stopgap, emergency assistance can be provided to the homeless individual or family. All their needs are not fully addressed and deeper needs, such as job training or job search assistance or substance abuse counseling, are left unaddressed. This in effect, only perpetuates or increases the risk of homelessness.

One very important obstacle in providing these populations with the necessary facilities and services they require has been the lack of adequate information to properly assess their needs. The data currently collected and shared by facility and service providers are often insufficient and inaccurate due to varying methods of collection. Additionally, the existing service delivery system is inadequate in providing case management and follow-up for clients referred to other agencies for additional assistance.

Accordingly, the CEAS Committee is working to improve the communications and information sharing not only within the community of emergency service providers, but also with local advisory boards and commissions that provide supportive services to populations with special needs, such as the mentally ill, persons with substance abuse problems, the elderly and persons with HIV/AIDS. Moreover, the CEAS Committee hopes to develop tighter links and increase involvement in the area of permanent affordable housing development.

## 2) Increase Housing Facilities and Services for Homeless and Special Needs Populations

Despite the discrepancies in the data on the number of households needing emergency assistance, there are individuals and families in dire need of shelter and supportive services that routinely pass through the service delivery system. In light of this, emergency shelter, transitional housing, homeless prevention assistance, and supportive services should be increased to address the needs of the homeless, including those with special needs.

In addition to improving coordination and needs assessment, the County will also seek to continue and expand currently existing facilities and programs. As mentioned above, with the use of HOME Program funding, CHDOs will be encouraged to develop facilities for the homeless and persons with special needs. Many of the programs that exist provide emergency and short-term preventive solutions. Alternatives such as comprehensive transitional housing programs will be more vigorously pursued because they foster independent living and provide longer-term solutions. Efforts and initiatives will be supported

by funding from: the Community Development Block Grant; the Emergency Shelter Grant; the HOME Program; the Supportive Housing Program; the Shelter Plus Care Program; the Section 202 and Section 811 Programs; HOPWA (Housing for People with AIDS); and various state social service subsidy programs, in conjunction with private investor contributions.

## Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

### 5 Year Strategic Plan (2010-2014) Homeless Inventory response:

The Gloucester County Continuum of Care Committee has prepared a detailed list of the services and facilities available to the homeless in Gloucester County. These services include facilities (including emergency shelters, transitional housing, and permanent housing) and services (including prevention activities, outreach, and emergency supportive services. The following pages describe these various facilities and services:

#### **Facilities**

##### Emergency Shelters

The **Volunteers of America/Delaware Valley (VOA/DV)** operates the **Carpenters House** in Elk Township, which provides emergency shelter for homeless families and female adults. The facility has received funding from both the Emergency Shelter Grant and the state capitalized Assistance Program. The facility has 45 beds, cooking and laundry facilities, visiting areas and a children's play area. It also has case managers on-site and provides childcare and transportation services for its residents. VOA/DV is currently under contract with the Gloucester County Board of Social Services to provide emergency shelter to AFDC and SSI recipients with the aid of Emergency Assistance Program Funding. In addition, the VOA/DV operates 3 emergency shelter cottages for homeless families. The maximum stay in these cottages is 60 days.

**CATA Farmworkers Association** provides shelter for Hispanic farmworkers. The agency has a guesthouse with 3 rooms and 6 beds, and allows clients to stay a maximum of 7 days.

**Women's Shelter of Gloucester & Salem Counties** provides shelter for victims of domestic violence. Currently, the renovated facility has 25 beds and 3 cribs, and has the capacity to house up to 4 families.

**The Center for Family Services, Inc.** operates a youth shelter for runaway and abandoned youths between the ages of 9 and 17. Current capacity is for 13 individuals with a maximum 28-day stay. The shelter also provides case management, structured education, and basic life skills training.

**Together, Inc.** also works in concert with the Family Support Center, to prevent runaways by strengthening the family structure.

**Dooley House, Inc.** operates a residential facility that provides short-term placements (approximately 21 days) for 7 children with HIV/AIDS who are homeless orphaned and/or in need of emergency acute medical services. The facility is located in Camden City but is open to residents from the HOPWA Consortium for the Philadelphia EMSA.

**Mother/Child Residential Services** operates two apartments shared by six families as emergency shelter for a maximum stay of six months. These slots are funded by State Emergency Assistance payments for these homeless families.

**Tri-County Community Action Agency** operates three emergency housing units for homeless families.

In addition, the following agencies also provide payment assistance for hotel/motel stays in the event that other emergency shelter is not available:

- Gloucester County Board of Social Services
- Aids Coalition of Southern New Jersey
- CATA Farmworkers Association
- Municipal Welfare Offices
- Volunteers of America/Delaware Valley

This type of assistance is made available year-round and is time limited based on Work First New Jersey regulations.

It should be noted that \$2.1 million in funding from the Social Services Block Grant (SSBG), Social Services for the Homeless (SSH), Emergency Assistance (EA), and the Federal Emergency Management Agency (FEMA) programs have been allocated to Gloucester County to provide emergency shelter and transitional housing for the homeless. The above-referenced emergency and transitional housing units are scattered throughout the County and available to residents throughout the County.

### Transitional Housing

**Women's Shelter of Gloucester & Salem Counties** currently has 4 transitional units next to its shelter facility to provide transitional housing for victims of domestic violence. The agency chooses participants for this program from clients already housed in the agency's emergency shelter. This is a second-stage shelter with supportive services. Basic life skills are taught and case management, counseling, legal advocacy and job training/education are also provided. Upon graduation from the Program, **Women's Shelter of Gloucester & Salem Counties** assists clients to obtain permanent housing.

**Mother/Child Residential Services, Inc.**, formerly know as Lighthouse, provides transitional housing counseling, case management, networking and educational opportunities for up to 14 homeless single mothers and their children and/or pregnant women between the ages of 18 and 25. Residents share 4 recently renovated sheltering units, and the maximum length of stay is 24 months. The agency also can provide emergency shelter for one person at a time for up to 30 days.

The **New Jersey Dept. of Community Affairs** has operated a tri-county transitional facility in Penns Grove, Salem County, which accepts residents from Gloucester County. There are 8 efficiency apartments available for homeless, single male veterans. The project works in conjunction with existing VA facilities to provide services, and it also provides intensive case management and transportation services.

The **Tri County Community Action Agency** operates 3 transitional units in an apartment in Paulsboro and in other scattered sites around the County. These units are available for low-income households at risk of becoming homeless.

**Dooley House, Inc.** provides transitional housing for individuals and their families in all stages of HIV/AIDS. The facilities located in Camden, but available for residents of Gloucester County.

### Permanent Housing

The **County Board of Social Services**, in close cooperation with the Housing Authority of Gloucester County, provides information on openings for subsidized apartments. There are approximately 3,443 assisted rental housing opportunities in the County. The housing subsidies either allow the tenants to pay no more than 30% of their total household income for rent, or reduce the amount of rent the tenants have to pay below market rent. At least 517 of these subsidized units are reserved for elderly or disabled.

The **Dept. of Economic Development** administers the CDBG and HOME Programs which provide funding for housing rehabilitation. These programs are available for low- and moderate-income homeowners. The goal of these programs is to maintain affordable housing units in the County, and, therefore, reduce the risk of homelessness. Additionally, the Division of Housing and Community Development provides financial assistance to low- and moderate-income homebuyers for down payment and closing costs. This program is funded through the HOME Program.

**Tri County Community Action Agency** provides homebuyer education and counseling, grant certification for banking institutions, reverse mortgage counseling, and senior residential maintenance services.

**Paulsboro Community Housing Corporation** assists low and moderate income people in the development of skills and resources necessary to become successful homeowners.

### **Services**

#### **Homeless Prevention Services**

Key services are available to families and individuals in crisis that will hopefully prevent homelessness and allow them to achieve a stable living environment. The **Gloucester County Board of Social Services** can make direct payments to prevent homelessness. This assistance can provide for past due rent, mortgage and utilities payments for up to a maximum of 3 months, for eligible TANF or SSI recipients. Security deposits can also be paid if a family in imminent danger of homelessness can relocate, or one already homeless can locate affordable permanent housing. The Board also operates the Home Energy Assistance Program which provides funding for utility payments to low-income families and senior citizens. When necessary to prevent homelessness, payments can be authorized to eligible households for emergency fuel deliveries, furnace repairs and medically necessary air conditioning.

The **New Jersey Department of Community Affairs' Homelessness Prevention Program (HPP)** provides financial assistance to residents who have recently become homeless or are in imminent danger of homelessness due to temporary circumstances beyond their control. Funds are available to eligible households for past due rent and mortgage payments and for security deposits to secure permanent housing. Amounts may include all fees associated with an eviction such as legal fees, late fees, and court costs, if they are necessary to prevent eviction.

The **Volunteers of America** and the **Tri County Community Action Agency** also provide assistance with mortgage, rent and utility payments for low-income households. Their assistance is contingent upon receipt of several competitive grant funds.

#### **Emergency Support Services**

Several agencies in the County provide short-term emergency assistance to the homeless and those at risk of becoming homeless. Food baskets and vouchers are supplied by agencies such as the American Red Cross, the Board of Social Services, CATA Farmworkers Association, Catholic Social Services, Monroe Township Ministerium, municipal welfare offices, the Salvation Army, Tri-County Community Action Agency, and Volunteers of America.

Donated clothing is distributed by the Salvation Army, Tri-County Community Action Agency and Volunteers of America.

The Gloucester County Board of Social Services provides prescription assistance, and the Dept. of Health provides limited medical services through clinics and referrals. The Board of Social Services also will pay for homeless clients in need of services or looking for housing.

Childcare centers are provided by the Tri-County Community Action Agency, for homeless and low-income families. PASA also provides childcare for their shelter residents, and volunteers of America, also has childcare services available to residents at the Carpenter's House Shelter. Homeless AFDC recipients can get child care payment assistance form the Board of Social Services to allows them to search for housing and obtain employment.

### **Information/Referral and Outreach**

A 24-hour response service is maintained by Together, Inc. The agency operates a central hotline staffed with personnel trained in crisis intervention and familiar with available services in the County. The information and referral service compliments the 24-hour emergency response capabilities of the following agencies:

Volunteers of America	(hotline)
Gloucester County Board of Social Services	(on call/response)
Together, Inc.	(hotline/response)
Women's Shelter of Gloucester & Salem Counties	(hotline/response)
American Red Cross	(on call/response)

Outreach services are provided by a number of agencies who also make referrals as well as educate the public on services available to the homeless. The Board of Social Services, through its training department, provides speakers and pamphlets on the agency's services. Outreach to local high school students is being initiated by several agencies participating in "The Game of Life" conducted at schools. Together, Inc. provides outreach services through community education, utilizing public speakers, workshops, resource fairs and program brochures. The Tri-County Community Action Agency also provides pamphlets on their homeless programs, and youth speakers to encourage kids to stay in school and avoid homelessness.

The AIDS Coalition and the Southern New Jersey Housing Corp. has had an Outreach Plan in existence for a decade. The Plan utilizes a network of over 100 letters of agreement for support services and affiliations with medical and treatment institutions in the four county area. The AIDS Coalition provides the only targeted case management for this particular population in Gloucester County. All county social service agencies refer HIV clients to the AIDS Coalition.

One of the most promising advances since the last Five Year consolidated Plan is the implementation of the NJEASE information referral system. This is part of the 1 Easy Link computerized, statewide information system. This

system allows a person in need to call into the system and receive direction based on a data system catalogued by computerized software.

## Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

### 5 Year Strategic Plan (2010-2014) Homeless Strategic Plan response:

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 above. 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 we hope 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 and emergency repair funds.

Based on Continuum of Care Application the County proposes the following strategies and objectives to address the issue of homelessness:

***Priority: Increase Housing Facilities and Services for Homeless and Special Needs Populations***

**Description and Proposed Accomplishments:** For the upcoming five year period, the County will be allocating approximately \$1.35 Million in CDBG funding for public services that address the needs of special populations. Among the services to be provided under CDBG are the following: food and clothing assistance through the Glassboro Human Services Committee; pre-school education parenting skills training for public housing residents through the Glassboro Board of Education's Genesis Save the Children Program; housing counseling and homeless prevention assistance through the various agencies throughout the county through an RFP process; information and referral services for the disabled community through the Gloucester County Office of Disability Services; and tutoring, recreational activities, computer training, and after school activities through a neighborhood Community Center. The funding provided will leverage other social service and private funding available to these non-profit agencies. It is anticipated that approximately 500 households and 6,000 individuals with low and moderate incomes will benefit from these services.

**Geographic Distribution:** With the exception of the educational services provided by the Genesis Save the Children Program, which are limited for Glassboro public housing residents, the human services provided by the Glassboro Human Service Committee, which are provided for Borough residents, and the Newfield Terrace Community Center whose activities are provided for residents of the Newfield Terrace Section of Franklin Township, the remainder of the services are open to all residents of the County.

**Description and Proposed Accomplishments:** Approximately \$1.0 Million in funding from the Social Services Block Grant (SSBG), Social Services for the Homeless (SSH), Emergency Assistance (EA) and Federal Emergency Management Agency (FEMA) programs have been allocated to provide emergency shelter and transitional housing for the homeless.

**Geographic Distribution:** All assistance for the emergency and transitional housing is available to residents Countywide. For the most part, the facilities are scattered throughout the County. The family shelter is located in Elk Township, transitional housing facilities are located in Glassboro and Paulsboro, and hotels and motels used for placement are available throughout the County.

**Priority: *Improve coordination and communication among homeless and supportive service providers.***

The County hopes to be able to continue the coordination and participation gained from the citizens participation process for the development of this Consolidated Plan. Stronger ties among service agencies, especially among social service providers, permanent housing providers, and training and employment service providers will be sought to provide a “continuum of care” for those most in need. The participation in CEAS Committee activities will be continued to be encouraged. Additionally, periodic Consolidated Planning meetings will be scheduled to update needs information, discuss viable and pending projects, and coordinate funding resources. Additionally, tighter data collection, analysis and dissemination methods for needs information will be developed so that program and resource planning can be accomplished more effectively. These activities will be pursued with general administrative funding from various federal and state programs, including CDBG and SSBG (Social Services Block Grant).

- a) Mother-Child Residential Services – Woodbury  
“Mother’s Arms” Project

Proposal to expand essential infant care services to the homeless sheltered families needing to participate in job training and job search and work; Mother’s Arms will address the shortage of available infant day care slots; Volunteers from Work First NJ’s Community Work Experience Program (CWEP) will be educated and trained by the staff in the care of infants. Funding will pay two salaries of workers hired from the welfare rolls and enable building modifications to meet building codes for the infant care license.

b) Catholic Charities – Program objective is to assist with the immediate needs of the homeless and those at risk of being homeless. Currently, many of the working poor and individuals receiving minimal state assistance do not have the ability to afford a residence for themselves or their families. This agency serves as a “safety net” to their situation, provides financial assistance for utility and/or housing payments until a more permanent solution such as Section 8 or low income housing is pursued in their behalf. Through this effort, homelessness or the risk of homelessness should be substantially eliminated for at least 20 individuals/families that will receive utility or rent/mortgage assistance. Appropriate case management and follow-up will result in positive results to prevent homelessness.

c) Center For Family Services – an independent non-profit human services organization that provides a full-range of counseling services to individuals, families and communities throughout South Jersey. CDBG funding was provided to this agency for the purpose of providing emergency hotel/motel accommodations while working with clients to locate transitional or permanent housing. 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.

VISION: for all people to lead capable, responsible, fulfilled lives in strong families and healthy communities.

MISSION: to support and empower individuals, families and communities to achieve a better life through vision, hope and strength.

The County has developed and implemented a Discharge Coordination Policy in order to prevent the discharge of persons from medical institutions or other systems of care resulting in homelessness. Discharge policies and programs are in place in a number a number of instances. The County will continue to coordinate consultation between the agencies and institutions involved to assure the creation of a viable and realistic policies and programs. However, it should be noted that the lack of affordable housing in Gloucester County sets many individuals up for failure and results in increased recidivism.

## Community Development (91.215 (e))

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

### 5 Year Consolidated Plan (2010-2014) Non-Housing Community Development Needs response:

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 Housing and Community Development 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

Specific long- and short-term objectives are identified and their priorities detailed in the Community Development Needs table.

At this strategic level it is not possible to define the specific matrix code numbers, proposed accomplishments, time periods, or annual numeric goals for most of the broad objectives presented in this section of the Consolidated Plan. The Annual Plan will clearly define each specific objective and provide detailed information in the Needs Tables, the Project Descriptions, and the Annual Plan narrative.

The primary obstacle to meeting underserved needs is a lack of funds. There are many needs in all of the areas - public facilities, public services, infrastructure, and economic development – and municipal resources go only so far. The development of more and better jobs for low and moderate income persons would help reduce the scale or scope of needs as well.

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. The Community Needs Table is comprised of subcategories with ratings of Low, Medium, and High. It also estimates a five year total expenditure for each subcategory.

An examination of annual allocation of CDBG funds will show that the County has always emphasized expenditures which would remain a sound investment over time. Rehabilitation of housing and public facilities as well as economic development efforts have been a constant priority. Further, expenditures on high priority services are usually made only where other sources could not be located. In summary the specific strategies are:

### **1) Increase Support for a Wide Array of 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 Economic Development, Division of Housing and Community Development, 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 Economic Development, Division of Housing and Community Development, 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.

## **2) Provide Financial Assistance and Technical Support for Public Facility and Infrastructure Improvements**

As already mentioned above, 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. The New Jersey State Budget proposed for July 2010 through June 2011 provide reduced levels of funding for municipal and school aid. Additionally, many state programs that provide infrastructure and social service funding are being significantly reduced and many are being eliminated. 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 Economic Development, Division of Housing and Community Development, 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 10-15 public facility improvements annually for the next 5 years.

The staff of the Department of Economic Development, Division of Housing and Community Development, 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.

### **3) Foster Local Economic Development and Neighborhood Revitalization**

With the growing ranks of homeless and households in need of financial assistance for housing, among other necessities, it is evident that there is growing need for employment opportunities for the County's residents. Additionally, because economic development provides for a healthy tax base, many municipalities have developed individual organizations and initiatives to encourage this type of development in their communities. The County supports these initiatives because it believes that ultimately new business and industry within the County will benefit all residents.

To this end, for the short and long-term, the County, through its CDBG Program, will create an Economic Development Revolving Loan Program to provide leverage funding, in the form of low-interest loans, for the relocation or expansion of small business in the County. The County already has been working with local banks, the Economic Development Administration, the Small Business Administration and local chambers of commerce to develop projects that are suitable for the

community and provide jobs for low-income residents. This assistance will be provided as necessary and appropriate to make a project successful. Additionally, agencies receiving this assistance must ensure that jobs for low-income residents will be retained, created or expanded as a result of this assistance. All businesses receiving economic development assistance will be required to work with the County's Workforce Investment Act Programs to develop job training and employment opportunities and/or recruit new employees. This will ensure the success of meeting the objectives of the CDBG Program. The County hopes to assist businesses to remain or relocate in the County to provide employment opportunities for low and moderate-income residents over the next five-year period.

Additionally, the County will work with municipalities to target additional funding to areas in need of downtown revitalization. Revitalization improvement programs have been implemented in Clayton, Glassboro, Monroe Twp., Woodbury, Westville, and Paulsboro, where it is important to retain local business to maintain community character and stability. When possible, additional economic development assistance will be linked to these programs to bolster revitalization efforts. Through these programs, the County hopes to assist 5 - 5 businesses annually.

These priorities translate to the following specific activities:

**Priority One - Provide financial support for a wide range of public services for the lower income population.**

**Goal** - Direct assistance to lower income households.

**Description and Proposed Accomplishments** - As described above, the County will allocate approximately 15% of its annual CDBG funding for services for seniors, youth and special needs populations. Funding will be allocated based on a Request For Proposal process conducted each year.

**Geographic Distribution** - The additional services described above are limited to low- and moderate-income residents in specified communities. Additional service programs are targeted for residents of county-wide low income areas through homeless prevention service agencies.

**Priority Two - Provide financial assistance and technical support for public facility and infrastructure improvements**

**Description and Proposed Accomplishments** - For the upcoming program years the County will be allocating approximately \$600,000 or \$3M over the Five-Year Consolidated Plan cycle in CDBG funding towards public facility and infrastructure improvement projects, including ADA projects (removal of architectural barriers). The projects will be carried out by local municipalities and will be jointly funded by local resources. These projects

include: senior centers, neighborhood facilities, parks and recreational facilities, water and sewer facilities, street improvements, sidewalk improvements, and the removal of architectural barriers at public facilities. Three hundred households are anticipated to benefit from these activities during the program year. Over 150,000 households will benefit over five years.

**Geographic Distribution** – All these activities will be in low-income areas and will benefit primarily low- and moderate-income households.

### **Priority Three - Foster local economic development and neighborhood revitalization**

**Description and Proposed Accomplishments** - Approximately \$750,000 in CDBG funding will be set aside over the next five years for economic development and neighborhood revitalization activities during the program year.

**Geographic Distribution** – Economic development loans may be made available to businesses creating or retaining jobs anywhere in the County. All jobs created as a result of these activities will be made subject to Section 3 requirements, and whenever possible, participants from the county's Workforce Investment Act programs will be given priority for these positions. However, business relocating into the County will be encouraged to site facilities that are accessible to public transportation.

## Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

### 5 Year Consolidated Plan (2010-2014) Anti-Poverty Strategy response:

1. Poverty is often a difficult situation from which to escape and is a significant concern in Gloucester County. The difficulty in maintaining financial stability is often rooted in the lack of education and appropriate training to secure available employment opportunities. In addition, other problems such as disability or substance abuse can further deter a householder from maintaining adequate employment and achieving financial independence.

Because of its recent growth and its strong economic base Gloucester County is fortunate to have a relatively low unemployment rate. However, poverty figures provided by the 2006-2008 American Community Survey 3-Year Estimate indicate that countywide, 5.7 percent of families and 7.5 percent of individuals lives in poverty, a figure that equates to 15,400 people - 5,300 of them children. While the County population has increased by an estimated 30,000 people, the total number of persons in poverty has remained constant, thus accounting for the reduction in the percent of persons in poverty. The highest poverty ratios are in the urbanized and growth areas of the County. Some sample statistics are below.

Poverty Ratios					
Urban / Growth Areas			Suburban / Rural		
	Families	Individuals		Families	Individuals
Paulsboro	17.7%	14.6%	Monroe Twp.	7.0%	7.8%
Woodbury	11.2%	13.5%	E. Greenwich Twp.	2.6%	3.9%
Glassboro	8.5%	15.2%	Washington Twp.	3.1%	4.1%
Swedesboro	7.8%	9.7%	W. Deptford Twp.	3.9%	5.1%
Deptford Twp.	7.5%	8.6%	Woolwich Twp.	1.9%	2.9%

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.

Several programs currently exist in the County to help address the problems of poverty and assist in providing opportunities to escape the cycle of poverty. One of those programs is run by the County's Board of Social Services and provides single mothers with children the opportunity to receive welfare benefits, such as TANF, in coordination with job training.

Many other 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. Additionally, within the Department of Economic Development, the Division of Housing and Community Development Services 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 County works with the Boards of Education to assist persons obtain 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.

Moreover, 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.

However, other education and training programs contribute to achieving the objective of reducing poverty. Examples of these include job training and job placement activities sponsored by the Workforce Investment Board, the TANF Program, day care funding throughout the County, long-term employment opportunities for severely disabled adults, and life skills development programs. The Vo-tech school, the community college, and Continuing Education Programs also provide important training and educational opportunities for local residents.

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 also supports programs and activities that promote a stable and growing economy. CDBG funds are budgeted to create an Economic Development Revolving Loan Program to assist business renovate, expand and create new job opportunities for low and moderate income residents. The exact parameters of the new program have yet to be developed.

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.

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

Overall, the County welfare and social service agencies will continue to work closely with the employment and training agencies, and educational institutions in the County, to provide alternatives and opportunities to achieve financial independence and stability. The Department of Economic Development, Division of Housing and Community Development, will provide additional federal funding to expand those opportunities, and to help address the affordable housing problems of households in poverty.

In sum, the programs currently operated represent coordinated efforts to address housing and economic issues that surround the homeless and lower income households.

The County recognizes that the need for assistance far exceeds current level of available resources.

2. The County can not estimate the number of families and individuals that will be removed from poverty as a result of their actions, but the current statistics that show a 12% increase in population since 2000 and virtually no change in the number of persons living at the poverty level, indicates that the County's efforts are making a difference. Without the County's programs and coordination with outside agencies, to prepare very low income residents for employment through job training and placement services, the poverty statistics would be 12% (1,850 people) higher than the ACS 3-Year Estimate indicates.

## Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

### 5 Year Strategic Plan (2010-2014) Specific Special Needs Objectives response:

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.

In light of these considerations the County has established the following priority objective:

### **Increase Housing Facilities and Services for Homeless and Special Needs Populations**

Despite the discrepancies in the data on the number of households needing emergency assistance, there are individuals and families in dire need of shelter and supportive services that routinely pass through the service delivery system. Emergency shelter, transitional housing, homeless prevention assistance, and supportive services should be increased to address the needs of the homeless, including those with special needs.

In addition to improving coordination and needs assessment, the County will also seek to continue and expand currently existing facilities and programs. As mentioned above, with the use of HOME Program funding, CHDOs will be encouraged to develop facilities for the homeless and persons with special needs. Many of the programs that exist provide emergency and short-term preventive solutions. Alternatives such as comprehensive transitional housing programs will be more vigorously pursued because they foster independent living and provide longer-term solutions. Efforts and initiatives will be supported by funding from:

the Community Development Block Grant; the Emergency Shelter Grant; the HOME Program; the Supportive Housing Program; the Shelter Plus Care Program; the Section 202 and Section 811 Programs; HOPWA (Housing for People with AIDS); and various state social service subsidy programs, in conjunction with private investor contributions.

Within the special needs population, the County's first priority will be to provide services and support for the elderly. As one of the largest segments of the population, and one in need of a wide range of assistance, the County will focus on assisting with housing rehabilitation and emergency repairs, providing transportation and meals, and providing respite care services.

The County's second priority will be to assist developmentally disabled and handicapped persons, especially in the provision of access to housing and public facilities, as well as providing transportation, health services, and respite care to the families of handicapped persons.

These will be the primary focus of program activities over the next five years. However, the County may change program emphases in light of changing needs in the community and the neighborhoods.

The implementation of actions to address these priorities will improve the lives of these individuals and create a better community, especially for the residents of low- and moderate-income neighborhoods.

The resources expected to be available from all sources over the coming five years will not be adequate to address these needs. The problems are too many and too large to be resolved and the judicious use of those resources that are available is imperative.

The specific strategies to assist persons in these categories are addressed in Affordable Housing Needs Strategies, the Homeless Needs Strategies, and the Community Development Strategies (Public Facilities and Public Services Strategies).

## **Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)**

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.  
\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

### **5 Year Consolidated Plan (2010-2014) Special Needs Analysis response:**

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 also the disabled. The 2010 SSI monthly payment for an individual with no other source of income was \$674. An individual that qualifies for disability can receive approximately \$2,000 a month and a family maximum for SSI and disability is approximately \$3,300.

Since so many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge, particularly in high cost housing

markets such as Gloucester County. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

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

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

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

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

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. In some cases census statistics are also used.

### **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 respective county. Within Gloucester County that responsibility fall to the Department of Health and Senior Services. In 2009 the Department completed its 2010-2012 Area Plan for submission to the NJ Department of Health and Senior Services, Division of Aging and Community Services. This Area Plan for Gloucester County states that services available through the plan include Information and assistance Services, Community Care, Outreach Management, Nutrition, Title II E Caregiver Support, Benefits Screening, Emergency assistance, Adult Protective Services, Blind/Visually Impaired Program, Adult Day Care, Homemaker and Housekeeping Services, Auxiliary Personal Care, Certified Home Health Aids Services, Telephone

Reassurance, Friendly Visiting focusing on Reading and Writing, Legal Services, Wellness Activities and Education and Transportation.

The Division of Senior Services states that their focus is to enhance the quality of life, improve the level of care and protect and preserve the human dignity of the senior population. To that end the goal is to provide and maintain a system of services designed to help older adults (60 and older) age in place and remain independently in their homes for as long as possible. . They seek to encourage healthy aging and strive to identify elders at-risk for premature institutionalization and reach out to the senior community with a concerted effort to contact and assist the homebound, underserved and isolated.

The number of elderly persons (65+) in the County as per the Census 2006-2008 American Community Survey 3-Year Estimate was 32,984 persons, 11.7 percent of the population. This percentage is below the norm for the State of New Jersey or the United States, 13.1 percent and 12.4 percent of the population respectively. The percentage of Extra Elderly (75+) in Gloucester is 5.6 percent, slightly below New Jersey at 6.5 percent and the US 6.1 percent. Section 6 of this Plan contains maps that show the percentages of elderly persons in the County by census tract. In general, the elderly reside in greater numbers in the northeastern parts of the County along the border with Camden County, with some block groups having as much as 20 percent of the population over the age of 65. The Gloucester County Division of Senior Services assists seniors at 60 years of age on older and estimates that number at 46,348.

The frail elderly, defined as those persons 75 and over and requiring assistance to perform two of three basic functions (housekeeping, preparing meals, assistance with dressing) number an estimated 6,275 of the County's 15,690 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 17,294 or 5.9 percent of the population.

The Gloucester County's Division of Senior Services Area Plan identifies the following goals, objectives and strategies for the 2010-2012 planning period.

### **Outreach**

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

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

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

### **Evidence-Based Health Promotion Program**

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

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

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

### **Transportation**

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

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

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

### **Emergency Preparedness**

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

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

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

### **Caregiver Programs**

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

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

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

### **Nutrition Programs**

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

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

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

### **Mental Health Barriers / Services**

**Goal:** To eliminate barriers to mental health services.

**Objectives:** Provide referral services to seniors in need of mental health counseling and to provide alternate services to replace those eliminated due to funding cuts.

**Strategy:** Components of the program are provided through the VNHS Independent Living Program, the Gloucester County Mental Health Counselor or the Center for Aging in Stratford, which provides Medicare paid certified geriatric psychiatrists.

Shady Lane Nursing Home, a facility in Clarksboro owned and operated by the Gloucester County Improvement Authority, provides residential accommodations and 24-hour nursing care for the frail elderly that require long-term care. The new 60 bed facility was opened in 2006 and includes 10 private rooms and 25 double rooms each with its own bathroom and shower. The facility includes activity areas, two nursing stations, modern kitchen and dining room, amphitheater and walking trails.

Additionally, there are numerous private nursing homes and residential health care facilities available for elderly and low-income persons needing supportive services. Most of these facilities, however, are not limited to elderly persons, but are open to all persons requiring skilled and convalescent care. These facilities include: Gloucester County Manor Health Care Center, Inc.; Greenbriar Nursing Home and Convalescent Center; Meadow View Nursing & Respiratory Care Center; Pitman Manor; Cardinal Retirement Village; Camden County Health Services Center; Kennedy Health Care Center; Sterling House of Deptford; Terraces at Park Place; Post House; New Seasons of Washington Township; Homestead at Harmony; HCR Manor Care; Woodbury Mews Retirement Village; Twin Cedar assisted Living; Evergreen House; and Communicare Adult Medical Day Care.

The Housing Authority of Gloucester County also provides congregate services for eligible elderly residents. Meals, housekeeping and personal services are provided to 101 elderly residents through a contract with the State of New Jersey, Division of Senior Affairs. The Housing Authority also has a contract with Visiting Nurse Service Systems, Inc., for daily assistance and supervision to public housing residents.

*Priority Need.* Both the elderly and frail elderly are shown as being a high priority need in the Needs Table.

## **2. Severe Mental Illness**

In their current Five-Year Mental Health Service Delivery Plan (2009-2013), 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 reported a 13% increase in patient workload between 2006 ad 2007 from 2,795 to 3,158. As with other Special Needs programs, funding is needed to add staff to reduce the backlog of clients.

*Supportive Housing and Service Needs.* The Gloucester County Division of Mental Health Services provides a number of programs for these individuals, including:

- Psychiatric Emergency Services
- Adult Partial Care
- Outpatient Counseling Services
- Outreach to the Elderly
- Intensive Family Support Services
- Integrated Case Management Services
- Homeless Mentally Ill Program (PATH)
- Residential Service Program
- Medication Monitoring

*Priority Need.* This population group is deemed to be a high priority due to the fact that there is a large number of persons affected, and because there is inadequate funding to provide the needed level of assistance.

### **3. Developmentally Disabled**

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

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

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

The Arc Gloucester (ARC) serves individuals in Gloucester County with intellectual and related developmental disabilities and their families by offering programs from residential programs to family support services. The Arc Gloucester provides

residential services, including one-on-one training, social and recreational activities, health management, dietary needs, hygiene, transportation, and counseling. The Arc Gloucester offers supervised apartments clustered near an Arc office that is staffed 24 hours a day. These apartments offer the opportunity to utilize skills of independent living. Supportive Living allows individuals who have the ability to perform tasks required of independent living to rent their own apartment and receive 4 hours per week of staff assistance. 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.

*Priority Need.* This population group is deemed to be a medium priority, as shown in the Needs Table based on services currently available from the County and area service providers.

#### **4. Physically Disabled**

According to the 2000 Census, there were 39,385 persons in Gloucester County over the age of five that possessed mobility or self-care limitations. This figure includes those with mental and developmental disabilities, so a more reasonable figure is an estimated 30,000 persons

*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.

There are standards for accessibility, often requiring adaptation of existing structures. These adaptations benefit the physically disabled and allow the elderly to remain in their own homes, and could be integrated into both the County's residential rehabilitation program and its building permitting process. The three basic visitability requirements are:

- 1) One Zero-step entrance where possible;

- 2) All doors at least 36" wide wherever possible; and
- 3) Basic accessibility in the bathroom

*Priority Need.* This population group is ranked as a medium priority for the next five years. Gloucester County will need to use available resources to educate landlords about the reasonable modification provisions of the Fair Housing Act and will need to assist non-elderly homeowners with accessibility modifications. Incorporating visitability requirements in new home construction would eliminate the necessity for accessibility retrofitting at a later date.

The **Gloucester County Department of Educational Services** provides the following services for the Developmentally and Physically Disabled:

- The Personal Assistance Service Program – Personal assistants help with preauthorized tasks, such as light housekeeping, bathing, dressing, shopping, meal preparation, correspondence, mobility, driving and use of public transportation.
- Blind / Visually Impaired Counseling: Care Management Program – Case management services provide referrals to appropriate agencies along with follow up.
- Therapeutic Recreation Program – Planned programs of recreation opportunities and leisure related activities for children, adolescents and adults with disabilities. Programs include,
  - The Leisure Evenings for Adults (300 active; 16 and over) and Friday Fantasies Programs (75 active; 13 and over)
  - Summer Day Program at Bankbridge Regional School (70 students; ages 5 to 16)
  - Annual Trips and Special Programs; Holiday Dance, Cultural Arts & Museums and Tourist attractions
- Special Child Health – coordinates and monitors services needed by physically, mentally disabled children from birth to age 21.
- Case Management is provided for those with chronic illnesses and developmentally delays and coordination and entry into the Early Intervention System.

## **5. Persons with Substance Abuse**

Substance abuse services are administered through the Gloucester County Department of Human Services. The Department has recently completed its 2010-2012 Addiction Services Comprehensive Plan. That provides an outline of attainable goals and offers direction for the distribution of available resources. It will also serve to better coordinate and develop the delivery of local services. The comprehensive range of services identified in the plan for funding include; Adult Residential, Detox, Evaluation and Outpatient services; MICA Residential and Outpatient services; and Youth Residential, Halfway House, Probation and Shelter services. The Comprehensive Plan estimated substance abuse treatment need as 23,619, 11.7% of the County's adult population and the unmet treatment demand is estimated at 45% of 10,629.

Gloucester County admissions show a higher percentage of males than females. It was assessed that there is a shortage of female beds statewide and barriers such as child care play a part with women not taking care of themselves to get treatment. The primary drug of choice, heroin and other opiates remains high and over the counter and prescription drug abuse were most prevalent among students obtained through street sales. Persons with co-occurring mental health disorders and/or disabilities, along with substance abuse continue to also be significant.

The County seeks to utilize resources to prevent the onset of addiction and provide treatment and ongoing recovery opportunities to reduce relapse for those afflicted with alcoholism and drug addictions. The County will accomplish these objectives by contracting for services to be provided.

The Plan is broken down into **Prevention and Treatment**.

- **Prevention services** will be provided by training of local Municipal Alliances to identify their prevention needs and services. Each alliance submitted a program plan and funding request specific to their needs. The County used these plans to identify School Environment and Individual/Pier Relationships as the highest priority. The NJ Division of Addictive Services provided \$144,826 for category 1 and \$118,494 for category 2.
  - **Goal:** Maintain Countywide prevention education efforts, especially in Middle Schools provided by Substance Awareness Coordination Services.
  - **Goal:** Maintain prevention and education efforts at the local Municipal Alliance level through the County Alliance Coordinator and funded with County Chapter 51 funds.
  - **Goal:** Maintain prevention and education efforts that target under age drinkers, bar tenders (NJ Bartenders Assoc.), senior citizens (Wellness Initiative for Senior Educators), pregnant women, women receiving perinatal services (Southern NJ Perinatal Cooperative), youth within the juvenile detention center (Camden County Juvenile Detention Center) and children of substance abusers (Deptford Mall Teen Center).
  - **Goal:** Maintain intervention services targeting adult prisoners, juveniles on probation and persons involved with mental health or family counselors.
- **Treatment** objectives came from findings of a Focus Group by Target Population and Treatment Network Providers. Based on limited funding and recognition that no new funding would be available, it recommended that the intent was to maintain the current level of care. The Governor's 2011 budget however will drastically reduce funding which will reduce or eliminate some services. The County tries to provide a continuum of care while acknowledging that halfway houses, youth residential, long term residential and methadone detox and maintenance are not provided within Gloucester County.

- **Goal:** Support residential and outpatient detoxification, treatment and half way house services for adults and adolescents through community based providers.
- **Goal:** Increase proportion of clients going to treatment after utilizing detox.
- **Goal:** Maintain transportation services to clients under the South Jersey Initiative and work with Gloucester County LACADA and PACADA to add transportation opportunities.

### **Recovery Support**

- **Goal:** Maintain sober living opportunities at Oxford House and other sober living homes
- **Goal:** Examine opportunities to utilize recovery monitors for clients who are discharged from treatment.
- **Goal:** Increase information to substance abuse clients on housing and social services

*Priority Need.* As shown in the Needs Table, this population group is ranked as a low priority for CDBG for the next five years because of the availability of other funding.

### **6. Persons with AIDS and Related Diseases**

The State of New Jersey keeps statistics on persons with AIDS and related diseases. These figures are available at the county level. Gloucester County has 344 reported cases of HIV/AIDS, 2009, the latest figures available. Gloucester County has the fewest number of persons with AIDS (about 12%) in the three county Camden HOPWA MSA. *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. This facility provides housing for homeless and/or displaced persons living with HIV. Staff provides individual case management, life skill, job training, addiction services and medical care.

Dooley House, Inc. has added Permanent Supportive Housing to its services. The goal is to assist individuals to find stable housing while offers case management and an array of needed services.

*Priority Need.* As shown in the Needs Table, this population group is ranked as a low priority for the next five years, given the small number of persons likely to be in the County and the availability of resources through existing programs.

## **Housing Opportunities for People with AIDS (HOPWA)**

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

### **Specific HOPWA Objectives**

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

### **5 Year Strategic Plan (2010-2014) Housing Opportunities for People with AIDS response:**

The responses below are limited to the use of HOPWA funds by Gloucester County. The Camden MSA HOPWA Program, which includes Gloucester County and administered by the Camden City Division of Housing Services, is principally a housing voucher program.

The AIDS Coalition of Southern New Jersey, located at 100 Essex Avenue, Suite 300, Bellmawr, NJ 08031, is the primary provider of services for persons with

HIV/AIDS in Camden, Gloucester, Burlington and Salem Counties, including the following:

- medical case management – Medical Case Managers provide access for clients to essential medical care, medication and support services, such as mental health or substance abuse treatment, transportation, food bank and legal services
- food – the Positively Nutritious Food Bank provides a source of food that meets the clients special nutritional needs to keep them healthy
- employment services
- housing
- support groups – Weekly Men’s Group and Monthly Women’s Group that educate participants about issues regarding or related to living with HIV/AIDS; Mind Over Matter that focuses on mental health issues such as anger management and depression; other groups include art therapy, recovery models to help identify barriers to progress, transgender identity, coping with changes and education on HIV for caregivers
- legal assistance– the ACSNJ Law Project assists with the tools to navigate the US health care system; the Law Project fights for disability benefits, public and private, medical insurance, Medicaid, COBRA and Medicare
- transportation – this service is designed to provide rides to and from medical, dental, counseling, legal, case management, support groups and other social service appointments, and
- education assistance – the Hoffman Educational Fund provides financial assistance to individuals with HIV/AIDS and their immediate family to be used for tuition support, books, lab fees and other educational costs.

The AIDS Coalition of Southern New Jersey also operates the Ray of Hope Drop-on Center at 523 Stevens Street in Camden, providing access to a variety of care services including Medical Case Management, HIV Prevention Services, HIV Testing, Care Outreach and various amenities including a place to shower, laundry facilities, light snacks, telephone, computer access, personal care packages, etc. Additionally, the Coalition operates the Positively Nutritious Food Bank in Camden which acknowledges the special nutritional needs of individuals living with HIV/AIDS and provides sources of food in order to keep clients healthy. The Food Bank delivers directly to the clients.

1. The City of Camden Division of Housing Services is the lead agency in our 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. During the next year, the Camden MSA proposes to continue to utilize HOPWA to provide housing assistance vouchers to eligible clients under a Department of Community Affairs rental assistance program for HIV/AIDS individuals and their families. Mr. Alfred J. Dansbury of the Camden Department of Development and Planning and Ms. Kelly Mobley of the Camden Bureau of Grants Management are the contact persons for the Camden MSA HOPWA grant.

2. The Camden MSA does not provide assistance in: (1) short-term rent or mortgage and utility payment programs or (2) in-house facilities, such as community residences and SRO dwellings. Camden HOPWA is strictly used only for a rental assistance program which will not be changed as a result of the transfer of program administration from the New Jersey Department of Community Affairs to the Camden Department of Development and Planning, Division of Housing Services. The program provides a significant benefit to improving access to safe and affordable housing and reducing the risks of homelessness.

3. No housing facility projects are being proposed during the 2010-2014 Consolidated Plan period.

4. Gloucester County has the least number of HIV/AIDS cases in the Camden HOPWA MSA, therefore Camden County receives the largest number of rental assistance vouchers in the program. There were 1,591 persons living with HIV/AIDS in Camden County. Burlington County had 595 cases and received the second highest number of vouchers and Gloucester County had 344 cases and received the lowest number of vouchers. As vouchers are provided to clients on the waiting list additional persons will be screened to receive housing vouchers. .

5. The lead jurisdiction's role is described in 1. above.

6. HOPWA Certifications are provided by the City of Camden as program administrators.

### **Specific HOPWA Objectives**

The Camden MSA HOPWA will continue to administer the housing assistance program for HIV/AIDS clients in coordination with the New Jersey Department of Community Affairs Office of HIV/AIDS Housing. The provision of safe, decent, affordable housing for HIV/AIDS clients and their families continues to be the goal of the program.

Services to HIV/AIDS clients will continue to be provided by the AIDS Coalition of Southern New Jersey as described above

<b>Project Name:</b> Administration: General Administration - 2010-1a						
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015					
General Administration and Planning Costs; 20% CDBG cap and 10% HOME cap						
<b>Location:</b>	<b>Priority Need Category</b>					
Gloucester County Complex 115 Budd Blvd. Woodbury, NJ 08096	<b>Select one:</b> Other ▼					
	<b>Explanation:</b>					
9/1/2010 - 8/31/2011	Fair Housing, staff salaries, operating expenses, program oversight, monitoring, public information, planning and general administration					
<b>Objective Category</b>	<b>Specific Objectives</b>					
<input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1, _____ ▼					
<b>Outcome Categories</b>	2, _____ ▼					
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	3, _____ ▼					
<b>Project-level Accomplishments</b>	Other ▼	<b>Proposed</b>	n/a	Other ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>		FY 2013	<b>Underway</b>	
		<b>Complete</b>			<b>Complete</b>	
	Other ▼	<b>Proposed</b>		Other ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>		FY 2014	<b>Underway</b>	
		<b>Complete</b>			<b>Complete</b>	
	Other ▼	<b>Proposed</b>		Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>			<b>Underway</b>	
		<b>Complete</b>			<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>				
Administration of programs with no HUD audit findings.	Audit free of HUD findings					
21A General Program Administration 570.206 ▼	Matrix Codes ▼					
20 Planning 570.205 ▼	Matrix Codes ▼					
05J Fair Housing Activities (if CDBG, then subject to 570.201(e) ▼	Matrix Codes ▼					
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	306,631	Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>			<b>Actual Amount</b>	
	HOME ▼	<b>Proposed Amt.</b>	79,019	Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>			<b>Actual Amount</b>	
	Other ▼	<b>Proposed Units</b>	n/a	Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>			<b>Actual Units</b>	
	Other ▼	<b>Proposed Units</b>		Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>			<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Other ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Administration: Project Delivery Costs - 2010-1b					
<b>Description:</b>	IDIS Project #: UOG Code: NJ349015				
Project Delivery Costs for CDBG and HOME Program allowable activities.					
<b>Location:</b>	<b>Priority Need Category</b>				
Administered from Gloucester County Complex 115 Budd Blvd. Woodbury, NJ 08096	Select one: Other ▼				
<b>Expected Completion Date:</b>	<b>Explanation:</b>				
9/1/2010 - 8/31/2011	Soft costs for delivery of projects directly managed by Gloucester County Community Development staff, including housing rehabilitation and case management of municipal projects. This budget item also finances third party housing rehabilitation inspection services and lead testing services.				
Objective Category	<b>Specific Objectives</b>				
<input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1, 2, 3, ▼				
Outcome Categories					
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability					
<b>Project-level Accomplishments</b>	Other ▼	Proposed	n/a	Other ▼	Proposed
	FY 2010	Underway		FY 2013	Underway
		Complete			Complete
	Other ▼	Proposed		Other ▼	Proposed
	FY 2011	Underway		FY 2014	Underway
		Complete			Complete
	Other ▼	Proposed		Accompl. Type: ▼	Proposed
	FY 2012	Underway			Underway
		Complete			Complete
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>			
Not Applicable	Not Applicable				
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼			
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼			
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼			
<b>Program Year 1</b>	CDBG ▼	Proposed Amt.	121,681	Fund Source: ▼	Proposed Amt.
		Actual Amount			Actual Amount
	HOME ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.
		Actual Amount			Actual Amount
	Other ▼	Proposed Units	n/a	Accompl. Type: ▼	Proposed Units
		Actual Units			Actual Units
	Other ▼	Proposed Units		Accompl. Type: ▼	Proposed Units
		Actual Units			Actual Units

Program Year 2	CDBG	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount						Actual Amount	
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Other	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
	Other	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 3	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Other	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
	Other	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 4	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Other	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
	Other	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 5	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Other	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
	Other	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		

<b>Project Name:</b> Washington Township General Administration - 2010-1c						
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015					
FY 1010 - General Administration Costs for the Washington Township entitlement grant by Gloucester County						
<b>Location:</b> Gloucester County Complex 115 Budd Blvd. Woodbury, NJ 08096	<b>Priority Need Category</b>  Select one: Planning/Administration ▼					
9/1/2010 - 8/31/2011	<b>Explanation:</b> General program administration, oversight, monitoring and public information provided by the Gloucester County Division of Housing and Community Development					
<b>Objective Category</b> <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>					
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, _____ ▼ 2, _____ ▼ 3, _____ ▼					
<b>Project-level Accomplishments</b>	Other ▼	<b>Proposed</b>	n/a	Other ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>		FY 2013	<b>Underway</b>	
		<b>Complete</b>			<b>Complete</b>	
	Other ▼	<b>Proposed</b>		Other ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>		FY 2014	<b>Underway</b>	
		<b>Complete</b>			<b>Complete</b>	
	Other ▼	<b>Proposed</b>		Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>			<b>Underway</b>	
		<b>Complete</b>			<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>				
Administration of programs with no HUD audit findings	Audit free of HUD findings					
21A General Program Administration 570.206 ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼					
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	39,950	Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>			<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>			<b>Actual Amount</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>		Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>			<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>		Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>			<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Housing: Owner Occupied Residential Housing Rehabilitation - 2010-2a								
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015							
Countywide owner-occupied housing rehabilitation to create and maintain safe and affordable housing for low and moderate income households.								
<b>Location:</b>	<b>Priority Need Category</b>							
Countywide activity - administered from Gloucester County Complex 115 Budd Blvd. Woodbury, NJ 08096	<b>Select one:</b> Owner Occupied Housing ▼							
<b>Expected Completion Date:</b>	<b>Explanation:</b>							
9/1/2010 - 8/31/2011	Financial assistance for the rehabilitation of housing units owned and occupied by low and moderate income households. Assistance is in the form of interest-free deferred loans. Recaptured program income is recycled into housing rehabilitation activities. Recaptured funds are identified below as "Other." Rehab Inspection and Lead Inspection Services are budgeted under Program Delivery.							
<b>Objective Category</b>	<b>Specific Objectives</b>							
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1, Improve the quality of owner housing ▼							
<b>Outcome Categories</b>	2, ▼							
<input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	3, ▼							
<b>Project-level Accomplishments</b>	10 Housing Units ▼	<b>Proposed</b>	40		10 Housing Units ▼	<b>Proposed</b>		
		<b>Underway</b>				<b>Underway</b>		
	FY 2010	<b>Complete</b>			FY 2013	<b>Complete</b>		
	10 Housing Units ▼	<b>Proposed</b>			10 Housing Units ▼	<b>Proposed</b>		
		<b>Underway</b>				<b>Underway</b>		
	FY 2011	<b>Complete</b>			FY 2014	<b>Complete</b>		
	Accompl. Type: ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>		
		<b>Underway</b>				<b>Underway</b>		
	FY 2012	<b>Complete</b>				<b>Complete</b>		
	<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>			
	Rehabilitation of 40 low/mod income housing units		Code DH-2 Indicator #9					
	14A Rehab; Single-Unit Residential 570.202 ▼				15 Code Enforcement 570.202(c) ▼			
14F Energy Efficiency Improvements 570.202 ▼				Matrix Codes ▼				
14I Lead-Based/Lead Hazard Test/Abate 570.202 ▼				Matrix Codes ▼				
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	133,886		Other ▼	<b>Proposed Amt.</b>	50,000	
		<b>Actual Amount</b>				<b>Actual Amount</b>		
	HOME ▼	<b>Proposed Amt.</b>	182,658		Fund Source: ▼	<b>Proposed Amt.</b>		
		<b>Actual Amount</b>				<b>Actual Amount</b>		
	10 Housing Units ▼	<b>Proposed Units</b>	40		Accompl. Type: ▼	<b>Proposed Units</b>		
		<b>Actual Units</b>				<b>Actual Units</b>		
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>		
		<b>Actual Units</b>				<b>Actual Units</b>		

Program Year 2	Fund Source: ▼			Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼			Fund Source: ▼	Proposed Amt.	
		Proposed Amt.			Actual Amount	
		Actual Amount			Proposed Amt.	
	Accompl. Type: ▼			Accompl. Type: ▼	Proposed Units	
		Proposed Units			Actual Units	
		Actual Units			Proposed Units	
Program Year 3	Fund Source: ▼			Fund Source: ▼	Proposed Amt.	
		Proposed Amt.			Actual Amount	
		Actual Amount			Proposed Amt.	
	Fund Source: ▼			Fund Source: ▼	Proposed Amt.	
		Proposed Amt.			Actual Amount	
		Actual Amount			Proposed Units	
	Accompl. Type: ▼			Accompl. Type: ▼	Proposed Units	
		Proposed Units			Actual Units	
Program Year 4	Fund Source: ▼			Fund Source: ▼	Proposed Amt.	
		Proposed Amt.			Actual Amount	
		Actual Amount			Proposed Amt.	
	Fund Source: ▼			Fund Source: ▼	Proposed Amt.	
		Proposed Amt.			Actual Amount	
		Actual Amount			Proposed Units	
	Accompl. Type: ▼			Accompl. Type: ▼	Proposed Units	
		Proposed Units			Actual Units	
Program Year 5	Fund Source: ▼			Fund Source: ▼	Proposed Amt.	
		Proposed Amt.			Actual Amount	
		Actual Amount			Proposed Amt.	
	Fund Source: ▼			Fund Source: ▼	Proposed Amt.	
		Proposed Amt.			Actual Amount	
		Actual Amount			Proposed Units	
	Accompl. Type: ▼			Accompl. Type: ▼	Proposed Units	
		Proposed Units			Actual Units	

<b>Project Name:</b> Homebuyers Assistance Program HOME - 2010-2b							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
Financial assistance to low and moderate-income households for downpayment and closing costs associated with the purchase of affordable housing.							
<b>Location:</b> Countywide - administered from Gloucester County Housing Authority	<b>Priority Need Category</b> <b>Select one:</b> Owner Occupied Housing ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> To increase homeownership for lower income households						
<b>Objective Category</b> <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Increase the availability of affordable owner housing ▼ 2. Improve access to affordable owner housing for minorities ▼ 3. ▼						
<b>Project-level Accomplishments</b>	04 Households ▼	<b>Proposed</b>	17		04 Households ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	<b>FY 2010</b>	<b>Complete</b>			<b>FY 2013</b>	<b>Complete</b>	
	04 Households ▼	<b>Proposed</b>			04 Households ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	<b>FY 2011</b>	<b>Complete</b>			<b>FY 2014</b>	<b>Complete</b>	
	04 Households ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	<b>FY 2012</b>	<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>		<b>Actual Outcome</b>				
Homebuyers assistance to 17 L/M income households	Code DH-2 Indicator #10						
13 Direct Homeownership Assistance 570.201(n) ▼	Matrix Codes ▼						
Matrix Codes ▼	Matrix Codes ▼						
Matrix Codes ▼	Matrix Codes ▼						
<b>Program Year 1</b>	HOME ▼	<b>Proposed Amt.</b>	170,000		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>	17			<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Tenant-Based Rental Assistance Program - 2010-2c							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
Rent subsidies provided to homeless persons and low income households through to prevent homelessness.							
<b>Location:</b> Countywide - administered by the Housing Authority of Gloucester County	<b>Priority Need Category</b> <b>Select one:</b> Rental Housing						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Rent subsidies for homeless persons and families in need						
<b>Objective Category</b> <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Improve access to affordable rental housing 2. Increase the number of homeless persons moving into permanent housing 3. End chronic homelessness						
<b>Project-level Accomplishments</b>	04 Households	Proposed	20	04 Households	Proposed		
	FY 2010	Underway		FY 2013	Underway		
		Complete			Complete		
		04 Households	Proposed			04 Households	Proposed
	FY 2011	Underway		FY 2014	Underway		
		Complete			Complete		
		04 Households	Proposed			Accompl. Type:	Proposed
	FY 2012	Underway		Underway			
		Complete		Complete			
		<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>	
	Provision of tenant-based rental assistance to 20 L/M income households		Code DH-2 Indicator #11				
	31F Tenant based rental assistance		Matrix Codes		Matrix Codes		
Matrix Codes		Matrix Codes		Matrix Codes			
Matrix Codes		Matrix Codes		Matrix Codes			
<b>Program Year 1</b>	HOME	Proposed Amt.	90,000	Fund Source:	Proposed Amt.		
		Actual Amount			Actual Amount		
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.		
		Actual Amount			Actual Amount		
	04 Households	Proposed Units	20	Accompl. Type:	Proposed Units		
		Actual Units			Actual Units		
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units		
		Actual Units			Actual Units		

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Development of New Affordable Housing - 2010-2d							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
Funds are being provided to non-profit housing developers and / or CHDOs to construct new affordable housing for low and moderate income households.							
<b>Location:</b> Countywide	<b>Priority Need Category</b> <b>Select one:</b> Owner Occupied Housing ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Homes will be built for sale to low and moderate income homebuyers.						
<b>Objective Category</b> <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Increase the availability of affordable owner housing ▼ 2. Improve access to affordable owner housing for minorities ▼ 3.						
<b>Project-level Accomplishments</b>	04 Households ▼	<b>Proposed</b>			04 Households ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2010	<b>Complete</b>			FY 2013	<b>Complete</b>	
	04 Households ▼	<b>Proposed</b>			10 Housing Units ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2011	<b>Complete</b>			FY 2014	<b>Complete</b>	
	04 Households ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2012	<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>		<b>Performance Measure</b>			<b>Actual Outcome</b>		
		Code DH-2 Indicator #8					
05R Homeownership Assistance (not direct) 570.204 ▼		Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼					
<b>Program Year 1</b>	HOME ▼	<b>Proposed Amt.</b>	150,000		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	10 Housing Units ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> CHDO Homeownership Assistance Program - 2010-2e							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
Financial assistance to CHDO's for the provision of affordable housing through acquisition and rehabilitation of housing units for resale to low and moderate-income buyers or through construction of new affordable housing. Gloucester County has two certified CHDOs, Habitat for Humanity and People For People.							
<b>Location:</b> County wide	<b>Priority Need Category</b> <b>Select one:</b> Owner Occupied Housing ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Gloucester County is accepting proposals for both CHDOs prior to allocating fund for FY 2010.						
<b>Objective Category</b> <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Increase the availability of affordable owner housing ▼ 2. ▼ 3. ▼						
<b>Project-level Accomplishments</b>	04 Households ▼	<b>Proposed</b>	2		04 Households ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	FY 2010				FY 2013		
	04 Households ▼	<b>Proposed</b>			04 Households ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	FY 2011				FY 2014		
	04 Households ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
	<b>Underway</b>				<b>Underway</b>		
	<b>Complete</b>				<b>Complete</b>		
FY 2012							
<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>			
Creation of 2 new affordable housing units		Code DH-2 Indicator # 11					
01 Acquisition of Real Property 570.201(a) ▼				Matrix Codes ▼			
12 Construction of Housing 570.201(m) ▼				Matrix Codes ▼			
14A Rehab; Single-Unit Residential 570.202 ▼				Matrix Codes ▼			
<b>Program Year 1</b>	HOME ▼	<b>Proposed Amt.</b>	118,530		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	04 Households ▼	<b>Proposed Units</b>	2		Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Economic Development: Revolving Loan Program - 2010-3a							
<b>Description:</b>	<b>IDIS Project #:</b> <input type="text"/> <b>UOG Code:</b> NJ349015						
Financial Assistance for Downtown revitalization activities to include façade improvements, streetscape, infrastructure and demolition to private sector businesses in the central business districts of Glassboro, Clayton, Paulsboro, Woodbury, Westville and Monroe that service low and moderate-income neighborhoods.							
<b>Location:</b>	<b>Priority Need Category</b>						
Administered from the Gloucester County Complex 115 Budd Boulevard Woodbury, NJ 08096	<b>Select one:</b> Economic Development ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Financial assistance in the form of loans to for-profit entities to eliminate code violations and improve the building façade and business environment.						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1. Improve the services for low/mod income persons ▼ 2. Improve economic opportunities for low-income persons ▼ 3. <input type="text"/> ▼						
<b>Project-level Accomplishments</b>	08 Businesses ▼	<b>Proposed</b>	<input type="text"/>		08 Businesses ▼	<b>Proposed</b>	<input type="text"/>
		<b>Underway</b>	<input type="text"/>			<b>Underway</b>	<input type="text"/>
	FY 2010	<b>Complete</b>	<input type="text"/>		FY 2013	<b>Complete</b>	<input type="text"/>
	08 Businesses ▼	<b>Proposed</b>	<input type="text"/>		08 Businesses ▼	<b>Proposed</b>	<input type="text"/>
		<b>Underway</b>	<input type="text"/>			<b>Underway</b>	<input type="text"/>
	FY 2011	<b>Complete</b>	<input type="text"/>		FY 2014	<b>Complete</b>	<input type="text"/>
	08 Businesses ▼	<b>Proposed</b>	<input type="text"/>		Accompl. Type: ▼	<b>Proposed</b>	<input type="text"/>
		<b>Underway</b>	<input type="text"/>			<b>Underway</b>	<input type="text"/>
	FY 2012	<b>Complete</b>	<input type="text"/>			<b>Complete</b>	<input type="text"/>
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
	Code E-3 Indicator #3						
18A ED Direct Financial Assistance to For-Profits 570.203(b) ▼	Matrix Codes ▼						
Matrix Codes ▼	Matrix Codes ▼						
Matrix Codes ▼	Matrix Codes ▼						
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	150,000		Fund Source: ▼	<b>Proposed Amt.</b>	<input type="text"/>
		<b>Actual Amount</b>	<input type="text"/>			<b>Actual Amount</b>	<input type="text"/>
	Fund Source: ▼	<b>Proposed Amt.</b>	<input type="text"/>		Fund Source: ▼	<b>Proposed Amt.</b>	<input type="text"/>
		<b>Actual Amount</b>	<input type="text"/>			<b>Actual Amount</b>	<input type="text"/>
	08 Businesses ▼	<b>Proposed Units</b>	<input type="text"/>		Accompl. Type: ▼	<b>Proposed Units</b>	<input type="text"/>
		<b>Actual Units</b>	<input type="text"/>			<b>Actual Units</b>	<input type="text"/>
	Accompl. Type: ▼	<b>Proposed Units</b>	<input type="text"/>		Accompl. Type: ▼	<b>Proposed Units</b>	<input type="text"/>
		<b>Actual Units</b>	<input type="text"/>			<b>Actual Units</b>	<input type="text"/>

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	CDBG ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Services: Youth & Senior Services - 2010-4a							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Gloucester County has accepting requests for proposals to provide public services.							
<b>Location:</b> Countywide	<b>Priority Need Category</b> <b>Select one:</b> Public Services ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> To provide youth recreational, senior or developmental services in low and moderate residents of Gloucester County						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, Improve the services for low/mod income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>			FY 2013	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>			FY 2014	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
	Code SL-1 Indicator #2						
05D Youth Services 570.201(e) ▼	Matrix Codes ▼						
05A Senior Services 570.201(e) ▼	Matrix Codes ▼						
05H Employment Training 570.201(e) ▼	Matrix Codes ▼						
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	229,973		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	01 People ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	CDBG	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 3	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 4	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
Program Year 5	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Fund Source:	▼	Proposed Amt.			Fund Source:	▼	Proposed Amt.		
			Actual Amount					Actual Amount		
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		
	Accompl. Type:	▼	Proposed Units			Accompl. Type:	▼	Proposed Units		
			Actual Units					Actual Units		

<b>Project Name:</b> Educational Services - 2009-06								
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015							
Funding Assistance to the Glassboro Public School, "Genesis Save the Children" Program, (\$100,000) which provides family-based educational services to the residents of the Elsmere Housing Development in Glassboro. Additionally, in FY 2009 the County is providing \$30,000 to Gloucester County Adult Center for Transition to provide Adult Education for disabled individuals.								
<b>Location:</b>	<b>Priority Need Category</b>							
Elsmere P H Complex 730 Lincoln Blvd. Glassboro, NJ 08028	<b>Select one:</b> Public Services ▼							
<b>Expected Completion Date:</b>	<b>Explanation:</b>							
9/1/2009 - 8/31/2010	To provide for family-based childcare services for families in public housing.							
<b>Objective Category</b>	<b>Specific Objectives</b>							
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1. Improve the services for low/mod income persons ▼ 2. Improve economic opportunities for low-income persons ▼ 3.							
<b>Outcome Categories</b>								
<input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability								
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>	30		01 People ▼	<b>Proposed</b>	30	
		<b>Underway</b>				<b>Underway</b>		
	FY 2005	<b>Complete</b>	22		FY 2008	<b>Complete</b>		
	01 People ▼	<b>Proposed</b>	30		01 People ▼	<b>Proposed</b>	55	
		<b>Underway</b>				<b>Underway</b>		
	FY 2006	<b>Complete</b>	28		FY 2009	<b>Complete</b>		
	01 People ▼	<b>Proposed</b>	30		Accompl. Type: ▼	<b>Proposed</b>		
		<b>Underway</b>				<b>Underway</b>		
	FY 2007	<b>Complete</b>	28			<b>Complete</b>		
	<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>			
	Educational services to 55 low/mod persons		Code SL-1 Indicator #2					
	05 Public Services (General) 570.201(e) ▼				Matrix Codes ▼			
05B Handicapped Services 570.201(e) ▼				Matrix Codes ▼				
05L Child Care Services 570.201(e) ▼				Matrix Codes ▼				
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	100,000		Fund Source: ▼	<b>Proposed Amt.</b>		
		<b>Actual Amount</b>	100,000			<b>Actual Amount</b>		
	HOME ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>		
		<b>Actual Amount</b>				<b>Actual Amount</b>		
	01 People ▼	<b>Proposed Units</b>	30		Accompl. Type: ▼	<b>Proposed Units</b>		
		<b>Actual Units</b>	22			<b>Actual Units</b>		
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>		
		<b>Actual Units</b>				<b>Actual Units</b>		

Program Year 2	CDBG	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.		
			Actual Amount	100,000					Actual Amount	
	HOME	▼	Proposed Amt.				Fund Source:	▼	Proposed Amt.	
			Actual Amount						Actual Amount	
	01 People	▼	Proposed Units	30			Accompl. Type:	▼	Proposed Units	
			Actual Units	28					Actual Units	
	Accompl. Type:	▼	Proposed Units				Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.		
			Actual Amount	100,000					Actual Amount	
	Fund Source:	▼	Proposed Amt.				Fund Source:	▼	Proposed Amt.	
			Actual Amount						Actual Amount	
	01 People	▼	Proposed Units	30			Accompl. Type:	▼	Proposed Units	
			Actual Units	28					Actual Units	
	Accompl. Type:	▼	Proposed Units				Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	100,000		Fund Source:	▼	Proposed Amt.		
			Actual Amount						Actual Amount	
	Fund Source:	▼	Proposed Amt.				Fund Source:	▼	Proposed Amt.	
			Actual Amount						Actual Amount	
	01 People	▼	Proposed Units	30			Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
	Accompl. Type:	▼	Proposed Units				Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	130,000		Fund Source:	▼	Proposed Amt.		
			Actual Amount						Actual Amount	
	Fund Source:	▼	Proposed Amt.				Fund Source:	▼	Proposed Amt.	
			Actual Amount						Actual Amount	
	01 People	▼	Proposed Units	55			Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
	Accompl. Type:	▼	Proposed Units				Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	

<b>Project Name:</b> Community Center Operational Assistance - 2009-07								
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015							
Funding assistance for the operation of the Newfield Terrace Community Center, which provides services to low and moderate-income persons in the Newfield Terrace neighborhood.								
<b>Location:</b>	<b>Priority Need Category</b>							
Newfield Terrace Community Center New York Avenue Newfield, NJ 08344	Select one: Public Services ▼							
<b>Expected Completion Date:</b>	<b>Explanation:</b>							
9/1/2009 - 8/31/2010	To provide human services to low and moderate-income persons							
Objective Category	<b>Specific Objectives</b>							
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1. Improve the services for low/mod income persons ▼							
Outcome Categories	2. ▼							
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	3. ▼							
<b>Project-level Accomplishments</b>	01 People ▼	Proposed	100		01 People ▼	Proposed	100	
		Underway				Underway		
	FY 2005	Complete	100		FY 2008	Complete		
	01 People ▼	Proposed	100		01 People ▼	Proposed	100	
		Underway				Underway		
	FY 2006	Complete			FY 2009	Complete		
	01 People ▼	Proposed	100		Accompl. Type: ▼	Proposed		
		Underway				Underway		
	FY 2007	Complete				Complete		
	<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>			
	Assistance to 100 low and mod-income persons		Code SL-1 Indicator #2					
	05 Public Services (General) 570.201(e) ▼				Matrix Codes ▼			
03E Neighborhood Facilities 570.201(c) ▼				Matrix Codes ▼				
Matrix Codes ▼				Matrix Codes ▼				
<b>Program Year 1</b>	CDBG ▼	Proposed Amt.	10,000		Fund Source: ▼	Proposed Amt.		
		Actual Amount	8,660			Actual Amount		
	HOME ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.		
		Actual Amount				Actual Amount		
	01 People ▼	Proposed Units	100		Accompl. Type: ▼	Proposed Units		
		Actual Units				Actual Units		
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units		
		Actual Units				Actual Units		

Program Year 2	CDBG	▼	Proposed Amt.	10,000		Fund Source:	▼	Proposed Amt.		
			Actual Amount	7,220					Actual Amount	
	HOME	▼	Proposed Amt.				Fund Source:	▼	Proposed Amt.	
			Actual Amount						Actual Amount	
	01 People	▼	Proposed Units	100			Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
	Accompl. Type:	▼	Proposed Units				Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.	10,000		Fund Source:	▼	Proposed Amt.		
			Actual Amount						Actual Amount	
	Fund Source:	▼	Proposed Amt.				Fund Source:	▼	Proposed Amt.	
			Actual Amount						Actual Amount	
	01 People	▼	Proposed Units	100			Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
	Accompl. Type:	▼	Proposed Units				Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.	10,000		Fund Source:	▼	Proposed Amt.		
			Actual Amount						Actual Amount	
	Fund Source:	▼	Proposed Amt.				Fund Source:	▼	Proposed Amt.	
			Actual Amount						Actual Amount	
	01 People	▼	Proposed Units	100			Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
	Accompl. Type:	▼	Proposed Units				Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
Program Year 5	CDBG	▼	Proposed Amt.	10,000		Fund Source:	▼	Proposed Amt.		
			Actual Amount						Actual Amount	
	Fund Source:	▼	Proposed Amt.				Fund Source:	▼	Proposed Amt.	
			Actual Amount						Actual Amount	
	01 People	▼	Proposed Units	100			Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	
	Accompl. Type:	▼	Proposed Units				Accompl. Type:	▼	Proposed Units	
			Actual Units						Actual Units	

<b>Project Name:</b> Public Facilities: Borough of Clayton - 2010-5a							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Street Reconstruction							
<b>Location:</b> Borough of Clayton Intersection of N. New St & S. Dennis Dr. Census Tract 5015 BG 1 57.7% Low/Mod Income	<b>Priority Need Category</b> <b>Select one:</b> Infrastructure						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Reconstruct the intersection of North New Street and South Dennis Drive to eliminate poor drainage conditions causing local flooding.						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1. Improve quality / increase quantity of public improvements for lower income persons						
	2.						
	3.						
<b>Project-level Accomplishments</b>	01 People	<b>Proposed</b>	928		01 People	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2010	<b>Complete</b>			FY 2013	<b>Complete</b>	
	01 People	<b>Proposed</b>			01 People	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2011	<b>Complete</b>			FY 2014	<b>Complete</b>	
	01 People	<b>Proposed</b>			Accompl. Type:	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2012	<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>		<b>Actual Outcome</b>				
Infrastructure improvements to benefit 928 neighborhood residents	Code SL-3 Indicator # 1						
03K Street Improvements 570.201(c)	Matrix Codes						
Matrix Codes	Matrix Codes						
Matrix Codes	Matrix Codes						
<b>Program Year 1</b>	CDBG	<b>Proposed Amt.</b>	13,400		Fund Source:	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source:	<b>Proposed Amt.</b>			Fund Source:	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	01 People	<b>Proposed Units</b>	928		Accompl. Type:	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type:	<b>Proposed Units</b>			Accompl. Type:	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.			Other ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

<b>Project Name:</b> Public Facilities: Deptford Township - 2010-5b							
<b>Description:</b>	IDIS Project #: UOG Code: NJ349015						
FY 2010 - Street Reconstruction							
<b>Location:</b>	<b>Priority Need Category</b>						
Deptford Township Arline Avenue Census Tract 5011.02 BG3 51.7% Low / Mod Income	Select one: Infrastructure ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Reconstruction and safety improvements to Arline Avenue between Kohler Avenue and Cooper Street (CR 534) a distance of approximately 650 feet. Work to include milling, base repair & compaction and resurfacing.						
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1, Improve quality / increase quantity of public improvements for lower income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	Proposed	842		01 People ▼	Proposed	
		Underway				Underway	
	FY 2010	Complete			FY 2013	Complete	
	01 People ▼	Proposed			01 People ▼	Proposed	
		Underway				Underway	
	FY 2011	Complete			FY 2014	Complete	
	01 People ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
	FY 2012	Complete				Complete	
<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>			
Infrastructure improvements to benefit 842 neighborhood residents		Code SL-3 Indicator # 1					
03K Street Improvements 570.201(c) ▼		Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼					
<b>Program Year 1</b>	CDBG ▼	Proposed Amt.	67,505		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units	842		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: East Greenwich - 2010-5c							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Removal of Architectural Barriers							
<b>Location:</b>	<b>Priority Need Category</b>						
East Greenwich Township East Greenwich Public Library Township wide Benefit to physically disabled and seniors	<b>Select one:</b> Public Facilities ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> ADA improvements to public library, including ramps and parking. Currently the East Greenwich Township Public Library has insufficient ADA parking and access to the library. The goal is to bring the facility into compliance with ADA guidelines.						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, Improve quality / increase quantity of neighborhood facilities for low-income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>			FY 2013	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>			FY 2014	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
	Code SL-1 Indicator # 1						
10 Removal of Architectural Barriers 570.201(k) ▼	Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼					
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	60,000		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	01 People ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Other ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: Borough of Glassboro - 2010-5d							
<b>Description:</b>	IDIS Project #: UOG Code: NJ349015						
FY 2010 - Street Improvements and ADA Curb Cuts							
<b>Location:</b>	<b>Priority Need Category</b>						
Borough of Glassboro E. New St - CT 5014.02 BG 3 70.8% Low/ Mod Income Intersections in CT 5014.01 BG 2 Benefit to disabled and seniors	Select one: Infrastructure						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Street improvements on E. New Street from Main to Delsea Drive (\$22,484); ADA curb cuts on Bristol Dr. @ Sommerset Rd; Sears entrance and Sylvan Terr.: Greentree Rd. and Sylvan Terr.; Alfred Ave. @ Ronald, Maccielli, and Overbrook Avenues; Lewis Ave. @ Ronald, MacClelland and Overbrook. (\$25,000)						
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1, Improve quality / increase quantity of public improvements for lower income persons						
	2,						
	3,						
<b>Project-level Accomplishments</b>	01 People	Proposed	1001+		01 People	Proposed	
		Underway				Underway	
		Complete				Complete	
	FY 2010				FY 2013		
	01 People	Proposed			01 People	Proposed	
		Underway				Underway	
		Complete				Complete	
	FY 2011				FY 2014		
	01 People	Proposed			Accompl. Type:	Proposed	
	Underway				Underway		
	Complete				Complete		
FY 2012							
<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>			
Improvements to benefits 1001+ neighborhood, disabled and senior residents		Code SL-1 & 3 Indicator # 1					
03K Street Improvements 570.201(c)		Matrix Codes					
10 Removal of Architectural Barriers 570.201(k)		Matrix Codes					
Matrix Codes		Matrix Codes					
<b>Program Year 1</b>	CDBG	Proposed Amt.	47,484		Fund Source:	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source:	Proposed Amt.			Fund Source:	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People	Proposed Units	1001+		Accompl. Type:	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type:	Proposed Units			Accompl. Type:	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: Logan Township - 2010-5e							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
Fy 2010 - Conversion of School to a Senior Center							
<b>Location:</b>	<b>Priority Need Category</b>						
Logan Township Senior Center, 73 Main St., Bridgeport, NJ Benefit to all Senior residents	<b>Select one:</b> Public Facilities ▼						
<b>Expected Completion Date:</b>	<b>Explanation:</b>						
9/1/2010 - 8/31/2011	Phase II of Rehabilitation and conversion of Bridgeport School as a Senior Citizen Center. Work to include bathroom, ceilings and flooring. HVAC and electrical improvements will be completed as necessary to restore occupancy.						
<b>Objective Category</b>	<b>Specific Objectives</b>						
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1, Improve quality / increase quantity of neighborhood facilities for low-income persons ▼						
<b>Outcome Categories</b>	2, ▼						
<input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>			FY 2013	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>			FY 2014	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
	Code SL-1 Indicator # 1						
03A Senior Centers 570.201(c) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	70,050		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: Mantua Township - 2010-5f							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Removal of Architectural Barriers							
<b>Location:</b> Mantua Twp. Municipal Bldg. 401 Main St Senior Center, 145 Mantua Blvd Benefit of handicapped residents	<b>Priority Need Category</b>  Select one: Public Facilities ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Elevator replacement in municipal building and elevator installation in Senior Citizens Center. These public improvements provide complete access to the handicapped at each of these facilities.						
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, Improve quality / increase quantity of public improvements for lower income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	Proposed			01 People ▼	Proposed	
	FY 2010	Underway			FY 2013	Underway	
		Complete				Complete	
	01 People ▼	Proposed			01 People ▼	Proposed	
	FY 2011	Underway			FY 2014	Underway	
		Complete				Complete	
	01 People ▼	Proposed			Accompl. Type: ▼	Proposed	
	FY 2012	Underway				Underway	
		Complete				Complete	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
Project will 1,048 residents in Low/ Mod area	Code SL-1 Indicator #1						
10 Removal of Architectural Barriers 570.201(k) ▼	Matrix Codes ▼						
Matrix Codes ▼	Matrix Codes ▼						
Matrix Codes ▼	Matrix Codes ▼						
<b>Program Year 1</b>	CDBG ▼	Proposed Amt.	72,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: National Park - 2010-5g							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Construction of ADA Compliant Curb Cuts and Sidewalk Reconstruction							
<b>Location:</b>	<b>Priority Need Category</b>						
Borough of National Park CT 5003 BGs 1 & 4 BG 1 - 51.2% Low / Mod BG 4 - 52.5% Low /Mod	<b>Select one:</b> Infrastructure ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> ADA curb cuts on Hessian at Lincoln, Temple Place and St. James Walk and curb and sidewalk improvements along St James Walk						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, Improve quality / increase quantity of public improvements for lower income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>	1,619		01 People ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>			FY 2013	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>			FY 2014	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
Infrastructure improvements to benefit 1,619 neighborhood residents	Code SL-1 Indicator #1						
10 Removal of Architectural Barriers 570.201(k) ▼	Matrix Codes ▼						
03L Sidewalks 570.201(c) ▼	Matrix Codes ▼						
Matrix Codes ▼	Matrix Codes ▼						
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	75,050		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	01 People ▼	<b>Proposed Units</b>	1,619		Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: Borough of Newfield - 2010-5h							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Senior Center Renovations							
<b>Location:</b> Borough of Newfield Newfield Senior Center 18 Catawba Avenue, Newfield Borough wide benefit to Senior residents	<b>Priority Need Category</b> <b>Select one:</b> Public Facilities						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> The proposed project is the reconstruction of the Senior Center portion of the Senior Center / Fire Station facility. The Senior Center occupies an estimated 35% of the structure and that portion of the roof reconstruction costs will be financed by the County program. The current flat roof will be replaced with an A-roof.						
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1, Improve quality / increase quantity of neighborhood facilities for low-income persons						
	2,						
	3,						
<b>Project-level Accomplishments</b>	01 People	Proposed			01 People	Proposed	
		Underway				Underway	
		Complete				Complete	
	FY 2010				FY 2013		
	01 People	Proposed			01 People	Proposed	
		Underway				Underway	
		Complete				Complete	
	FY 2011				FY 2014		
	01 People	Proposed			Accompl. Type:	Proposed	
	Underway				Underway		
	Complete				Complete		
FY 2012							
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
Public facility improvements to benefit _____ Seniors	Code SL-3 Indicator #1						
03A Senior Centers 570.201(c)		Matrix Codes					
Matrix Codes		Matrix Codes					
Matrix Codes		Matrix Codes					
<b>Program Year 1</b>	CDBG	Proposed Amt.	25,000		Fund Source:	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source:	Proposed Amt.			Fund Source:	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People	Proposed Units			Accompl. Type:	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type:	Proposed Units			Accompl. Type:	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: Borough of Swedesboro - 2010-5i							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Removal of Architectural Barriers							
<b>Location:</b>	<b>Priority Need Category</b>						
Borough of Swedesboro Second Street Benefit to handicapped and senior residents	<b>Select one:</b> Infrastructure ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Construct ADA accessible curb cuts for pedestrian safety on Second Street between Colin Street and Church Street. The work will include removal and replacement of the curbs and sidewalks at 16 individual locations and reconstruction as necessary to provide safe new curb ramps and the required accessible landings at the top of each ramp.						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, Improve quality / increase quantity of public improvements for lower income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>			FY 2013	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>			FY 2014	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
Infrastructure improvements to benefit ___handicapped residents	Code SL-1 Indicator # 1						
10 Removal of Architectural Barriers 570.201(k) ▼	Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼					
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	52,547		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	01 People ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: West Deptford Township - 2010-5j							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Removal of Architectural Barriers and Sidewalk Reconstruction							
<b>Location:</b>	<b>Priority Need Category</b>						
West Deptford Township Township wide benefit to handicapped residents	<b>Select one:</b> Public Facilities ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Sidewalks and curb cuts on Grove Avenue from Woodbury Terrace to Crown Point. These improvements will allow for handicapped accessibility from the various neighborhoods to the Township Building, Township Library, and athletic fields.						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, Improve quality / increase quantity of public improvements for lower income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>			FY 2013	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>			FY 2014	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
Project to benefit____ handicapped residents	Code SL-1 & 3 Indicator #1						
10 Removal of Architectural Barriers 570.201(k) ▼	Matrix Codes ▼						
03L Sidewalks 570.201(c) ▼	Matrix Codes ▼						
Matrix Codes ▼	Matrix Codes ▼						
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	68,000		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	01 People ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities - Borough of Woodbury Heights - 2010-5k							
<b>Description:</b>	IDIS Project #: UOG Code: NJ349015						
FY 2010 - Removal of Architectural Barriers Township wide benefit to handicapped residents.							
<b>Location:</b>	<b>Priority Need Category</b>						
Borough of Woodbury Heights	Select one: Public Facilities ▼						
<b>Explanation:</b>							
<b>Expected Completion Date:</b>	Construction of ADA bleachers and paved walkways to connect the athletic fields to the new Recreation Center that will allow full complex accessibility to the handicapped.						
9/1/2010 - 8/31/2011							
<b>Objective Category</b>	<b>Specific Objectives</b>						
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1, Improve quality / increase quantity of public improvements for lower income persons ▼						
<b>Outcome Categories</b>	2, ▼						
<input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	Proposed			01 People ▼	Proposed	
	FY 2010	Underway			FY 2013	Underway	
		Complete				Complete	
	01 People ▼	Proposed			01 People ▼	Proposed	
	FY 2011	Underway			FY 2014	Underway	
		Complete				Complete	
	01 People ▼	Proposed			Accompl. Type: ▼	Proposed	
	FY 2012	Underway				Underway	
		Complete				Complete	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
ADA improvements to benefit ___ handicapped	Code SL-1 Indicator #1						
10 Removal of Architectural Barriers 570.201(k) ▼	Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼					
<b>Program Year 1</b>	CDBG ▼	Proposed Amt.	30,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facilities: Woolwich Township - 2010-5I							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Removal of Architectural Barriers							
<b>Location:</b>	<b>Priority Need Category</b>						
Woolwich Township High Hill Park East and High Hill Park West off High Hill Road Township wide benefit to handicapped residents	<b>Select one:</b> Public Facilities ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> Installation of ADA bleachers and walkways at High Hill Park East and High Hill Park West. These parks has ADA parking areas but require walkways from the parking to the athletic fields and ADA bleachers for handicapped residents.						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1, Improve quality / increase quantity of public improvements for lower income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2010	<b>Underway</b>			FY 2013	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
	FY 2011	<b>Underway</b>			FY 2014	<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
	FY 2012	<b>Underway</b>				<b>Underway</b>	
		<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>					
ADA improvements to benefit _____ handicapped residents	Code SL-1 Indicator # 1						
10 Removal of Architectural Barriers 570.201(k) ▼	Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼					
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼					
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	30,000		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	01 People ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> Public Facility: Washington Township - 2010-5m							
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> NJ349015						
FY 2010 - Street Reconstruction							
<b>Location:</b> Ardmore Ave.(CT 5012.05, BG 2) 53.2% Low/Mod Harvard Ave (CT 5012.09, BG 1) 45.49% Low/Mod	<b>Priority Need Category</b>  Select one: Public Facilities ▼						
<b>Expected Completion Date:</b> 9/1/2010 - 8/31/2011	<b>Explanation:</b> The Township proposes to reconstruct Ardmore Avenue from Tuckahoe Road to the Black Horse Pike and Harvard Avenue from Barnsboro Road to Hyannis Avenue. If funding allows a portion of Hyannis Avenue adjacent to Harvard will be added.						
<b>Objective Category</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives</b>						
<b>Outcome Categories</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1, Improve quality / increase quantity of public improvements for lower income persons ▼ 2, ▼ 3, ▼						
<b>Project-level Accomplishments</b>	01 People ▼	<b>Proposed</b>	1,735		01 People ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2010	<b>Complete</b>			FY 2013	<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			01 People ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2011	<b>Complete</b>			FY 2014	<b>Complete</b>	
	01 People ▼	<b>Proposed</b>			Accompl. Type: ▼	<b>Proposed</b>	
		<b>Underway</b>				<b>Underway</b>	
	FY 2012	<b>Complete</b>				<b>Complete</b>	
<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>			
Improvements to benefits 1,735 neighborhood residents		Code SL-3 Indicator #1					
03 Public Facilities and Improvements (General) 570.201(c) ▼				Matrix Codes ▼			
03K Street Improvements 570.201(c) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	159,802		Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Fund Source: ▼	<b>Proposed Amt.</b>			Fund Source: ▼	<b>Proposed Amt.</b>	
		<b>Actual Amount</b>				<b>Actual Amount</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>	1,735		Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	
	Accompl. Type: ▼	<b>Proposed Units</b>			Accompl. Type: ▼	<b>Proposed Units</b>	
		<b>Actual Units</b>				<b>Actual Units</b>	

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	



# First Program Year Action Plan FY 2010

## Narrative Responses

### EXECUTIVE SUMMARY

#### **A. Purpose of Consolidated Plan**

Gloucester County has prepared this FY 2010 Annual Action Plan concurrently with the preparation of its new Five Year Consolidated Plan, which covers the period FY 2010 to FY 2014, (September 1, 2010 – August 31, 2014) after soliciting comments from representatives of participating municipalities, citizens and social service agencies regarding community needs. While the purpose of a Consolidated Plan is to identify housing and community development needs, the Annual Action Plan is to develop specific goals and objectives to address those needs for the coming fiscal year. The Consolidated Plan and this Annual Action Plan allow the County to continue to receive federal housing and community development funds and must be submitted to the U.S. Department of Housing and Urban Development (HUD) by July 15, 2010. The FY 2010 Annual Action Plan provides for the County to continue to administer the Washington Township Community Development Block Grant Program which is in its fifth year.

In developing the new Consolidated Plan, Gloucester County examined the priorities it had listed in its prior Five-Year Plan, including priority needs for housing, public facilities, infrastructure, public services and issues related to homelessness and special needs populations.

#### **B. Citizen Participation**

Gloucester County initiated an extensive process of consultation with members of the public including housing, social and health services providers, those responsible for lead paint issues, adjacent local governments, realtors and public housing authorities. Development of the 2010-2014 Five Year Consolidated Plan was a collaborative process. The public meetings, held throughout the County, provided specific input regarding priority needs that should be addressed during the upcoming years. The public hearing and application development process for the FY 2010 Annual Action Plan was included in that process. Applications for municipal improvement projects were distributed to all municipalities and meetings were held convenient to each. A pair of Technical Assistance/Needs hearings were held on February 18, 2010 in Glassboro and West Deptford.

Technical assistance was provided to assist in the submission of requests for CDBG eligible projects. The County distributes funding through a Request for Proposal process that seeks to assist providers of programs for youth, Seniors and the developmentally disabled. As part of the citizen participation process, copies of the draft Annual Action Plan were made available for citizens during a 30-day comment period (June 4, to July 6, 2009) and after the completion of the final Plan. A second pair of public hearing was held on June 16, 2010 in West DEptford and Washington Township to allow the public to comment on the draft Annual Action Plan and draft 2010-2014 Five-Year Consolidated Plan. After consideration of comments by public officials, County staff, local organizations and residents, the final Consolidated Plan and Annual Action Plan were presented at a public meeting on July 7, 2010 after which the Gloucester County Board of Chosen Freeholders adopted a resolution to authorized the Freeholder Director to sign the necessary Certifications and grant application forms and submit the documents to the US Department of Housing and Urban Development on or before July 15, 2010.

Detailed information on the exact activities to be funded with CDBG and HOME funds is found in Section 4 of this 2010-2014 Consolidated Plan and 2010 Annual Action Plan document.

Gloucester County will continue to review its priority needs and encourage citizen input in evaluating program objectives and accomplishments. The resources available under CDBG and HOME and related programs are insufficient to address all identified needs; however, the County has allocated funds for those activities that address the most pressing needs identified in the Five Year Consolidated Plan and as reviewed and confirmed at the time of preparation of the FY 2010 Annual Action Plan.

### **C. Objectives and Outcomes**

Gloucester County has developed a Performance Measurement Plan that is included as a portion of the Monitoring narrative. In summary, the County has twenty two non-administrative or planning activities subject to the Plan. Of these activities:

- Five (5) activities are designed to meet the *Affordability for the purpose of providing decent affordable housing* Outcome Statement
- Eleven (11) activities are designed to meet the *Accessibility for the purpose of creating suitable living environment* Outcome Statement
- Four (4) are designed to meet the *Sustainability for the purpose of creating suitable living environments* Outcome Statement
- One (1) activity is designed to meet the *Sustainability for the purpose of creating economic opportunities* Outcome Statement

#### **D. Evaluation of Past Performance**

Gloucester County has an excellent history with respect to past performance. As of June 15, 2010 the available balance to drawdown is 1.4 times the County's annual CDBG allocation.

#### **E. Year 2010 Action Plan**

The FY Year 2010 Action Plan for Gloucester County will include \$1,533,157 in CDBG funds, \$790,198 in HOME Investment Partnership funds, \$25,000 in Reprogrammed funds from previous years and \$50,000 of projected Program Income, for a total of \$2,398,355. An additional \$199,752 is budgeted for Washington Township as a separate Entitlement administered by Gloucester County Community Development

The 2010 Action Plan provides \$229,973 for educational, social and youth services programs. The economic development and owner-occupied housing rehabilitation programs are the highest funded activities for 2010 at \$150,000 and \$366,534 respectively. The 2010 Plan will also provide \$590,986 in funding for fourteen municipal projects in eleven municipalities for infrastructure and public facilities improvements funded through the County's entitlement. In addition, the Township of Washington will be funding \$159,801 in municipal projects. Programs to assist in the provision of affordable housing (\$268,530), assistance to low and moderate income households to purchase homes (\$170,000) and tenant-based rental assistance (\$90,000) are funded at \$528,530. The remaining funds are budgeted for general administration, planning and program delivery costs directly associated with individual activities.

**Year 2010 Action Plan, by Category**

Category	Funding				
	CDBG	HOME	Re-Programmed Funds	Program Income	Washington Township
Educational Services	TBA				
Social Services	TBA				
Special Population Services	TBA				
<u>Owner-Occupied Housing Rehabilitation</u> County Program, including Septic Systems	\$133,886	\$182,648		\$50,000	
Homebuyers Assistance Programs		\$170,000			
Tenant-Based Rental Assistance		\$90,000			
CHDO Programs to Provide Affordable Housing for Homeownership		\$118,530			
Other Programs to Develop New Affordable Housing		\$150,000			
<u>Public Facility/Infrastructure Improvements</u> Borough of Clayton Deptford Township East Greenwich Township Borough of Glassboro Logan Township Township of Mantua Borough of National Park Borough of Newfield Borough of Swedesboro Township of West Deptford Borough of Woodbury Heights Woolwich Township Washington Township	\$13,400 \$67,505 \$60,000 \$47,484 \$75,000 \$72,000 \$75,050 \$52,547 \$68,000 \$30,000 \$30,000		\$25,000		\$159,802
Economic Development (Revolving Loan Fund)	\$150,000				
Project Delivery Costs (Housing Rehab /Municipal Projects)	\$121,681				
General Administration and Planning County Washington Township	\$306,631	\$79,198			\$ 39,950
<b>Total</b>	<b>\$1,533,157</b>	<b>\$790,198</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$199,752</b>

## General Questions and Community Profile

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

### Program Year 1 – (FY 2010) General Questions response:

1. Gloucester County is comprised of 24 communities covering 325 square miles in southwestern New Jersey. Approximately twenty percent of the County is developed, and almost forty percent of the area is either vacant, wooded, or in agricultural use according to recent figures from the County's Department of Economic Development. The County is located five miles south and east of Philadelphia across the Delaware River. Ten miles to the south-southeast is Wilmington, Delaware. It is forty-five miles east of Atlantic City and the New Jersey shore. Cumberland and Atlantic counties border its southern and southeastern edges, while Camden County and the Delaware River form the border to the west- northwest. Salem County forms its southwestern border. With all these location advantages, Gloucester County also has the largest amount of developable land in the Delaware Valley Region.

From an economic development standpoint, Gloucester County is strategically located between Boston and DC, with access to the Walt Whitman and Commodore Barry Bridges, the Philadelphia International Airport, the NJ Turnpike, and Interstate Routes 295 and 95. Approximately one-third of the County's residents commute to work in Philadelphia or Camden County. The major transportation links bring the millions of people in the Boston- New York - Washington Richmond corridor within a four-hour drive, or half-day delivery, and national and international markets within overnight shipping.

The NJ Department of Labor had projected (Projections 2014), Gloucester County to increase the number of employed from 113,050 in 2004 to 127,900 by 2014, but according to the 2006-2008 ACS-Year Estimate that figure already exceeds \$145,000.

One major reason for the continued growth in the County has been its vehicular transportation spine. The transportation network within the region is largely north-south with growth coming along and between the County's four major transportation corridors. Interstate Route 295 and the New Jersey Turnpike provide north south-interstate connections, with County Routes 55, 47, 49 linking the southern communities through the center of the County. The Atlantic City Expressway brings the shore communities and its employment opportunities within easy driving time for County residents.

Four branches of Conrail provide rail service to the major industrial parks in the County and to areas to the south and east. The Philadelphia International airport and the Atlantic City airport as well as two commercially licensed airports in the County facilitate air transportation.

The population of the County reached 254,673 in 2000, an increase of 24,591 (10.6%) from the 1990 census figure. According to the 2006-2008 ACS the population has risen to 284,886 or 11.9% since 2000. As the trend toward growth has continued since the 2000 census, and projections for housing growth, for example, predict that the five fastest growing municipalities in the County will each grow by over 100 percent by 2020.

The table below shows the racial composition of the County population. The percentage of White persons is well above the state and national percentages, while the percentages for other racial groups are well below. The percentage of Hispanic persons is significantly below the state and national percentages.

**Racial Composition (Percentage)**

	Gloucester County	NJ	US
White	87.1 / 82.8	72.6 / 62.0	75.1 / 65.9
African American	9.1 / 9.5	13.6 / 13.0	12.3 / 12.1
Native American	0.2 / 0.1	0.2 / 0.1	0.9 / 0.7
Asian	1.5 / 2.3	5.7 / 7.4	3.6 / 4.3
Pacific Islander	- / -	- / -	0.1 / 0.1
Other Race	0.9 / 0.1	5.4 / 0.4	5.5 / 0.2
Two or More Races	1.3 / 1.6	2.5 / 1.2	2.4 / 1.6
Hispanic (any race)	1.6 / 3.7	13.3 / 15.9	12.5 / 15.1

\* Based on 2000 Census / Based on 2006-2008 American Community Survey 3-Year Estimates

Maps included in Section 6 indicate the percentages of racial groups in the County's census tracts. The highest ratios of African American (above 21%) are concentrated in the Borough of Paulsboro, and sections of the City of Woodbury, the Borough of Glassboro and Deptford Township. The Hispanic population is concentrated (above 5%) in Swedesboro and sections of Deptford Township and the Borough of Glassboro, while the Asian population is highest (above 3%) in portions of Deptford Township, and Washington Township.

The table below shows the age cohort of the County population. Gloucester County reflects the state and national figures for the age of its population, as the table

below indicates. The working age cohort (20 to 64) ratio is slightly higher than the state or national percentage. The percentage of elderly (65+) and extra elderly (75+) are lower than the national and state percentages.

The relative lack of diversity is manifest in other types of statistics. Only 7.4 percent of persons in Gloucester County speak a language other than English, compared to 27.6 percent for New Jersey and 19.6 percent for the nation. Only 4.5 percent of the County population is foreign-born; this compares to 12.5 percent for the United States and 19.8 percent for the state of New Jersey.

### Age Cohorts

	Gloucester #	Gloucester %	NJ%	US%
Under 5	16,689	6.6 / 6.0	6.7 / 6.4	6.8 / 6.9
5 to 19	57,640	22.6 / 20.4	20.4 / 20.0	21.8 / 20.6
20 to 64	150,666	59.1 / 61.9	59.6 / 60.5	58.9 / 59.9
65 to 74	16,083	6.3 / 6.1	6.8 / 6.6	6.5 / 6.5
75 & over	13,595	5.3 / 5.6	6.4 / 6.5	5.9 / 6.1
Median Age		36.1 / 37.4	36.7 / 38.5	35.3 / 36.7

\* Based on 2000 Census / Based on 2006-2008 American Community Survey 3-Year Estimates

Maps in the Section 6 show the concentrations of youth and elderly across the County. The highest concentrations of elderly (above 20%) are in portions of the City of Woodbury, Deptford Township, Washington Township, the Borough of Pitman and Monroe Township, with the “below 5” population being highest (above 8%) in Logan, Woolwich and Harrison Townships and portions of the Borough of Glassboro and Mantua and Monroe Townships.

The table below shows the educational attainment of the County population. The population of Gloucester County has a good level of educational attainment. The percentage of persons lacking a 9<sup>th</sup> grade education is well below the state and national figures, and the percentage of persons with a high school diploma is seven percentage points higher than that of the nation and six points higher than that of New Jersey.

### Educational Attainment (population 25 and older)

	Gloucester #	Gloucester %	NJ%	US%
<9 <sup>th</sup> Grade	6,375 / 6,649	3.9 / 3.0	6.6 / 5.6	7.5 / 6.4
9 <sup>th</sup> to 12 <sup>th</sup> Grade, no diploma	19,431 / 14,834	11.8 / 7.9	11.3 / 7.5	12.1 / 9.1
HS Graduate	60,828 / 68,622	36.9 / 36.4	29.4 / 30.3	28.6 / 29.6
Some College, no degree	30,988 / 35,688	18.8 / 18.9	17.7 / 16.5	21.0 / 20.1
Associate degree	11,001 / 14,424	6.7 / 7.6	5.3 / 6.1	6.3 / 7.4
Bachelor's degree	25,695 / 34,729	15.6 / 18.4	18.8 / 21.3	15.5 / 17.3
Grad. or Prof. degree	10,483 / 14,831	6.4 / 7.9	11.0 / 12.7	8.9 / 10.1

\* Based on 2000 Census / Based on 2006-2008 American Community Survey 3-Year Estimates

The number of persons age 16 and over in the civilian workforce was, according to the 2006-2008 ACS average, 156,785. This represented 69.3 percent of those persons, a figure that is nearly three percentage points higher than the state (66.5%) and four and a half points higher than the nation (64.8%).

Income figures for Gloucester County show that the County is relatively prosperous, comparing well against the state which has one of the highest income levels in the country.

Median Household Income        \$72,316 – Gloucester County  
   \$69,674 – NJ  
   \$52,175 - US

Per Capita Income                    \$30,893 – Gloucester County  
   \$34,899 – NJ  
   \$27,466 – US

Furthermore the percentage of persons in the lowest income ranges is lower than for other jurisdictions:

Household Income < \$25,000    14.8% Gloucester County  
 Household Income < \$25,000    16.9% NJ  
 Household Income < \$25,000    23.3% US

The \$25,000 figure is slightly higher than the poverty level and, as can be seen, the Gloucester County percentage of lower income households is two-thirds that of the nation.

Housing statistics for Gloucester County highlight the relatively young housing stock and the emphasis upon owner-occupied single-family residences. In Gloucester County 80.6 percent of housing units are owner occupied, compared to 67.1 percent for the nation and 67.3 percent for New Jersey. The table below demonstrates that the vast majority of housing in the County is single-family – 80.3 percent of all housing units are one-unit structures.

**Units in Structure**

	Gloucester #	Gloucester %	NJ%	US%
1- Unit	76,360 /85,569	80.3/ 80.3	62.8/ 63.1	65.9/ 67.4
2 to 19 Units	12,262 /14,100	12.9/ 13.2	26.5/ 26.2	17.7/ 17.9
20+ Units	3,669 /4,280	3.9 / 4.0	9.6 / 9.7	8.6 / 7.9
Mobile Homes	2,746 /2,692	2.9 / 2.5	1.0 / 1.0	7.6 / 6.8

\* Based on 2000 Census / Based on 2006-2008 American Community Survey 3-Year Estimates

The housing in Gloucester County reflects the fact that the County has only recently begun to develop. Only 40.2 percent of the County’s housing was constructed before 1970, a figure equivalent to that of the US (43.2%), but well below the state percentage of 58.5 percent.

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

Maps, included in Section 6 of this Plan, showing the percentage of Low/Mod Income households by Census Block Group were distributed to each municipality. The maps indicate the percentage of low/mod households in each block group, highlighting the HUD Eligibility Areas. HUD regulations allow the County to select areas that comprise the lowest quartile of income in the County as eligible for assistance under the Low- and Moderate income designation. Areas within the Gloucester Quartile figure of 45.47% are located Boroughs of Clayton, Glassboro, National Park, Paulsboro, Pitman, Westville and Woodbury Heights; the Townships of Deptford, Elk, Franklin, Logan, Mantua, Monroe, Washington, West Deptford; and the City of Woodbury. All activities proposed for CDBG funding are within the County's Low- and Moderate income quartile of block groups or are specific to low- and moderate income clientele.

3. The key obstacle to meeting the needs identified below is the lack of local, state or federal resources to comprehensively and systematically attack the key problems of the County and the individual municipalities participating in the CDBG and HOME Programs. Annually, and again in its FY2010 Program, Gloucester County will fund activities that seek to address a portion of the following five year objectives.

- The provision of affordable housing to very low, low and moderate income households in order to prevent homelessness;
- The creation of affordable housing opportunities, by either rehabilitation of existing units or new construction, for both renters and owners, especially for the low-income elderly;
- Rental assistance to very low- and low-income households;
- The provision of quality public services to very-low, low- and moderate-income residents;
- The provision of quality public facilities for the needs of very-low, low-and moderate-income households;
- Infrastructure improvements throughout the County, in the very-low, low-to moderate-income areas of the participating municipalities;
- Economic development initiatives in coordination with county and state programs; and
- Anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency.

Additionally, the County has observed a number of significant obstacles to meeting underserved affordable housing needs. These include:

- A strong housing market;
- High land and construction costs;
- Low vacancy rates;
- High costs to convert existing housing to affordable units; and
- Municipal and State cost of permits and regulations.

These are obstacles beyond the control of the County.

4. Since funding is the primary obstacle to meeting the County's housing and community development needs, the County has continued to seek additional State and Federal funds. Item 5. below details the County's efforts.

5. In addition to its CDBG and HOME allocations that are documented in this FY 2010 Annual Action Plan, Gloucester County has received \$430,246 in CDBG-R funding and \$581,762 in Homelessness Prevention and Rapid Re-housing Program (HPRP) funding from the American Recovery and Reinvestment Program. CDBG-R activities will be completed in FY 2010 and include public facilities, infrastructure, demolition and Downtown revitalization activities in six municipalities. HPRP funds will be used over the next three years for homeless prevention and relocation activities, including rent and utility assistance, security deposits and case management, through the non-profit organization Robin's Nest

Other State or Federal funding for housing and community development activities awarded to the County include \$2,000,000 in Neighborhood Stabilization Program (NSP) funds which will be used to acquire, rehabilitate and sell foreclosed properties. In addition funds will be used by the Gloucester County Housing Authority to rehabilitate foreclosed homes as affordable rental units for very low income households. Matching funds are coming from local lenders that are providing the Mortgage Loans to the low, moderate and middle income households purchasing the homes.

The County encourages municipalities to seek additional funding through NJDCA's SHARE Program, NJDOT's Municipal Aid for Streets, Transportation Enhancement, Centers of Place, Safe Streets to School, Safe Streets to Transit and Bikeways programs, USDA's Water and Waste Disposal, Fire and Rescue and Community Facilities programs and the FEMA Assistance to Firefighters Grant program.

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

### Program Year 1 – (FY 2010) Managing the Process response:

1. The Department of Economic Development, Division of Housing and Community Development of the County of Gloucester is the designated Lead Agency for the preparation, submission, implementation, and monitoring of this Annual Action Plan, which covers the period September 1, 2010 to August 31, 2011. The Division of Housing and Community Development has had the responsibility of administering both the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program. The staff has expertise in the requirements and regulations of both of these federal programs, with the overall goal of improving the quality of life of our lower income residents. Daily implementation, budget allocation, reporting and monitoring are the responsibility of the Community Development Division staff. The Division staff directly administers the Owner Occupied Housing Rehabilitation Assistance Program and the Home Buyers Assistance Program. The Division oversees the Municipal construction projects for infrastructure and public facilities and the provision of youth and senior services working with municipal administrators and engineers and selected non-profit organizations. Affordable housing through non-profit and for-profit developers is also overseen by the Division staff.

The Housing Authority of Gloucester has operated a First-time Home Buyers Program with American Dream Down-payment Initiative funds. The remainder of these funds will be expended in FY 2010. Additionally, HAGC administers the Tenant Based Rental Assistance program

2. The County has followed the procedures and requirements published by HUD. County staff attended the HUD training sessions in order to prepare for the preparation and submission of this document. The County has reviewed all HUD training materials, regulation, and documentation on the Annual Action Plan process as well as reviewing all Consolidated Plan materials on the HUD Website. Triad Associates, a professional consulting firm, provided technical assistance to the staff in developing this plan.

The County recognizes that the preparation of the Annual Action Plan requires discussion and consultation with all participating municipalities and many diverse groups, organizations, and agencies. During the consolidated planning process the County established a staff working group, which met to review existing housing programs and to discuss future strategies, in addition to staff work and

consultation with service providers. Further, there was extensive consultation with and participation from local officials, housing authorities, county departments, human services providers, the business community and local citizens. In preparation of the Five-Year Consolidated Plan the staff of the Division attended meetings held by various local steering/planning committees and also corresponded with additional social service and housing provider agencies. In general, the meetings were well-attended and provided valuable information. This process has continued in development of this Annual Action Plan.

In the course of preparing this document the Division of Housing and Community Development worked with the following groups, agencies or entities:

- The Gloucester County and Glassboro Housing Authorities;
- Homeless and Special Needs Providers;
- CHDO's (People For People, Habitat for Humanity);
- Private housing developers and non-profit housing developers;
- Gloucester County Department of Human Services;
- The AIDS Coalition of Southern New Jersey
- Gloucester County Department of Health;
- Gloucester County, Division of Housing and Community Development; and
- Collaborative Survey and Count of Homeless Persons (Gloucester County and homeless not-for-profit organization)

In addition, through its continuing participation in the Comprehensive Emergency Assistance System (CEAS) Committee, the Division has been able to be part of the planning process for various human service programs as well as gather information and provide input on priority service and housing needs for the Continuum of Care Plan, the Consolidated Plan, and this Annual Plan.

The local municipalities and various county departments were also consulted for input on community development needs. Applications were distributed to all municipalities for submission of projects seeking CDBG funding.

The two public housing authorities, Housing Authority of Gloucester County and the Glassboro Housing Authority, were key partners in the Consolidated Plan planning process. Representatives provided information regarding public housing stock and conditions, needs, program results and resources. The County enjoys a cooperative relationship with both housing authorities. This positive relationship is essential for the implementation of the Annual Action Plan goals.

Both the Gloucester County and Glassboro Housing Authorities provided copies of their Agency Plans which include an Annual Plan for 2010 and a Five Year Plan 2010-2014. The County's Five Year Consolidated Plan and this Annual Plan have incorporated information from the Agency Plans.

In Gloucester County all twenty-four municipalities participate in the Gloucester County program. As noted earlier, Washington Township has become an

entitlement municipality, but, under an agreement approved by HUD Newark, is included in the Gloucester County Consolidated Plan and Annual Action Plan.

Also, as described below, the County has sought citizen participation and made all materials readily available to the public for review and comment.

The County will continue to work closely with particular entities in the execution and monitoring of the programs described below. The principal organizations, their particular roles, and the relationship they have with the County are described in the strategy section below.

This Annual Plan has the support of the County Freeholder Director and the Board of Chosen Freeholders. A Resolution approved by the Board is included as the first document in this submission binder.

The approach employed by the County has proven to be a valuable tool in eliciting input that would not otherwise be available. This development process synthesized diverse ideas and approaches into a comprehensive and coherent planning document and set of strategies that address the low-income housing needs of Gloucester County in a clear and logical fashion.

3. The County's Department of Social Services and the Department of Economic Development's Division of Housing and Community Development are participants in the County CEAS Committee which represents the non-profit social service providers throughout Gloucester County. A list of these organizations that participated in the Consolidated Plan and Annual Action process are identified in the Citizen Participation narrative in the section. The County will continue to participate in the CEAS Committee so that the highest degree of coordination of County and non-profit services will be provided.

The County will continue to work with their certified CHDO Organizations and other non-profit housing developers to provide for the rental and home ownership affordable housing needs of Gloucester County residents.

## Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

### Program Year 1 – (FY 2010) Citizen Participation response:

The Consolidated Plan and this Annual Action Plan are a result of a process of consultation and citizen participation, building upon existing relationships with municipalities, state agencies, county departments and local non-profit organizations. HUD allows Gloucester County the flexibility to choose the participation process that works best for the residents of low- and moderate-income areas. Municipal officials and administrators, citizens, non-profit organizations, and interested parties were afforded a variety of opportunities to:

- 1) Contribute during meetings and planning sessions;
- 2) Review and comment upon the participation plan itself;
- 3) Receive information about the meetings, the plan, and comments made about the plan;
- 4) Participate in public hearings;
- 5) Comment on both the 2010-2014 Five-Year Consolidated Plan and the 2010 Annual Action Plan;
- 6) Comment on Plan amendments as they occur, and
- 7) Register complaints about the plan and its amendments.

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

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices about the plan prior to public hearings on the plan;
- Holding two or more public meetings in accessible places at convenient times after providing reasonable notice;
- Posting a complete copy on the draft and final Consolidated Plan and Annual Action Plan on the county website, publishing a summary of the Annual Action Plan activities and a listing of locations where hard copies of the Plans could be examined;
- Making the Annual Action Plan available for public examination and comment for a period of thirty (30) days before submission to HUD (this time period is generally initiated between June 1<sup>st</sup> and June 5<sup>th</sup>);

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

The County actively sought public input in the course of developing this Five-Year Consolidate Plan. In addition to efforts made annually, the County conducted a survey of officials, administrators, county department heads, and non-profit organizations to better understand the housing and community development needs of all residents from varying perspectives. The results of the survey are detailed in the *Managing the Process* narrative. As the lead agency for the Consolidated and Annual planning process, the Department of Economic Development, Division of Housing and Community Development made every effort to solicit public participation during the development of the Plan. Four (4) regional public hearings were scheduled throughout the County, two afternoon and two evening, at local, accessible public facilities convenient to the general public and fully handicapped accessible. To notify the public of the hearings, public notices were published in the legal section of the Gloucester County Times and posted on the County website [www.gloucestercountynj.com](http://www.gloucestercountynj.com). Municipal officials, administrators and Clerks were notified by e-mail and followed up with correspondence and phone calls.

In addition to the public hearings the Division of Housing and Community Development conducted a Needs Survey, and conducted presentations to Municipal officials and representative and to the County's CEAS Committee.

A draft of the Consolidated Plan and Annual Action Plan were released for public comment for at least 30 days, from June 2, 2010 to July 5, 2010, prior to its submission to the U.S. Department of Housing and Urban Development. A summary of the Plan, including notice for public hearings, was published in the Gloucester County Times. Notice for the hearings was published at least 1 week prior to the hearings. The first "Needs" public hearing, primarily attended by municipal representatives, was held on February 18, 2010 in the Glassboro Municipal Building at 2:00 pm and a second "Needs" public hearing was held that same evening at 6:00 pm in the Economic Development Department's conference room in the County Office Building on Budd Boulevard in West Deptford. The afternoon public hearing also served to review the Request for Proposals for Municipal projects. Upon completion of the draft 2010-2014 Consolidated Plan and 2010 Annual Action Plan the County held a set of public hearing on June 16, 2010 at 2:00 pm in the County Office in West Deptford and ay 6:00 pm in the Washington Township Municipal Building to receive public comments on the Plans. Proof of Publication for each set of hearings is enclosed in Section 7 Citizen Participation.

The first hearing was heavily attended by municipal representatives due to the

informational aspect of the RFP process. Representatives of West Deptford and the Borough of National Park attended the second public hearing. Information on attendance at the second set of hearings will be inserted here. The successful dissemination of programmatic information and the gathering of needs information for the Consolidated Plan was actually completed as a result of survey responses and individual and group meetings county staff and non-profit organizations. A detailed list of persons and organization requested to participate in the Needs Survey is included in this section. At the meetings, information was disseminated on current CDBG and HOME programs, current levels of funding, and overall program performance. All meeting attendees were also given the opportunity to discuss and suggest priority needs for housing and community development.

In addition, through its continuing participation in the CEAS (Comprehensive Emergency Assistance System) Committee, the Division of Housing and Community Development has been able to secure information on various human service programs, as well as gather and provide input on priority service and housing needs for both the Continuum of Care Plan and the Consolidated Plan.

The County provides two (2) weeks written notice of any public meetings so citizens can plan to attend meetings and information sessions. All meetings are held in a facility that is ADA compliant, providing full access to all members of the public. As part of printed public notices, citizens are notified that comments will also be received by mail or telephone. The appropriate office hours and phone numbers are printed. All requests or comments received by mail are answered within 15 days of their receipt.

At the June public hearing meetings, the County presented the draft Five-Year Consolidated Plan and the Annual Action Plan. The final Plans were included on the Board of Chosen Freeholder's agenda for public review and comments. The Resolution of Authorization was placed on the Freeholder meeting agenda and the document was authorized for submission at the July 7, 2010 meeting.

As previously stated, the Consolidated and Annual Action Plans, both the draft and final versions, were made available to the public. Citizens, public agencies, county departments and other interested parties had the opportunity to receive information, review and submit comments on any proposed submission. All documents are available on the county website and during normal working hours in the County Clerk's Office, the County Library, and in the Office of the Department of Economic Development. All records are maintained for at least five years.

Comments received from the public regarding the Annual Action Plan and activities to be funded in FY 2010 were recorded and made part of the public hearing records. In general, comments received may be summarized as follows:

- Public Hearing held on February 18, 2010 (2:00 pm) in Glassboro - Municipal representatives were interested in exactly how the RFP

process would be conducted and any changes to the process, scoring or eligible activities. No other comments were received.

- Public Hearing held on February 18, 2010 (6:00 pm) in West Deptford-Similar to the 2:00 hearing

- Public Hearing held on June 16, 2010 (2:00 pm) in West Deptford – To be Inserted

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- Public Hearing held on June 16, 2010 (6:00 pm) in Washington Township – To be Inserted

- Thirty (30) day comment period June 2, 2010 to July 5, 2010

The County has met and exceeded the requirements of the HUD regulations.

Both the Gloucester County Housing Authority and the Glassboro Housing Authority provided their Five-Year Agency Plans with extensive information on the public housing stock and future needs. The Authorities were extremely cooperative and will work with both the county and non-profit organizations to continuously improve living conditions.

Prior to the submission of any substantial change in the proposed use of funds, citizens will be provided written notice of and opportunity to comment on the proposed amendment. The county publishes all changes to the Community Development Plan, including any changes to the scope or location of a project, as well as any budgetary changes.

The County will provide technical assistance to all entities seeking funding for projects to develop and enhance the opportunities for affordable housing. That process will involve referrals to the appropriate county, state, and non-profit organizations. In addition, the County will provide assistance as necessary in order to direct and make efficient applications for funding to develop affordable housing and community development programs.

A listing of all County representatives, Municipal representatives, CHDO and Non-Profit Organizations, Real Estate Agencies and Local Lenders that were afforded an opportunity to participate in the County's Housing and Community Development Needs Survey is contained in the Five-Year Consolidated Plan's Citizen Participation narrative.

## **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure

### **Program Year 1 – (FY 2010) Institutional Structure response:**

1. Gloucester County will implement the Consolidated Plan through the combined efforts of the Division of Housing and Community Development, municipal governments, other government agencies, and private, non-profit, and for-profit organizations. The Gloucester County Department of Economic Development has examined its Division of Housing and Community Development to determine any actions necessary to improve the County's CDBG / HOME institutional structure. As the result of retirements the Department, over the past three years, has hired staff to undertake the following responsibilities; Division Head of Housing and Community Development, financial and clerical. No additional actions are anticipated during this fiscal year.

### **STRUCTURE**

In order to fulfill the goals established in the Consolidated Plan and the Annual Action Plan, cooperation from all levels of government and the private sector is essential. County and local level agencies, non-profit service agencies, private developers and lending institutions have already been working together to provide more affordable housing and promote community development. However, as the needs for housing assistance, public services and economic development increase while public funding decreases, greater involvement and cooperation from all sectors will be necessary.

- **Public Agencies**

The Gloucester County Department of Economic Development, through its Division of Housing and Community Development, has been the lead entity in the provision of housing and community development assistance in the County. Currently, with funding from the Community Development Block Grant and the HOME Programs and ARRA funding under HPRP and CDBG-R, the Division administers two housing programs, tenant-based rental assistance, public service programs, homeless prevention and assistance programs, the Municipal public facility improvement, public infrastructure and ADA improvement programs, and economic development revitalization activities. The Division directly administers the two housing programs, the Owner-Occupied Housing Rehabilitation and the Homebuyers Assistance Program. Under the Municipal public facilities/infrastructure and ADA improvement programs, each individual municipality that receives funding in a particular year directly administers its own activities with general oversight by the Division. The funding for public services and public facility improvements are awarded to and administered by non-profit and public agencies that provide services to low and moderate income populations or populations with special needs.

Through the HOME Program, the Division also provides financial assistance for various housing initiatives carried out by Community Housing Development Organizations (CHDO), which include homebuyer assistance, substantial rehabilitation and construction of new affordable housing. The Division also provides technical assistance to local municipalities and private developers in developing housing and economic development programs or projects that will benefit low and moderate income County residents.

Through its Division of Workforce Investment Act, the Department of Economic Development also administers the Workforce Investment Act (WIA) program (formerly the JTPA program). With WIA funding, the ED Department provides basic educational remediation, GED certification, occupational training and on-the-job training. The WIA Program also provides financial assistance for supportive services, such as transportation and childcare, for very low-income persons while they pursue further training or education. The ED Department has been taking advantage of its unique organizational set up to coordinate economic development activities pursued with CDBG assistance and job training programs available through the WIA Program.

At the local level, municipalities provide housing assistance primarily for emergency shelter and services through their welfare offices. A few also administer rehabilitation programs, which are funded with state resources such as the Balanced Housing or the Neighborhood Preservation Program. Most municipalities have become involved in the COAH (Council On Affordable Housing) process and have been working with private developers to provide more new affordable housing units. Additionally, as mentioned above, most municipalities carry out community development activities with funding for public works from the Community Development Block Grant Program.

Four (4) quasi-public agencies provide a major portion of the housing assistance in the County: the Housing Authority of Gloucester County; the Glassboro Housing Authority; the Gloucester County Board of Social Services; and the Gloucester County Improvement Authority. The Housing Authority of Gloucester County and the Glassboro Housing Authority provide tenant subsidies, with Housing Choice Voucher funding, to 18 of 24 municipalities in the County. These housing authorities often work with the Board of Social Services, local welfare offices and the Department of Economic Development, Division of Housing and Community Development, in receiving and placing applicants. In addition, the Housing Authorities provide public housing for citizens of participating communities, mostly for very low income elderly, disabled and family households.

The Board of Social Services coordinates most of the emergency assistance in the County. The Board provides emergency shelter and supportive housing services and financial assistance to people at risk of becoming homeless. It often contracts with non-profit agencies to provide additional services and case management. Through its involvement with these private non-profit agencies, the Board of Social Services has been able to place the homeless and those with special needs, in alternative types of emergency housing such as transitional housing and SRO's.

They have also coordinated with other social or human services providers, especially for job training and education, and with permanent housing providers, to reduce recidivism and promote self-sufficiency.

The Gloucester County Improvement Authority services the affordable housing loan and the economic development loan funds for the County. The affordable housing loan fund is available to private developers for construction financing assistance. Additionally, the GCIA has the capability and authority to issue bonds for public facility and infrastructure improvements for local governments.

- **Non-Profit Organizations**

Private non-profit agencies have been crucial to the provision of emergency shelter and supportive housing services in the County. Agencies such as the Volunteers of America; the Tri-County Community Action Agency; People for People; Mother/Child Residential Services, Inc.; the American Red Cross and Catholic Charities have provided the needed support for the homeless and special needs populations. These same agencies plus others such as SODAT of New Jersey also provides necessary social services, such as counseling and case management. Most of these agencies receive federal and/or state funding, and already work in cooperation with County and local government agencies.

- **Private Industry**

Private developers and lending institutions have also been involved in housing and economic development initiatives in the County. Private banks in the County have provided construction and rehabilitation financing for several affordable housing projects carried out by CHDOs, other non-profit agencies and private developers. They have also provided low interest mortgage financing to low income homebuyers. Additionally, the banking community has been very supportive of cooperative and joint financing of economic development projects. They have provided long term financing assistance to private businesses that have also secured funding from the County through the CDBG Program.

Continued cooperation with private banking and industry will be sought to foster public/private partnerships for the provision of homeowner assistance programs, affordable housing development, and economic development. The use of CDBG and HOME program funds will be essential in leveraging private resources and promoting private investment.

## **COORDINATION**

The delivery of housing and community development services in Gloucester County today is a concerted effort between various public, non-profit and other private agencies. Emergency housing and service providers meet regularly through meetings of the state-required Human Services Advisory Council (HSAC) and its Comprehensive Emergency Assistance System (CEAS) Committee. Through these meetings, services for the homeless, special needs populations and others with emergency needs are coordinated. Most of the facility and service providers in the County, both public and private, are members of the Council, providing a network for service delivery. The CEAS Committee will seek to expand

its coordination efforts to include other non-emergency service providers, such as local advisory boards for special needs groups, local job training agencies and housing developers to better address the long-term needs of the homeless and at-risk populations. This may be done through referral and service agreements between agencies, to ensure prompt and adequate attention to the needs of the clients.

The Department of Economic Development, Division of Housing and Community Development, staff already meets bi-annually with local officials and CDBG representatives to discuss community development issues and to provide technical and administrative assistance. These types of meetings will be held more frequently to provide a forum for discussion. Additionally, County staff will continue to provide individual technical assistance sessions with local officials and private agencies.

Private developers and investors will be encouraged to continue to participate and provide solutions to addressing affordable housing and community development issues and problems. To date, staff from the Department of Economic Development, Division of Housing and Community Development, has met with representatives from private banks and institutions to develop financing packages that can encourage private developers to create affordable housing and business and employment opportunities in the County. The banks already have been involved in providing financing assistance for several housing and economic development initiatives leveraged with County CDBG and HOME funding. The local Workforce Investment Act Board and its committees also have been involved in supporting and approving community and economic development initiatives proposed for funding under the CDBG Program. Such involvement has increased awareness for the program, provided guidance in the project approval process, and created links between local private industry and public programs.

All these existing methods and means of coordination will be continued or expanded to ensure the efficient and complete delivery of services and assistance to those most in need. The County hopes that it will be able to continue the momentum it developed during the Consolidated Planning Process, so that housing and community development needs can be better addressed.

A listing of public and private entities that participated in the 2010-2014 Consolidated Planning process are identified at the end of the Citizen Participation narrative in the Consolidated Plan portion, Section 1.

## 2. Strengths and Gaps in the Service Delivery System

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.

### 3. Strengths and Gaps in the Delivery System for Public Housing This issue is examined in the Public Housing Strategy narrative

## Performance Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### Program Year 1 – (FY 2010) Monitoring response:

Performance monitoring is an important component in the long-term success of the Consolidated Plan. The County, through the Division of Housing and Community Development, will be responsible for developing standards and procedures for ensuring that the recipients of Community Development, HOME, CDBG-R and HPRP funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The Division of Housing and Community Development oversees the County's housing and community development programs, and will be 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 Consolidated Plan will build 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.

Both the Action Plan and the Consolidated Plan will be monitored through the use of checklists and forms to facilitate uniform monitoring of program activities. As a new five year cycle begins, the Division will re-examine the forms used currently to determine what revisions are necessary for administration of the CDBG and HOME programs under HUD. The Division will identify performance measures in accordance with the Performance Measurement Plan developed below. Each description of projects and activities will contain the specific measures by which the project will be evaluated. The strategies presented earlier each present measures that can or may be employed. Measures will be in accordance with the Federal Register of March 7, 2006.

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. There are monitoring responsibilities that go beyond the time of completion of various activities. For Community Development public facilities and housing projects, site visits will be conducted at least every other year to assure benefit to low-income residents.

All sub-recipients must identify the personnel working on the project, keep accurate records and filing systems to document program benefits and compliance, maintain an appropriate financial management system, submit to an audit, and submit a final report as a closeout procedure.

### **Performance Measurement Plan**

In accordance with HUD's Community Planning and Development Notice 03-09, the County, as part of this FY 2010 Program year submission, will continue to use this Performance Measurement System designed to measure both the productivity and impact of the Community Development Block Grant Program. In accordance with the HUD Training Manual and Guidebook *Community Planning and Development Outcome Performance Measurement Framework*, Gloucester County has developed the following:

For each activity the County is required to indicate the Objective and Outcome as per the new guidelines, these being:

Objectives:

- Creating Suitable Living Environments

- Providing Decent Affordable Housing
- Creating Economic Opportunities

Outcomes

- Availability / Accessibility
- Affordability
- Sustainability

The combination of these created an Outcome Statement for each activity. (Federal Register / Vol. 71, No. 44 / Tuesday, March 7, 2006 / Notices, Pages 11475-11476) The Outcome Statement is also indicated on the individual Project Activity forms under Proposed Outcome. Additionally, the County has indicated the Specific Outcome Indicators (Federal Register / Vol. 71, No. 44 / Tuesday, March 7, 2006 / Notices, Pages 11477-11481) that are required to be reported to HUD for each activity.

**FY 2010 CDBG and HOME activities**

1. Owner Occupied Residential Housing Rehabilitation (Activities 2a)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #9 – Owner occupied units rehabilitated or improved

- Number occupied by elderly
- Number of units brought from substandard to standard condition
- Number qualified as Energy Star
- Number of units brought into compliance with lead safe housing rule
- Number of units made accessible for persons with disabilities

2. Economic Development Revolving Loan Program (Activity 3a)

Outcome Statement: (Code SL-3)

Sustainability for the purpose of creating economic opportunity

Specific Outcome Indicators:

Indicator #4 – Number of commercial façade treatment / business building rehabs / downtown buildings demolished (sites, not target areas)

Indicator #15 – Jobs created

- Total number of jobs
  - Employer sponsored health care (Y/N)
  - Type of Jobs created
  - Employment status before taking job created:
    - Number of unemployed

Indicator #16 – Jobs retained

- Total number of jobs
  - Employer sponsored health care (Y/N)

Indicator #17 – Businesses assisted

- Total businesses assisted
  - New businesses assisted

- Existing businesses assisted
  - Business expansion
  - Business relocation
- Duns number of businesses assisted

Indicator #18 – Does assisted business provide a good or service to meet needs of service area/ neighborhood/ community?

3. Youth Recreational, Educational, Senior and Developmental Services  
(Activity 4a)

Outcome Statement: (Code SL-1)

Accessibility for the purpose of creating suitable living environments

Specific Outcome Indicators:

Indicator #2 – Public Service activities

- Number of persons assisted:
  - With new access to a service
  - With improved access to a service
  - Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

4. Municipal Infrastructure and public facility projects (Activities 5a through 5k)

Outcome Statement: (Code SL-3) (Activities 5a, 5b, 5d and 5i)

Sustainability for the purpose of creating suitable living environments

Outcome Statement: (Code SL-1) (Activities 5c, 5d, 5e, 5f, 5g, 5h, 5i, 5j, and 5k)

Accessibility for the purpose of creating suitable living environments

Specific Outcome Indicators:

Indicator #1 – Public facility or infrastructure activities

- Number of persons assisted:
  - With new access to a service
  - With improved access to a service
  - Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

5. Homebuyers Assistance Programs (Activity 2b)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #10 – Direct Financial Assistance to homebuyers

- Number of first-time homebuyers
  - Of those, number receiving housing counseling
- Number receiving down-payment assistance / closing costs

6. Creation of Affordable Housing through Acquisition, Rehabilitation and Resale or New Construction (Activities 2d and 2e)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #8 – Homeownership Units Constructed, Acquired, and/or Acquired with Rehabilitation

- Total Number of Units
  - Of those:
    - Number of affordable units
    - Number of years of affordability
    - Number qualified as Energy Star
    - Number section 504 accessible
    - Number of households previously living in substandard housing
  - Of those affordable:
    - Number occupied by elderly
    - Number specifically designated for persons with HIV/AIDS
    - Number specifically designated for homeless
    - Number specifically for chronically homeless

7. Tenant-Based Rental Assistance (Activity 2c)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #11 – Tenant-Based Rental Assistance

- Total Number of Households
  - Of those
    - Number with short term rental assistance
    - Number of homeless households and chronically homeless

In addition to the Specific Outcome Indicators for each activity, the following data is required:

- Amount of money leveraged, from all sources, per activity
- Number of persons, households, units, or beds assisted, as appropriate
- Income level of persons or households by: 30%, 50%, 60% or 80% of area median
- Race, ethnicity, and disability

## Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

### Program Year 1 – (FY 2010) Lead-Based Paint Hazard response:

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. Lead-based paint was banned in 1975, but housing constructed prior to that time typically contains lead-based paint to some degree.

In Gloucester County 57,186 housing units, 66.5 percent of the total units were constructed before 1980. However, studies have shown that the lead-based paint hazard lessens with newer construction. That is, a unit constructed between 1960 and 1979 has a 62 percent chance of having this hazard; units built from 1940 to 1959 have an eighty (80) percent chance; units built prior to 1940 have a ninety (90) percent chance. Using this formula, the Consortium has 46,411 housing units with the presence of lead-based paint in them. This is 48.8 percent of housing units, a figure much lower than that of the state (58.4%) and slightly lower than that of the nation (49.5%). Included is a map showing the concentration of pre-1960 housing in Gloucester County. The areas with the highest percentage of pre-1960 housing are census tracts in Greenwich, Paulsboro, Westville, Deptford, Pitman, Glassboro, Newfield, and Swedesboro. In some of these communities the percentage of pre-1960 housing is over 70.0%. However, because the presence of lead-based paint in a home does not necessarily indicate exposure to an environmental hazard, other factors must be considered to determine the risks of exposure to lead hazards.

The greatest indicator of high risk of lead hazard is the condition of the housing unit. Housing that is not properly maintained has a higher risk of exposing lead hazards since it is more likely to suffer from paint chipping and flaking, as well as paint deterioration, as a result of moisture control problems from faulty plumbing, heating or roof leaks. Because housing units occupied by low-income households are more likely to suffer from neglect and improper maintenance, estimates of older housing stock occupied by lower income households may help indicate the prevalence of lead-based paint hazards. Low-income households with young children in contaminated housing are at higher risk of lead poisoning since small children are likelier to ingest paint flakes or chips.

Children under six are the persons most severely affected by lead poisoning. These children typically constitute about seven (7) percent of the population in an area. (However, because of the age breaks in the census data, we have had to use figures for children five and under.) An examination of the census data indicates that census tracts in Paulsboro, Logan, Swedesboro, Woolwich, Harrison, Mantua, Deptford, Washington, Monroe, Clayton, and Glassboro have

concentrations of children in excess of that “normal” percentage. The highest concentration of under 5 children is in Woolwich, which has 10.3 percent of the population under that age. The other municipalities average approximately 8.0 percent.

There is an overlap among the low/mod census tracts, a high concentration of pre-1960 housing, and the presence of children under the age of 5. This overlap occurs in Paulsboro, Deptford, and Glassboro. These overlap areas are ones that should receive priority in lead hazard mitigation efforts, both in terms of education and public awareness, and rehabilitation of older structures.

In addition, the NJ Dept. of Health and Human Services has deemed the following Townships to be Priority I areas for lead paint hazard mitigation:

- |               |                   |
|---------------|-------------------|
| (1) Woodbury  | (4) Clayton       |
| (2) Glassboro | (5) Swedesboro    |
| (3) Paulsboro | (6) National Park |

Thus, Gloucester County does not have a significant number of concentrations of very old housing that have a very high chance of containing lead paint. Though there are units built before 1975, which can contain lead paint, the number of units affordable to low-income households with young children is modest. (It should be noted, however, that the lead-based paint hazard remains a significant problem for other households living in high lead-base paint units.)

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.

As a younger community, the Consortium has over 46,000 units of housing that may contain high levels of lead-based paint. Children under 6, the persons most affected by lead poisoning, are concentrated in a few communities across the County.

## Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

### Program Year 1 (FY 2010) Barriers to Affordable Housing response:

The national goal of decent, safe and sanitary housing for every American is the basis of the National Affordable Housing Act. As narrated in the County's 2010-2014 Consolidated Plan, 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 endure 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

The Median Value of an existing owner occupied housing unit in 2000, according to the Census, was \$120,100, but according to the 2006-2008 ACS Estimate that value had risen to \$238,200, doubled in roughly seven years. Even with the down turn in the economy, the current housing prices are well beyond the word "affordable" to many County residents. 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 afford an average house, since the median household income (MHI) is \$78,300. Obviously, while \$78,300 may be the County's Median family income, it is not very low, or low income.

### 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

### **Cutting Building Costs, Not Quality**

Between 2001 and 2005 the cost of construction in the Northeast rose by 29%. While little can be done about rising labor and materials costs, local builders can adjust home design and construction processes to help lower costs. These include building smaller units, coordinating subcontractors and employing energy-efficient design.

## **1. 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.

**Action:** *It is beyond the ability of the County or any of its municipalities to control market forces.*

## 2. 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.

**Action:** Gloucester County through the use of HOME funding continues to assist non-profit affordable housing development. In 2010 the County anticipates that HOME funds will construct three affordable housing units through Habitat for Humanity. The County will continue to provide technical assistance to non-profit organizations seeking state and federal funds for affordable housing development both rental and homeownership.

## 3. 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.

**Action:** Continue to implement economic development initiatives to create new and better job opportunities for County residents. In 2010 the County will allocate funding for an economic development loan program to assist an estimated \_\_\_\_\_ businesses and create \_\_\_\_ new job. The County will also assist 15 to 20 lower income families to become home owners under the homebuyers program in the coming fiscal year.

## 4. 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 drawdowns 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 new 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.

The New Jersey Council on Affordable Housing (COAH) has formulated goals for affordable housing for municipalities throughout the State. Presently the Governor's Office and the State Legislature are proposing major changes to COAH which could reduce its influence over the construction of affordable housing. The process of re-defining the role of COAH could take a year to eighteen months to be finalized. Until then any mandates to build affordable housing are on hold.

**Action:** *Work with HUD and NJDCA to develop additional financial resources and a pool of qualified contractors to address the reduction or elimination of lead-based paint hazards. Continue to follow the progress of the Council on Affordable Housing (COAH) and assist municipalities to conform to the regulations that get enacted.*

## **5. 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. As mentioned elsewhere, 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.

**Action:** *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.*

## **6. 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.

**Action:** *Review building fee ordinances if requested by municipalities and recommend modifications as necessary; investigate possibility of non-profit organizations having fees waived.*

## **7. 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 available 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. One impact of high property taxes is that taxes are part of a household's monthly housing costs. Thus a potential homeowner who can afford his mortgage may not qualify when property taxes are factored in. The State of New Jersey is known as a high property tax state.

**Action:** *Work with municipalities when requested to evaluate local expenditures*

*and to develop alternative funding options, including various grant and loan program available through state and federal sources.*

### **8. Building Codes**

Building Regulations are essential to protect the health and safety of citizens and the general welfare of the community. While building codes have positive contributions, they often contribute to increased construction costs. The state's uniform building code comes under the authority of the NJ Department of Community Affairs and was adopted by New Jersey in 1977. The code is administered by local officials who are licensed and regulated by NJDCA.

Building codes are designed to insure a reasonable building life. However, the uniform code tends to be conservative and slow to accept innovative techniques.

***Action:** Work with municipalities as requested to see that codes are properly enforced, but do not inhibit the development of affordable housing.*

### **9. 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.

According to the state CHAS, 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.

- *The Uniform Site Standards were developed statewide to try to address this impediment.*

### **10. Other Issues**

- The "Not In My Backyard" (NIMBY) response
- Achievable rents without subsidies for low and moderate income persons are too low to meet operating expenses thereby making some projects infeasible to finance or require high subsidies

### **Strategies to Address the Barriers to Affordable Housing**

The County has identified the public policies that impact the cost of housing and the incentives to develop, maintain, and improve affordable housing. Many of these policies fall beyond the County, which has no legal or regulatory authority of its own. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. To varying degrees the Consortium municipalities each have addressed their zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally by most of the municipalities. Several municipalities employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

## HOME/American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

### Program Year 1 (2010) Action Plan HOME/ADDI response:

1. Gloucester County continues to fund four activities, other than Administration, from their HOME allocation. In FY 2010 the County has allocated \$182,648 for Owner Occupied Housing Rehabilitation Assistance, \$90,000 for Tenant Based Rental Assistance, \$170,000 for the Home Buyers Program, \$268,530 for non-profit affordable housing development of which a minimum of \$118,530 will go to a designated CHDO.

#### **Owner Occupied Housing Rehabilitation Assistance Program**

The County will continue its Owner-Occupied Housing Rehabilitation Program which

provides financial assistance to low and moderate income homeowners. The financial assistance is provided for the repair or rehabilitation of substandard housing to meet local building codes and Section 8 Housing Quality Standards, and to ensure safe and sanitary living conditions. Approximately \$450,000 annually is anticipated to be made available for this program. In 2010, in addition to HOME funds, the County has allocated \$200,000 of CDBG funds and \$50,000 of Program Income to this activity. The Program Income is derived from recaptured housing rehabilitation loan proceeds.

The County will continue to work with local banks to leverage special financing packages for housing rehabilitation assistance, which will be targeted for moderate households who have greater ability to repay private loans. The county anticipates that up to 40 units occupied by low and moderate income households, of all sizes and ages will be completed in 2010. All of the funding provided for this program will be on a first-come-first-serve basis Countywide.

### **Homebuyers Assistance Program**

\$170,000 in 2010 HOME Program funding is being set aside to provide homebuyers assistance to low- and moderate-income households. These funds will be used to provide down payment assistance. The existing down payment assistance program is being administered by the Gloucester County Division of Housing and Community Development, which is being marketed affirmatively throughout the County. This program is being pursued with active involvement from local banks and mortgage companies that provide permanent mortgage financing for low- and moderate-income homebuyers. Subsidies of up to \$10,000 per household will be allowed. The County anticipates assisting up to 20 low- and moderate-income households annually, either current renters or owners, of all family size.

### **New Construction for Homeownership or Rental Housing**

\$268,529 in HOME funding is allocated annually in 2010 to assist CHDO and non-profit organizations to construct affordable housing to be sold to low and moderate income households or retained by the non-profit as affordable rental units. Habitat for Humanity provides housing for homeownership and had been the principle developer of housing under the previous five-year plan. The county has two certified CHDOs, Habitat for Humanity and People for People. Requests for Proposals are being accepted from both CHDOs and other non-profit affordable housing developers for use of the 2010 funds. The county conservatively estimates the creation of 4 new affordable homes during the coming fiscal year.

### **Acquisition, Rehabilitation and Resale / Affordable Rental**

Gloucester County has received Neighborhood Stabilization Program funding of \$2.5M to acquire 20 foreclosed homes, 16 of which will be rehabilitated and sold to low, moderate and middle income households. It is estimated that these units will be subsidized at an estimated \$100,000 per home to make them affordable. The remaining 4 units will be rehabilitated and deeded to the Housing Authority of Gloucester County for affordable rental housing. This program will complete an estimated 8 during FY 2010.

**Geographic Distribution:** The Homebuyers Assistance Program and New Construction-Sales/Rental Housing Program are available County-wide. The Acquisition, Rehab & Resale Program is part of the County's NSP program and is restricted to Paulsboro and Woodbury.

### **Tenant-Based Rental Assistance**

The Gloucester County Board of Social Services occasionally has contact with families and individuals who are either homeless or in danger of becoming homeless and for whom there is no source to provide homeless prevention services.

The Gloucester County HOME program has allocated \$90,000 in funds for Tenant Based Rental Assistance to assist an estimated 15-17 households. It is understood that this rental assistance is temporary. The Housing Authority will strongly encourage recipients to apply for more permanent assistance through the Housing Authority's other programs.

Where HOME-assisted project units are made available for rent, the County through the Gloucester County Housing Authority will comply with affordability controls and income targeting requirements for rental housing, as contained in 24 CFR 92.252. The County Housing Authority will also be responsible for the administration of rents, monitoring of tenant eligibility, and to ensure the on-going maintenance of all project units during the period the tenant receives rental subsidies.

### **2. Resale/Recapture Provisions**

If HOME-assisted project units are made available for sale, the County and its sub recipients will comply with home buyer guidelines for any resale, as are contained in 24 CFR 92.254 (a) (4). In effect, the following guidelines must be followed to ensure affordability of the housing unit:

- Owner-occupied housing must remain affordable to low-income home buyers up to 20 years for newly-constructed housing and 15 years for all other housing based on the total owner assistance provided. Affordability begins at the time of the initial sale to the home buyer. To insure compliance with such requirements, the County or its sub recipients shall place a lien on the property requiring repayment of the assistance proportional to the time that the owner has been in the unit.
- Rental housing that is assisted with HOME funds must also remain affordable for up to 15 years or 20 years for new construction. During the period of affordability tenants must be annually re-certified as meeting the Section 8 income limits set by HUD and the units must be inspected. The affordability of the units will be enforced by deed restrictions following the schedule prescribed in 24 CFR 92.252(a)(5).

3. Gloucester County will not use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.

4. Gloucester County will not receive ADDI funding in 2010

## **Affirmative Marketing**

HOME funding will be made available in conformity with the nondiscrimination and equal opportunity requirements specified in statutes and regulations (24 CFR 92.35 1 (b)). The County of Gloucester has procedures and requirements that require developers of housing to affirmatively market all HOME housing with five or more units through the provision of information regarding the availability of units that are vacant after construction or rehabilitation or that later becomes vacant. Affirmative marketing steps listed below together with good faith efforts to provide information and otherwise attract eligible persons from all racial, ethnic, and gender groups in the housing market area to the available housing. The County has established the procedures, requirements and assessment criteria for marketing units in the HOME Program that are appropriate to accomplish affirmative marketing objectives. The County will provide for the annual assessment of the affirmative marketing program to determine that the policy is followed along with good faith efforts to ensure that procedures, requirements, objectives and, as necessary, corrective actions have been taken. The following affirmative marketing policy consists of five components and has been, by incorporation into the HOME Program design documents, adopted by the County of Gloucester.

- a. Methods for Informing the Public, Owners and Potential Tenants about Federal Housing Laws and Gloucester County Affirmative Marketing Policy.

Gloucester County will issue a press release at the following times:

1. Upon receipt of approval of the program description.
2. When applications for the program are being accepted.
3. At the execution of project contracts with developers.
4. When other items of interest develop.

The press releases will be issued for publication to County newspapers serving the area population.

Special outreach efforts will be made to disabled persons and female-headed households through social service agencies whose clientele would include those persons. Division of Housing and Community Development will also network with the many social service agencies within its jurisdiction to address this population. In particular, the County Office for Disability Services will play integral parts in ensuring that the disabled population and their needs are addressed.

Each owner will be required as part of the affirmative marketing procedures to execute within the agreement a certification with respect to affirmative marketing. Affirmative marketing steps will consist of good faith efforts to provide information and otherwise attract eligible persons -from all racial, ethnic and gender groups in the housing market area to the available housing. Procedures required shall be the use of community organizations, churches, employment centers, fair housing groups, and/or housing counseling agencies to bring to the forefront awareness of projects funded by HOME and their implications for area residents. Such participation may take the form of letters from project owners to such groups, as well as the posting of a sign in the lobby of the building indicating project description, project

funding source and project impact. All displays shall reflect the equal opportunity logo type or slogan displayed on the poster.

Specifically, for each owner/sponsor, the affirmative marketing requirements and procedures must include:

1. Methods for informing the public and potential tenants about federal fair housing laws and the grantees affirmative marketing policy (such as the use of the Equal Opportunity logo type or slogan in press releases and written communications to fair housing and other groups).

2. Requirements and practices each owner must adhere to in order to carry out the grantee's affirmative marketing procedures and requirements (i.e., use of commercial media, use of community contracts, use of the Equal Housing Opportunity logo type or slogan, display of fair housing poster).

3. Procedures to be used by owners to inform and solicit applications from persons in the housing market area who are not likely to apply for the housing without special outreach (i.e., use of community organizations, churches, employment centers, fair housing groups or housing counseling agencies).

b. Procedures to be Used to Inform Persons of All Racial, Ethnic and Gender Groups About the Availability of Vacant Rehabilitation Units

Subsequent to the Newark Area Office of HUDs notification of its approval of the Application for HOME, it will publish in designated County newspapers a display ad containing the public notice of the availability and nature of housing assistance under the HOME Program in Gloucester County. The notice will run at least once and will include prominent use of the Equal Housing Opportunity slogan in bold face type. The public notice will be designed in conformance with 37 CFR 6700, ADVERTISING GUIDELINES FOR FAIR HOUSING, 4/1/72. A copy of the public notice will contain the Equal Opportunity Logo type and slogan. A copy of the notice will be maintained in the agency files.

The County of Gloucester will issue press releases at the following times:

1. Upon receipt of approval of the program and to give general information.
2. When applications are being accepted.
3. At the execution of the contract.
4. When human interest stories develop.

The releases will be issued to the designated County newspapers. Social service agencies to which special need households are referred will be contacted and provided with program information and opportunity for program participation.

- c. Procedures to be used by Owners to Inform and Solicit Applications From Persons in the Housing Market Area Who Are Not Likely to Apply for Housing Without Special Outreach.

The 2000 U.S. Census Data shows that the County of Gloucester contains several rural areas with pockets of housing in need of repair. Therefore, special outreach efforts will be directed to these areas by the County.

As part of the agreement commitments for rental rehabilitation assistance, each owner will be required to:

1. Use of the Equal Housing Opportunity logo, slogan, or statement in all advertising
2. Where appropriate to advertise, use media, including minority outlets, likely to reach persons least likely to apply for the housing.
3. Accept fair housing policy.
4. Display a Fair Housing poster in the rental and sales office.
5. Where there is a project sign, display the Equal Housing Opportunity logo.

- d. Records That Will Be Kept Describing Efforts Taken by the County and the Owners to Affirmatively Market Units and Records to Assess the Results of These Actions

The County and the owner will be required to maintain the records showing the results of rental interest, including property characteristics with respect to unit availability, size, occupancy and rent; income characteristics with respect to the area median and those below 50 percent, between 50 percent and 80 percent, above 80 percent; race and ethnicity; household size; female head-of-household characteristics; and type of rental assistance sought, if applicable. These data will be compared to actual program or project rent-up and an assessment will be made with respect to program interest and satisfaction of area need relative to household type seeking assistance.

- e. Description of How the County of Gloucester Will Assess the Affirmative Marketing Efforts of Owners and the Results of Those Efforts and What Corrective Actions Will Be Taken Where an Owner Fails to Follow These Affirmative Marketing Requirements.

- The County and the owner participant in the HOME Program will assess affirmative marketing efforts and the impact of these efforts by an evaluation of the data described in the previous paragraph.
- Corrective actions, which may be taken for failure to follow affirmative action requirements, may include debarment from other publicly-funded

programs, notification of improper actions being sent to the U.S. Dept. of Housing and Urban Development, and legal actions.

## Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as “troubled” by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

### Program Year 1 (FY 2010) Action Plan Public Housing Strategy response:

1. The County wishes to maintain an excellent quality of life and living environment for its public housing tenants. The Gloucester County CDBG and HOME programs are involved in funding a Tenant Based Rental assistance program through the Housing Authority of Gloucester County. The County will provide \$90,000 of HOME funds to assist 15 to 17 homeless and at-risk households with temporary rental assistance while permanent housing is being sought. As an element of the Gloucester County Neighborhood Stabilization Program funding was included to acquire four foreclosed homes to be rehabilitated and deeded to the Housing Authority of Gloucester County for affordable rental housing. The remaining NSP funds will be used to acquire and rehabilitate 16 foreclosed homes to be sold to vary low, moderate and middle income households. The County will work with the two Housing Authorities to determine if any public housing residents are eligible and qualified to participate in this homeownership opportunity.

Resident Involvement:

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 refers 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 2010 goals. The plan 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” id 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.

2. Neither of the public housing authorities operating in Gloucester County are designated a "troubled" or otherwise are performing poorly. The Housing Authority of Gloucester County does not expect to lose any inventory over the next five years. The Glassboro Housing Authority proposes to demolish two obsolete public housing development with 76 units and to replace them with housing vouchers.

## Specific Housing Objectives

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

### Program Year 1 (FY2010) Action Plan Specific Objectives response:

The Gloucester County Division of Housing and Community Development has developed a plan to address the key issues raised in the course of the housing analysis, and which met the HUD requirements for elements to be addresses by this plan.

The five overarching goals, intended to benefit low- and very low-income persons are:

- 1) To provide decent housing
- 2) To provide a suitable living environment
- 3) To expand economic opportunities
- 4) Prevention of Chronic Homelessness
- 5) Increase Minority Home Ownership

Gloucester County has adopted the following AFFORDABLE HOUSING STRATEGIES.

Each of the objectives, issues, and concerns described above has been reviewed carefully by the local officials and the public to obtain consensus on the relative importance of each. Further, efforts were made to ensure that all topics of concern were fairly included and presented in this plan.

### *Housing Priorities and Goals*

- ***Priority 1: Preservation of the existing affordable housing stock in residential neighborhoods (renter and owner occupied).***

**Goal:** Assist 40 lower income households during FT 2010 through the Gloucester County Owner Occupied Housing Rehabilitation Program. Some additional units will be rehabilitated through COAH Regional Contribution Agreements in the Borough's of Paulsboro and Swedesboro.

**Resources:**

*Federal:* CDBG, HOME and Program Income

*State:* None

*Private/Other Local :* Local lenders and Paulsboro & Swedesboro RCAs

### **Description and Proposed Accomplishments:**

The County will continue its Owner-Occupied Housing Rehabilitation Program which provides financial assistance to low and moderate income homeowners. The

financial assistance is provided for the repair or rehabilitation of substandard housing to meet local building codes and Section 8 Housing Quality Standards, and to ensure safe and sanitary living conditions. Approximately \$450,000 annually is anticipated to be made available for this program split roughly evenly between CDBG and HOME funds. Additionally, the county will supplement this funding with Program Income derived from recaptured housing rehabilitation loan proceeds.

The County will continue to work with local banks to leverage special financing packages for housing rehabilitation assistance, which will be targeted for moderate households who have greater ability to repay private loans. The county anticipates that up to 40 units occupied by low and moderate income households, of all sizes and ages will be completed each of the five years of this Consolidated Plan for a total of 200 units.

**Geographic Distribution:** All of the funding provided for this program will first come first serve Countywide.

**Proposed Budget : Owner Occupied Rehab**

FY 2010: \$382,648 (CDBG, HOME & Program Income)

**Proposed Beneficiaries:**

FY 2010: 40 households

• ***Priority 2: Increase homeownership for lower income households through homebuyer assistance, new construction & Rehab / Resale***

**Goal 1:** Assist 15 lower income households to achieve homeownership.

**Goal 2:** Assist CHDO and other non-profit housing developers to create 2 new affordable housing units

**Goal 3:** Acquire, rehabilitate and sell 8 housing units to low, moderate and middle income residents (NSP)

**Resources:**

*Federal:* CDBG, HOME, Neighborhood Stabilization Program

*State:* NJHMFA

*Local:* Financial Institutions and Non-profit Organizations

**Description and Proposed Accomplishments:**

**Homeownership** - \$170,000 in 2010 HOME Program funding is being set aside to provide homebuyers assistance to low- and moderate-income households. These funds will be used to provide down payment assistance. The existing down payment assistance program is being administered by the Gloucester County Division of Housing and community Development, which is being marketed affirmatively throughout the County. This program is being pursued with active involvement from local banks and mortgage companies that provide permanent mortgage financing for low- and moderate-income homebuyers. Subsidies of up to \$10,000 per household will be allowed. The County anticipates assisting up to 20 low- and moderate-income households annually, either current renters or owners, of all family size.

**New Construction for Homeownership** – Funding will be allocated annually to assist CHDO and non-profit organizations to construct affordable housing to be sold to low and moderate income households. Habitat for Humanity had been the principle developer of this housing under the previous five-year plan. The county conservatively estimates the creation of 4 new affordable homes during the coming fiscal year.

**Acquisition, Rehabilitation and Resale / Affordable Rental** – Gloucester County has received Neighborhood Stabilization Program funding of \$2.5M to acquire 20 foreclosed homes, 16 of which will be rehabilitated and sold to low, moderate and middle income households. It is estimated that these units will be subsidized at an estimated \$100,000 per home to make them affordable. The remaining 4 units will be rehabilitated and deeded to the Housing Authority of Gloucester County for affordable rental housing. This program will complete an estimated 8 during FY 2010.

**Geographic Distribution:** The Homebuyers Assistance Program and New Construction-Sales Housing Program are available County-wide. The Acquisition, Rehab & Resale Program is part of the County’s NSP program and is restricted to Paulsboro and Woodbury.

**Proposed Budget : Homebuyer Assistance**

FY 2010: \$170,000 (HOME & Gloucester County Housing Auth.)

**Proposed Beneficiaries:**

FY 2010: 15-20 households

**Proposed Budget : New Construction – Sales Housing**

FY 2010: \$150,000+ (HOME & Non-Profit funds)

**Proposed Beneficiaries:**

FY 2010: 4 households

**Proposed Budget : Acquisition, Rehab & Resale**

FY 2010: \$1.25M (NSP funds)

**Proposed Beneficiaries:**

FY 2010: 8 households

- ***Priority 3 Preservation and expansion of existing affordable housing through Tenant Based Rental Assistance.***

**Goal:** Assist 85 lower income households by FY 2014 through the Tenant Based Rental Assistance Program administered by the Housing Authority of Gloucester County

**Resources:**

*Federal:* HOME

**Description and Proposed Accomplishments:**

The County will continue its Tenant Based Rental Assistance Program which rental

housing assistance to individuals and families that are homeless. Approximately \$90,000 annually is anticipated to be made available for this program with HOME funds.

The County anticipates that up to 15 - 17 households will be assisted each of the five years of this Consolidated Plan for a total of 85 units.

**Geographic Distribution:** All of the funding provided for this program will be first- come-first-serve Countywide.

**Proposed Budget : TBRA**

FY 2010: \$90,000 (HOME)

**Proposed Beneficiaries:**

FY 2010: 15 households

**•Priority 4: Expansion of Affordable Rental Housing**

**Goal:** Assist 4 very low income households by FY 2012 through the Neighborhood Stabilization Program through the acquisition rehabilitation and rental of four foreclosed housing units by the Housing Authority of Gloucester County

**Proposed Budget : New Construction – Sales Housing**

FY 2010: Approximately \$400,000 from the NSP funding

**Proposed Beneficiaries:**

FY 2010: 2 households

## Specific Homeless Prevention Elements

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

### Program Year 1 (2010) Specific Homeless Prevention Element response:

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 through the Homelessness Prevention and Rapid Re-housing Program (HPRP).

Based on the Continuum of Care the County proposes the following strategies and objectives to address the issue of homelessness:

***Priority: Increase Housing Facilities and Services for Homeless and Special Needs Populations***

**Description and Proposed Accomplishments:** For the upcoming five year period, the County will be allocating approximately \$1.1 Million in CDBG funding for public services that address the needs of special populations. The specific services to be assisted annually will be determined through a Request for Proposal process. For 2010 the proposals are to be submitted to the Division of Housing and Community Development by June 16, 2010. A determination will be made and details of these activities provided in this narrative prior to submission to HUD on July 15, 2010. The funding provided will leverage other social service and private funding available to these non-profit agencies.

Housing counseling and homeless prevention assistance will be provided through HPRP funding for the period 2009-2011; ongoing information and referral services for the disabled community through the Gloucester County Office of Disability Services.

**Geographic Distribution:** With the exception of the educational services provided by the Genesis Save the Children Program, which are limited for Glassboro public housing residents, the human services provided by the Glassboro Human Service Committee, which are provided for Borough residents, and the Newfield Terrace Community Center whose activities are provided for residents of the Newfield Terrace Section of Franklin Township, the remainder of the services are open to all residents of the County.

**Description and Proposed Accomplishments:** Approximately \$1.0 Million in funding from the Social Services Block Grant (SSBG), Social Services for the Homeless (SSH), Emergency Assistance (EA) and Federal Emergency Management Agency (FEMA) programs have been allocated to provide emergency shelter and transitional housing for the homeless.

**Geographic Distribution:** All assistance for the emergency and transitional housing is available to residents Countywide. For the most part, the facilities are scattered throughout the County. The family shelter is located in Elk Township, transitional housing facilities are located in Glassboro and Paulsboro, and hotels and motels used for placement are available throughout the County.

***Priority: Improve coordination and communication among homeless and supportive service providers.***

The County hopes to be able to continue the coordination and participation gained from the citizens participation process for the development of this Annual Plan. Stronger ties among service agencies, especially among social service providers, permanent housing providers, and training and employment service providers will be sought to provide a “continuum of care” for those most in need. The participation in CEAS Committee activities will be continued to be encouraged. Additionally, tighter data collection, analysis and dissemination methods for needs information are being undertaken so that program and resource planning can be accomplished more effectively. These activities will be pursued with general administrative funding from various federal and state programs, including SSBG (Social Services Block Grant).

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 eight 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 Youth and Family Services. 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 24hour emergency safe housing for women and their children suffering for 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.

The County has developed and implemented a Discharge Coordination Policy in order to prevent the discharge of persons from medical institutions or other systems of care resulting in homelessness. Discharge policies and programs are in place in a number of instances. The County will continue to coordinate consultation between the agencies and institutions involved to assure the creation of viable and realistic policies and programs. However, it should be noted that the lack of affordable housing in Gloucester County sets many individuals up for failure and results in increased recidivism.

## Antipoverty Strategy

Describe the actions that will take place during the next year to reduce the number of poverty level families.

### Program Year 1 – (FY 2010) Action Plan Antipoverty Strategy response:

As narrated in the 2010-2014 Consolidate Plan portion of this submission, poverty is often a difficult situation from which to escape and is a significant concern in Gloucester County. In comparing 2000 Census statistics on poverty to the 2006-2008 American Community Survey 3-Year Estimate the number of persons in Gloucester County has had virtually no change. Since the county population has increased by almost 12% the County views their efforts since 2000 as successful in addressing the needs of very low income / persons below the poverty level, to achieve an increase level of job training and education and employment. More detailed Poverty statistics are documented in the Consolidated Plan and are not repeated here.

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 and assist in providing opportunities to escape the cycle of poverty. These include:

- the 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 Economic Development, the Division of Housing and Community Development Services 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 assist persons obtain 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 also provide important training and educational opportunities for local residents.
- 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 also supports programs and activities that promote a stable and growing economy. CDBG funds are budgeted to create an Economic Development Revolving Loan Program to assist business renovate, expand and create new job opportunities for low and moderate income residents. The exact parameters of the new program have yet to be developed.

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.

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.

Overall, the County welfare and social service agencies will continue to work closely with the employment and training agencies, and educational institutions in the County, to provide alternatives and opportunities to achieve financial independence and stability. The Department of Economic Development, Division of Housing and Community Development, will provide additional federal funding to expand those opportunities, and to help address the affordable housing problems of households in poverty.

In sum, the programs currently operated represent successful coordinated efforts to address housing and economic issues that surround the homeless and lower income households. The County recognizes that the need for assistance far exceeds current level of available resources.

During 2010, all funds will be used to benefit low/mod income persons; no funds will be used for slum / blight activities.

## Community Development

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.  
\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

### Program Year 1 (2010) Action Plan Community Development response:

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 Housing and Community Development 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 our County in light of public input and visions of our future. These objectives are:

- ◆ To provide high quality public facilities, such as parks, Senior Centers 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 and 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

This FY 2010 Annual Action Plan clearly defines each specific objective and provides detailed information in the Project Descriptions, and the Project Sheet Narratives in Section 4.

The primary obstacle to meeting underserved needs is a lack of funds. There are many needs in all of the areas - public facilities, public services, infrastructure, and economic development – and municipal resources go only so far. The development of more and better jobs for low and moderate income persons would help reduce the scale or scope of needs as well.

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. The Community Needs Table is comprised of subcategories with ratings of Low, Medium, and High. It also estimates a five year total expenditure for each subcategory.

An examination of annual allocation of CDBG funds will show that the County has always emphasized expenditures which would remain a sound investment over time. Rehabilitation of housing and public facilities as well as economic development efforts have been a constant priority. Further, expenditures on high priority services are usually made only where other sources could not be located.

The Five-Year Consolidated Plan provided a detailed description of the non-housing community development needs. In summary the specific strategies are:

### **1) Increase Support for a Wide Array of Public Services**

As indicated by the results of the priority needs survey and comments received during the public comment period during the Consolidated Plan process, public service needs with respect to youth and seniors 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 Economic Development, Division of Housing and Community Development, 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 the following three public service programs in FY 2010.

- RFPs for these services are to be submitted to the County June 20 and the programs selected will be inserted here.

**Resources:** Additionally, the County, through its staff at the Department of Economic Development, Division of Housing and Community Development, 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.

## **2) Provide Financial Assistance and Technical Support for Public Facility and Infrastructure Improvements**

As already mentioned above, 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. The New Jersey State Budget proposed for July 2010 through June 2011 provide reduced levels of funding for municipal and school aid. Additionally, many state programs that provide infrastructure and social service funding are being significantly reduced and many are being eliminated. 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 Economic Development, Division of Housing and Community Development, 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 seven (7) infrastructure and eight (8) public facility project during FY 2010. Several public infrastructure / public facility projects will be completed to the coming year with CDBG-R ARRA funding

**Resources:** The staff of the Department of Economic Development, Division of Housing and Community Development, 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.

### **3) Foster Local Economic Development and Neighborhood Revitalization**

With the growing ranks of homeless and households in need of financial assistance for housing, among other necessities, it is evident that there is growing need for employment opportunities for the County's residents. Additionally, because economic development provides for a healthy tax base, many municipalities have developed individual organizations and initiatives to encourage this type of development in their communities. The County supports these initiatives because it believes that ultimately new business and industry within the County will benefit all residents.

**Resources:** To this end, for the short and long-term, the County, through its CDBG Program, will create an Economic Development Revolving Loan Program to provide leverage funding, in the form of low-interest loans, for the relocation or expansion of small business in the County. The County already has been working with local banks, the Economic Development Administration, the Small Business

Administration and local chambers of commerce to develop projects that are suitable for the community and provide jobs for low-income residents. This assistance will be provided as necessary and appropriate to make a project successful. Additionally, agencies receiving this assistance must ensure that jobs for low-income residents will be retained, created or expanded as a result of this assistance. All businesses receiving economic development assistance will be required to work with the County's Workforce Investment Act Programs to develop job training and employment opportunities and/or recruit new employees. This will ensure the success of meeting the objectives of the CDBG Program. The County hopes to assist businesses to remain or relocate in the County to provide employment opportunities for low and moderate-income residents over the next five-year period.

Additionally, the County will work with municipalities to target additional funding to areas in need of downtown revitalization. Revitalization improvement programs have been implemented in Clayton, Glassboro, Monroe Twp., Woodbury, Westville, and Paulsboro, where it is important to retain local business to maintain community character and stability. When possible, additional economic development assistance will be linked to these programs to bolster revitalization efforts. Through these programs, the County hopes to assist 5 - 5 businesses annually.

These priorities translate to the following specific activities:

### **Priority One - Provide financial support for a wide range of public services for the lower income population.**

**Goal** - Direct assistance to [redacted] lower income households.

**Description and Proposed Accomplishments** - As described above, the County will allocate \$229,973 in CDBG funding for services for special needs populations, senior and youth for the FY 2010 program year.

- Specific services to be funded in FY 2010 will be determined through the Request for Proposal process and will be finalized prior to this plan being submitted to HUD.

**Geographic Distribution** - The services described above are limited to low- and moderate-income residents county-wide.

### **Priority Two - Provide financial assistance and technical support for public facility and infrastructure improvements**

**Description and Proposed Accomplishments** - For the upcoming program year (FY 2010), the County will be allocating \$590,986 in Gloucester County CDBG funding, \$25,000 in Reprogrammed Funds and \$159,801 in Washington Township CDBG funding towards infrastructure and public facilities improvement projects in thirteen (13) municipalities. The projects will be carried out by local municipalities and will be jointly funded by local resources. These projects include: neighborhood facilities, street improvements, sidewalk and removal of architectural barriers improvements.

**Geographic Distribution** – All these activities will be in low-income areas or directly target primarily low- and moderate-income households.

- ♦ **Borough of Clayton \$13,400.00** - Reconstruct the intersection of North New Street and South Dennis Drive to eliminate poor drainage conditions causing local flooding.

- ♦ **Deptford Township \$67,505.00** - Reconstruction and safety improvements to Arline Avenue between Kohler Avenue and Cooper Street (CR 534) a distance of approximately 650 feet. Work to include milling, base repair & compaction and resurfacing.

- ♦ **East Greenwich Township \$60,000.00** - ADA improvements to public library, including ramps and parking. Currently the East Greenwich Township Public Library has insufficient ADA parking and access to the library. The goal is to bring the facility into compliance with ADA guidelines

- ♦ **Borough of Glassboro \$47,484.00** - Street improvements on E. New Street from Main to Delsea Drive (\$22,484); ADA curb cuts on Bristol Dr. @ Sommerset Rd; Sears entrance and Sylvan Terr.: Greentree Rd. and Sylvan Terr.; Alfred Ave. @ Ronald, Maccielli, and Overbrook Avenues; Lewis Ave. @ Ronald, MacClelland and Overbrook. (\$25,000)

- ♦ **Logan Township \$70,000.00** - Phase II of Rehabilitation and conversion of Bridgeport School as a Senior Citizen Center. Work to include bathroom, ceilings and flooring. HVAC and electrical improvements will be completed as necessary to restore occupancy.

- ♦ **Township of Mantua \$72,000.00** – Elevator replacement in municipal building and elevator installation in Senior Citizens Center. These public improvements provide complete access to the handicapped at each of these facilities.

- ♦ **Borough of National Park \$70,050.00** - ADA curb cuts on Hessian at Lincoln, Temple Place and St. James Walk and curb and sidewalk improvements along St James Walk.

- ♦ **Borough of Newfield \$25,000.00** – Reconstruction of roof on Senior Citizens Center

- ♦ **Borough of Swedesboro \$52,547** - Construct ADA accessible curb cuts for pedestrian safety on Second Street between Colin Street and Church Street. The work will include removal and replacement of the curbs and sidewalks at 16 individual locations and reconstruction as necessary to provide safe new curb ramps and the required accessible landings at the top of each ramp.

- ♦ **Township of West Deptford \$68,000.00** - Sidewalks and curb cuts on Grove Avenue from Woodbury Terrace to Crown Point. These

improvements will allow for handicapped accessibility from the various neighborhoods to the Township Building, Township Library, and athletic fields.

- ♦ **Borough of Woodbury Heights \$30,000.00** - Construction of ADA bleachers and paved walkways to connect the athletic fields to the new Recreation Center that will allow full complex accessibility to the handicapped.

- ♦ **Township of Woolwich \$30,000** – Installation of ADA bleachers and walkways at High Hill Park East and High Hill Park West. These parks has ADA parking areas but require walkways from the parking to the athletic fields and ADA bleachers for handicapped residents.

- ♦ **Township of Washington \$159,802** – The Township proposes to reconstruct Ardmore Avenue from Tuckahoe Road to the Black Horse Pike and Harvard Avenue from Barnsboro Road to Hyannis Avenue. If funding allows a portion of Hyannis Avenue adjacent to Harvard will be added.

### **Priority Three - Foster local economic development and neighborhood revitalization**

**Description and Proposed Accomplishments** – \$150,000 in CDBG funding is budgeted for FY 2010 for economic development and neighborhood revitalization activities during the FY 2010 program year.

**Geographic Distribution** – Economic development loans may be made available to business creating or retaining jobs anywhere in the County. All jobs created as a result of these activities will be made subject to Section 3 requirements, and whenever possible, participants from the county's Workforce Investment Act programs will be given priority for these positions. However, business relocating into the County will be encouraged to site facilities that are accessible to public transportation.

## **Housing Opportunities for People with AIDS**

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

### **Specific HOPWA Objectives**

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

### **Program Year 1 (2010) Housing Opportunities for People with AIDS response:**

The responses below are limited to the use of HOPWA funds by in Gloucester County. As identified in greater detail in the Five-Year Consolidated Plan, the AIDS Coalition of Southern New Jersey, located at 100 Essex Avenue, Suite 300, Bellmawr, NJ 08031, is the primary provider of services for persons with HIV/AIDS in Camden, Gloucester, Burlington and Salem Counties, including medical case management, food, , employment services, housing, support groups, legal assistance, transportation, and education assistance.

The AIDS Coalition of Southern New Jersey also operates the Ray of Hope Drop-on Center at 523 Stevens Street in Camden, providing access to a variety of care services including Medical Case Management, HIV Prevention Services, HIV Testing, Care Outreach and various amenities including a place to shower, laundry facilities, light snacks, telephone, computer access, personal care packages, etc. Additionally, the Coalition operates the Positively Nutritious Food Bank in Camden which acknowledges the special nutritional needs of individuals living with HIV/AIDS and provides sources of food in order to keep clients healthy. The Food Bank delivers directly to the clients.

1. 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. During the next year, the City proposes to continue utilize HOPWA to provide housing assistance vouchers to eligible clients under a Department of Community Affairs rental assistance program for HIV/AIDS individuals and their families. Mr. Alfred J. Dansbury of the Camden Department of Development and Planning and Ms. Kelly Mobley of the Camden Bureau of Grants Management are the contact persons for the Camden MSA HOPWA grant.

2. During the next year of the County's Action Plan, the Camden MSA will be provided housing vouchers to approximately 90 units of housing for HIV/AIDS clients and their families. These families will be receiving supportive housing assistance through the New Jersey Department of Community Affairs Office of HIV/AIDS Housing Unit and the AIDS Coalition of Southern New Jersey.

3. The Camden MSA will meet its specific objective by providing affordable housing to 90 very low and low-income individuals with HIV/AIDS and their families in Camden, Gloucester and Burlington counties.

4. The Camden MSA did not provide assistance in: (1) short-term rent or mortgage and utility payment programs or (2) in-house facilities, such as community residences and SRO dwellings. Camden HOPWA MSA was strictly used for a rental assistance program administered through the City of Camden's Division of Housing Services. The program provides a significant benefit to improving access to safe and affordable housing and reducing the risks of homelessness.

5. The Camden MSA HOPWA program did not use any leveraged funds to address the needs of the clients and their families.

6. Gloucester County has the least number of HIV/AIDS cases in the Camden HOPWA MSA, therefore Camden County receives the largest number of rental assistance vouchers in the program. There were 1,591 persons living with HIV/AIDS in Camden County. Burlington County had 595 cases and received the second highest number of vouchers and Gloucester County had 344 cases and

received the lowest number of vouchers. As vouchers are provided to clients on the waiting list additional persons will be screened to receive housing vouchers.

7. There were no barriers encountered to report or actions affecting the delivery of the program. No recommendations have been received concerning program improvement.

8. The demand for decent, affordable housing for the HIV/AIDS population far exceeds the availability of resources provided to the Camden MSA. Other sources of funding should be acquired to leverage the current HOPWA funds to increase the level of service.

9. The Annual HOPWA Progress Report will be prepared and submitted to HUD this year. This report will specifically detail the number of clients served, ethnic and income analyses and a full program description and budget.

### **Specific HOPWA Objectives**

The City of Camden starting in 2009 became the administrators of the Camden MSA HOPWA. The City will administer the housing assistance program for HIV/AIDS clients in coordination with the New Jersey Department of Community Affairs Office of HIV/AIDS Housing. The provision of safe, decent, affordable housing for HIV/AIDS clients and their families continues to be the goal of the program.

## NON-HOMELESS SPECIAL NEEDS HOUSING

### Non-homeless Special Needs (91.220 (c) and (e))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

#### Program Year 1 (FY 2010) Action Plan Non-homeless Special Needs response:

In light of the analysis in the 2010-2014 Consolidated Plan, Gloucester County has opted to focus its attention on the following special needs populations:

- The elderly
- The developmentally disabled and the physically handicapped

As described in that 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 process with service providers. 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.

In light of these considerations the County has established the following priority objective:

#### **Increase Housing Facilities and Services for Homeless and Special Needs Populations**

Despite the discrepancies in the data on the number of households needing emergency assistance, there are individuals and families in dire need of shelter and supportive services that routinely pass through the service delivery system. Emergency shelter, transitional housing, homeless prevention assistance, and supportive services should be increased to address the needs of the homeless, including those with special needs.

In addition to improving coordination and needs assessment, the County will also seek to continue and expand currently existing facilities and programs. As mentioned above, with the use of HOME Program funding, CHDOs will be encouraged to develop housing that is accessible to persons with special needs. Many of the programs that exist provide emergency and short-term preventive solutions. Alternatives such as comprehensive transitional housing programs will

be more vigorously pursued because they foster independent living and provide longer-term solutions. Efforts and initiatives will be supported by funding from: the Community Development Block Grant; the Emergency Shelter Grant; the HOME Program; the Supportive Housing Program; the Shelter Plus Care Program; the Section 202 and Section 811 Programs; HOPWA (Housing for People with AIDS); and various state social service subsidy programs, in conjunction with private investor contributions.

Within the special needs population, the County's first priority will be to provide services and support for the elderly. As one of the largest segments of the population, and one in need of a wide range of assistance, the County will focus on assisting with housing rehabilitation and emergency repairs, providing transportation and meals, and providing respite care services.

The County's second priority will be to assist developmentally disabled and handicapped persons, especially in the provision of access to housing and public facilities, as well as providing transportation, health services, and respite care to the families of handicapped persons.

These will be the primary focus of program activities over the next five years. However, the County may change program emphases in light of changing needs in the community and the neighborhoods. The implementation of actions to address these priorities will improve the lives of these individuals and create a better community, especially for the residents of low- and moderate-income neighborhoods.

The resources expected to be available from all sources over the coming five years will not be adequate to address these needs. The problems are too many and too large to be resolved and the judicious use of those resources that are available is imperative.

The specific strategies to assist persons in these categories are addressed in Affordable Housing Needs narrative, the Homeless Needs narrative, and the Non-Housing Community Development Needs narrative .

### **Victims of Domestic Violence**

The Violence Against Women's Act of 2005 amended the Cranston Gonzales National Affordable Housing Act and now requires jurisdictions receiving funds from HUD to consider the housing needs of persons who have been a victim of domestic violence, dating violence or stalking. In Gloucester County, assistance to victims of domestic violence is provided by the Gloucester County Women's Services. This is a program of the Center for Family Services. CFF provides 16 beds in the shelter (SERV) for individuals.

Volunteers of America Delaware Valley, Inc. provides 30 beds for families who are victims of domestic violence.

Gloucester County Women's Services provides outreach and crisis hotline services to over 12,000 victims of domestic violence each year. The majority do not require housing services. This shelter provides a 30 day respite for those that do require housing during which time permanent housing is obtained.