2014-2018 CONSOLIDATED PLAN
DRAFT FOR REVIEW

PREPARED FOR:

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

NEWARK, NJ

PREPARED BY:

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CAMDEN COUNTY IMPROVEMENT AUTHORITY
COMMUNITY DEVELOPMENT PROGRAM

Executive Summary

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

1. Introduction

The 2014-2019 Camden County Consolidated Plan is a comprehensive document promoting a coordinated approach to housing and community needs, and fostering the coordination of all programs funded by the U.S. Department of Housing and Urban Development (HUD). It provides guidance on the investment of HUD dollars, as well as other federal, State and local funding dollars.

This Plan outlines the priorities by which the County's Community Development Block Grant

(CDBG) Program, HOME Investment Partnership (HOME) Program, and the Emergency Solutions Grant (ESG) funds will be invested over the next five years. Every year the County will produce an Annual Action Plan to detail specific activities to carry out the Plan's priorities and goals.

Camden County is an Urban County Consortium with HUD. This status provides the County with funding under the CDBG Program. The Consortium exists through voluntary cooperation agreements between the County and local municipalities. The current Consortium covers 2014-2017 and includes most Camden County municipalities, except the City of Camden, Cherry Hill Township and the City of Gloucester which receives their own CDBG allocation. CDBG funds are provided to Consortium members through a competitive annual application where communities develop projects which address local and Consolidated Plan priorities. County CDBG funds are administered through the Camden County Improvement Authority's Community Development Program.

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Due to its Urban County status, the County is eligible to receive funds under HUD's HOME Investment

Partnership Program. In 2011, the County entered into a consortium with the City of Gloucester and Cherry Hill Township, to administer their HOME allocation. The current consortium covers 2013-2015. HOME funds are provided to private and non-profit developers through a competitive annual application.

2. Summary of the objectives and outcomes identified in the Plan

3. Evaluation of past performance

4. Summary of citizen participation process and consultation process

5. Summary of public comments

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

7. Summary

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The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CAMDEN COUNTY	
CDBG Administrator		
HOPWA Administrator		
HOME Administrator		
ESG Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The lead agency for the preparation of the Consolidated Plan is the Camden County Improvement Authority (CCIA) through its Community Development Program. The Consolidated Plan is a comprehensive document promoting a coordinated approach to housing and community needs and fostering the coordination of all programs funded by the U.S. Department of Housing and Urban Development (HUD). It provides guidance on the investment of federal dollars, as well as other federal, State and local funding dollars. Most specifically, this Plan outlines the priorities by which the County's Community Development Block Grant (CDBG) Program, HOME Investment Partnership (HOME) Program, and Emergency Solutions Grant (ESG) program funds will be administered over the next five years.

Each year the County will produce an Annual Action Plan to detail specific proposed activities to carry out the Plan's priorities and goals. Camden County is an Urban County Consortium with HUD. This status provides the County with funding under the CDBG and HOME program. The Consortium exists through the voluntary cooperation agreements between the County and local municipalities.

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CDBG funds are provided to Consortium members through an annual application where communities develop projects which address local and Consolidated Plan priorities. County CDBG funds are administered through the Camden County Improvement Authority's Department of Community Development. Due to its urban county status, the County is eligible to receive funds under HUD's HOME Investment Partnership Program. In 1992, the County entered into a consortium with Gloucester Township, which increased its HOME allocation. Since 1992, the Consortium has also added Gloucester City and the Township of Cherry Hill as Consortium members. The current consortium covers 2012-2014. HOME funds are provided to for profit and non-profit developers through a competitive annual application process. County HOME funds are administered through the CCIA's Community Development Program, in consultation with the members of the consortium. The Camden County Improvement Authority also uses a competitive application process to award funds to Emergency Solution Grant applicants. The competitive process is conducted by the County's regional Continuum of Care. The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

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

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

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Table 2 – Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

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

Narrative

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PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Camden County Improvement Authority is required to complete a detailed needs assessment which covers housing needs, homeless needs, non-homeless special needs and non-housing community development needs. Much of the data in this section was created using information from the 2006-2010 American Community Survey (ACS) data. This data is provided by the U.S. Department of Housing and Urban Development (HUD) through its eCon Planning Suite, an online tool used to help grantees develop market driven strategies to address the needs of their communities. This tool generates the latest housing and economic data using the Community Planning and Development (CPD) mapping tool and provides greater efficiency by allowing the electronic submission of plans directly to HUD.

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NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The following tables provide a breakdown of the County's population by size, income, age and housing needs.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	417,500	435,510	4%
Households	157,344	165,376	5%
Median Income	$0.00	$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	16,550	16,215	26,530	18,120	87,980
Small Family Households *	4,409	4,519	9,405	7,970	50,850
Large Family Households *	666	1,052	2,051	1,823	9,419
Household contains at least one person 62-74 years of age	3,118	3,196	5,073	3,082	14,116
Household contains at least one person age 75 or older	4,233	4,916	4,375	1,923	5,190
Households with one or more children 6 years old or younger *	2,226	2,333	4,250	3,181	7,717
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

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Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	324	329	115	14	782	60	19	95	108	282
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	181	64	44	45	334	10	35	30	0	75
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	121	230	229	103	683	69	80	89	94	332
Housing cost burden greater than 50% of income (and none of the above problems)	6,073	1,975	424	44	8,516	5,065	4,170	4,663	1,344	15,242

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,394	3,622	4,198	726	9,940	671	3,465	6,295	5,027	15,458
Zero/negative Income (and none of the above problems)	506	0	0	0	506	385	0	0	0	385

Table 7 – Housing Problems Table

Data Source: 2006-2010 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,694	2,597	822	211	10,324	5,215	4,300	4,878	1,542	15,935
Having none of four housing problems	2,923	4,733	9,049	4,720	21,425	798	4,589	11,740	11,645	28,772
Household has negative income, but none of the other housing problems	506	0	0	0	506	385	0	0	0	385

Table 8 – Housing Problems 2

Data Source: 2006-2010 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,284	1,919	1,431	5,634	1,448	2,107	4,893	8,448
Large Related	233	303	244	780	342	673	1,121	2,136
Elderly	2,667	2,098	1,227	5,992	2,761	3,814	2,888	9,463
Other	2,696	1,833	1,865	6,394	1,297	1,108	2,248	4,653
Total need by income	7,880	6,153	4,767	18,800	5,848	7,702	11,150	24,700

Table 9 – Cost Burden > 30%

Data Source: 2006-2010 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,015	781	200	2,996	1,423	1,369	2,254	5,046
Large Related	200	54	24	278	338	534	512	1,384
Elderly	1,861	803	194	2,858	2,186	1,509	930	4,625
Other	2,423	596	75	3,094	1,232	806	1,085	3,123
Total need by income	6,499	2,234	493	9,226	5,179	4,218	4,781	14,178

Table 10 – Cost Burden > 50%

Data Source: 2006-2010 CHAS

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5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	298	245	259	119	921	59	35	99	99	292
Multiple, unrelated family households	4	29	14	14	61	30	55	24	10	119
Other, non-family households	0	20	0	15	35	0	25	0	0	25
Total need by income	302	294	273	148	1,017	89	115	123	109	436

Table 11 – Crowding Information - 1/2

Data Source: 2006-2010 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

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

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

What are the most common housing problems?

The most common housing problem faced by households in Camden County is cost burden. About 74% of low-income households pay more than they can afford for housing. The problem is more prevalent among owners than renters. A significant portion, 50% of low-income households, face a severe housing cost burden, where they pay more than 50% of their gross income toward housing costs. In addition to

the quantitative data on this problem, social service providers also reported a high percentage of people seeking assistance had housing issues.

While the economic decline relieved housing cost burden for some households, including those that left properties with mortgage payments beyond their means and new homebuyers who took advantage of low sales prices and historically low interest rates, many households faced a new cost burden. Job loss or underemployment, adjustable rate mortgages, and stable rents forced many lower-income households to put more of their income toward housing costs.

Housing problems other than cost burden, such as overcrowding or substandard kitchen/bath facilities, are relatively uncommon in Camden County. The City's newer housing stock and code enforcement efforts ensure that there are few instances of substandard housing. While some social service providers reported an increase in households "doubling up" in order to afford housing, overcrowding remains rare and affects less than 5% of low-income residents.

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

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

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:

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

Discussion

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NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,615	1,962	699
White	10,350	1,436	454
Black / African American	2,689	265	90
Asian	433	110	50
American Indian, Alaska Native	39	0	4
Pacific Islander	4	0	0
Hispanic	872	100	84

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,852	2,679	0
White	9,836	2,319	0
Black / African American	2,388	193	0
Asian	624	24	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	856	123	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,887	12,308	0
White	11,582	9,068	0
Black / African American	2,377	1,953	0
Asian	733	293	0
American Indian, Alaska Native	14	4	0
Pacific Islander	0	15	0
Hispanic	893	875	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,460	12,359	0
White	5,498	9,639	0
Black / African American	1,109	1,804	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	158	231	0
American Indian, Alaska Native	4	30	0
Pacific Islander	0	10	0
Hispanic	577	440	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

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

Discussion

The analysis of the above data for the disproportionately greater need of housing problems indicates that the following groups have percentages at least 10% higher than the jurisdiction average as a whole:

- 30-50% of median income – Asian
- 50-80% of median income – American Indian/Native Alaskan
- 80-100% of median income – Hispanics

These three groups equal 638 households experiencing disproportionately greater housing problems.

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NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,129	4,455	699
White	8,504	3,289	454
Black / African American	2,219	724	90
Asian	418	125	50
American Indian, Alaska Native	29	10	4
Pacific Islander	4	0	0
Hispanic	723	253	84

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,277	10,249	0
White	4,247	7,892	0
Black / African American	1,193	1,411	0
Asian	398	253	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	404	586	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,100	23,114	0
White	3,446	17,219	0
Black / African American	756	3,598	0
Asian	369	663	0
American Indian, Alaska Native	10	8	0
Pacific Islander	0	15	0
Hispanic	383	1,390	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,187	18,604	0
White	787	14,364	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	219	2,699	0
Asian	14	371	0
American Indian, Alaska Native	4	30	0
Pacific Islander	0	10	0
Hispanic	149	874	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

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

Discussion

The analysis of the above data for the disproportionately greater need of housing problems indicates that the following groups have percentages at least 10% higher than the jurisdiction average as a whole:

- 0-30% of median income – Pacific Islander
- 30-50% of median income – Asian
- 50-80% of median income – Asian and American Indian/ Native Alaskan

Of these groups Pacific Islanders with 0-30% median income and American Indians/ Alaskan Natives with 50-80% of median income represent less than one percent of their respective groups' population. Asians in both the 30-50% and 50-80% median income categories represent 4% of their groups' population.

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NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

This section provides data from the American Community Survey on the Housing Costs Burdens of Households in Camden County, New Jersey.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	103,588	37,638	24,088	794
White	83,023	28,252	17,024	504
Black / African American	11,297	5,592	4,204	130
Asian	4,011	1,347	1,147	50
American Indian, Alaska Native	139	28	49	4
Pacific Islander	45	0	8	0
Hispanic	3,984	1,972	1,263	84

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion

The analysis of this data indicates that there is no disproportionate housing burden on any one group within the County. Fifteen percent of the Jurisdiction as a whole has a housing cost burden of greater than 50%. The highest cost burden for any single group is American Indian/Alaskan Native with 22% of households having a cost burden of greater than 50%. It should be noted that this group makes up only 220 of the Jurisdictions 166,108 households.

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

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

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

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

The Asian community experiences a disproportionately greater need as described in section NA-20. Please see the attached map in that section for the location of the census tracts most effected.

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NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

There are six public housing authorities in the Urban County area. Four administer public housing and two have only a Section 8 Voucher programs. The Agency Plans for the public housing agencies are on file at the Camden County Community Development Program.

In addition to public housing, there are publically-assisted housing developments, some of which are owned and/or managed by the public housing authorities and which use project based Section 8 or other rent subsidies. Other units are owned by private non-profit organizations or private developers but received a subsidy that requires that the units remain affordable to low income persons for a number of years.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	361	230	0	230	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

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Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	340	56	0	56	0	0
# of Disabled Families	0	0	5	55	0	55	0	0
# of Families requesting accessibility features	0	0	361	230	0	230	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	344	111	0	111	0	0	0
Black/African American	0	0	16	116	0	116	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	1	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	11	37	0	37	0	0	0
Not Hispanic	0	0	350	193	0	193	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

DRAFT

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

Information for this section is still being collected.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Information for this section is still being collected.

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

Information for this section is still being collected.

Discussion

DRAFT

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

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

DRAFT

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	0	0
Not Hispanic	0	0

Data Source Comments:

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

DRAFT

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Non-Homeless special needs include the elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, alcohol and other drug addictions, and victims of abuse. The portion of these populations requiring special housing needs has not been quantified. Many persons with such special needs also have very low incomes. Therefore, their needs may have already been taken into account in estimating the needs of persons with very low income. However, for some people, supportive housing and housing with supportive services are needed as they are unable to undertake the daily activities without assistance. The following sections describe the groups most effected and their needs.

Describe the characteristics of special needs populations in your community:

The combination of aging "Baby Boomers" and rising life expectancy means that the elderly will make up the largest segment of persons with special needs. Age alone is associated with greater needs and less ability to perform basic activities of daily life. In addition to physical and mental disabilities that can become incapacitating, seniors may become increasingly isolated from social networks, services and amenities. Anxiety and depression, which might not be recognized by family and neighbors, can arise from isolation, loss of a spouse or partner, effects of medication, and awareness of deteriorating health – including onset of dementia.

The Census Bureau defines disability as a long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

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According to the National Alliance on Mental Illness (NAMI) mental illnesses are medical conditions that disrupt a person's thinking, feeling, mood, ability to relate to others and daily functioning. Serious mental illnesses include major depression, schizophrenia, bipolar disorder, obsessive compulsive disorder (OCD), panic disorder, and post-traumatic stress disorder (PTSD) and borderline personality disorder. Mental illness is treatable and recovery is possible.

Domestic violence is the willful intimidation, physical assault, battery, sexual assault, and/or other abusive behavior perpetrated by an intimate partner against another. One in every four women will experience domestic violence in her lifetime; 85% of victims are women. In spite of prevalence, domestic violence is one of the most underreported crimes. Violence in the home impacts children and society. The cost of intimate partner violence exceeds $5.8 billion each year nationally, $4.1 billion of which is for direct medical and mental health services. Victims of intimate partner violence lost almost eight million days of paid work because of violence perpetrated against them by current or former husbands, boyfriends and dates.

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

The most common need for seniors and the frail elderly is transportation, including the lack of options for older residents who are no longer able to drive. This group also experiences a large need for access to nutrition, social and counseling programs. While support and health services are in place throughout the county there is a need for increased access to local health services including home health care, and other support services.

DRAFT

For persons with disabilities accessibility to affordable healthcare, affordable housing, unemployment, and limited transportation options among the greatest issues faced. These needs are often further compounded for persons with serious mental illness and it is not uncommon for individuals with serious mental illness to be precariously housed and/or homeless.

Victims of domestic violence need an array of services including emergency shelter, medical services, legal advocacy and crisis counseling in the short term. In the longer term, transitional housing, job training/retraining, child care, long-term counseling or support groups, and financial assistance may be required to help abused partners reestablish themselves after a separation.

Leaving a violent home is difficult and fearful. Without a team of advocates, challenges may be too great for a successful transition.

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

Camden County does not receive Housing Opportunities for Persons with AIDS (HOPWA) grant funds. The County addresses the housing and non-housing special needs of this group through its Continuum of Care (COC). The COC combines regional resources to address the needs of several groups including persons with HIV/AIDS.

Discussion:

Camden County and partner organizations provide a number of services for people with special needs, some identified in the above sections. The network of existing services and support is inadequate to

meet the need. In the face of growing demand and reduced resources, the resulting gaps in services and housing will be even more pronounced. Overall, the housing needs of just a few of the most vulnerable residents are being met, which puts them at risk of becoming or continuing to be homeless. It also means that people might have to continue to live in unsafe or inadequate housing, or remain in harmful relationships. Prioritization of resources to meet the needs is difficult when resources are already so scarce and becoming more scarce. At the same time, recession-associated loss of income and jobs likely disproportionately affects people with special needs.

DRAFT

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Camden County's Public Facility needs include improvements to senior centers, parks, neighborhood facilities, and fire stations. The County's need for Public Improvements include street improvements, sewer, lighting, parking facilities, street signals, streetscapes, and flood drainage, sidewalks, and handicap accessible curb cuts. Funds are used on such activities when the site is located in an eligible block group and/or services a population that is at least 51% low to moderate income.

How were these needs determined?

Needs for Public Facilities and Improvements are determined by local municipalities. Each participating municipality of the Camden County Consortia receives a formula allocation to use in their community to serve low and moderate income residents. Activities submitted by each municipality are reviewed by Community Development staff before approval. The Community Development Program also holds quarterly meetings with representatives from all of the municipalities to review program requirements, provide updates on ongoing projects and discuss new issues and needs that arise.

Describe the jurisdiction's need for Public Improvements:

See Public Facilities section.

How were these needs determined?

See Public Facilities section.

Describe the jurisdiction's need for Public Services:

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The Public Service Needs of Camden County include senior transportation and recreation, youth services, counseling, handicap services, and food and nutrition programs. Many of these services are offered in combination with each other to provide both immediate and long term assistance.

How were these needs determined?

The Camden County Community Development Program consults with local municipal officials, non-profit providers, the local Continuum of Care and the County's Health and Senior Services Departments in order to determine the Public Service needs of the County. An RFP is released each year and a committee made up of the previously mentioned groups review proposals that will best meet those needs.

DRAFT

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Camden County has seen a rise in foreclosed and abandon housing units. Based on American Community Survey ("ACS") estimate from 2007-2012 Camden County has gone from 6.6% in 2007 vacant housing units to 8.9% in 2012. This translates to an estimated 18,277.30 vacant housing units County wide. it should be noted that a large number of units are represented in the City of Camden however this vacant housing issue has taken a toll on all Municipalities in the County.

The County has also seen a decrease in overall home ownership. In 2007, it was estimated that 93% of all housing unit in County were occupied. This has decrease to 91% in 2012. Overall this decrease in homeownership has lead to numerous problems with vandalism and blight throughout the County.

The economic slump has also caused few new homes built in the County over the past five (5) years. Of the estimated 205,363 housing units within the County only an estimated 6.4% were built from 2000-2009. However, approximately thirty percent (30%) of housing units in the County were build in prior to 1950.

Housing tenure has also changed over the prior five (5) years. There has been an increase in rental occupied units. In 2007 the total renter occupied units was 30.6% of units this increased to 32.3% in 2012. Although a small increase, it is anticipated that this wave of rental occupied units will continue to grow over the next five (5) years as more rental unit has been developed in the County over that last two (2) years.

DRAFT

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	109,986	63%
1-unit, attached structure	19,637	11%
2-4 units	12,038	7%
5-19 units	15,072	9%
20 or more units	16,085	9%
Mobile Home, boat, RV, van, etc	1,207	1%
Total	***174,025***	***100%***

Table 26 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	148	0%	2,094	5%
1 bedroom	1,900	2%	19,112	44%
2 bedrooms	16,847	14%	14,378	33%
3 or more bedrooms	103,450	85%	7,447	17%
Total	***122,345***	***101%***	***43,031***	***99%***

Table 27 – Unit Size by Tenure

Data Source: 2006-2010 ACS

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

Camden County CDBG programs will target single family detached homes as part of the owner occupied housing rehabilitation program. Over the next five year, Camden County and its partners expect to assist approximately 100 households.

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Camden County will also continue to support the development of Housing Tax Credit developments, usually multi-family developments, throughout the county.

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

The County does not expect to lose any affordable housing units from the inventory.

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

No. Although there are enough housing units available to meet the needs of the County, there are not enough affordable housing units available to meet the needs of residents with low to moderate income. This is clearly presented by the fact that a large portion of the County households experience a housing cost burden in which housing costs are 30% or greater than a household's income. In addition, 56% of all housing units within the County are over 40 years of age. Making decent affordable housing units difficult to locate.

Describe the need for specific types of housing:

Camden County is lacking rental General Occupancy with 2 or more bedrooms for households at 60% AMI or less. Furthermore, the location of new affordable housing units will be directed to areas that do not currently have affordable housing options that meet the demands of the market and units will also be located in areas to offset some of the already burden affordable locations.

Discussion

Rental housing for general occupancy is a significant need in many communities. Where rental housing is available, many of the units have rents that are not affordable for lowâ¿ and moderateâ¿income residents. Current housing stock of single family dwellings units is sufficient for the current need, however, affordable homeownership opportunities for families are extremely limited throughout Camden County due to the higher cost of home ownership.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

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

The cost of homeownership varies quite dramatically within Camden County depending on the community. For example, the median sales price in 2011 for a home in Cherry Hill Township was $236,000. In other areas of the County, such as Clementon, the median sales price was $100,000, according to real estate data compiled by Trulia (www.Trulia.com). Overall, the median home price in Camden County was $179,646 in 2013, a six-percent decrease compared to the 2000 Census but a much more significant decline compared to home prices in 2006 (the peak of the housing market).

Rental rates in the County also vary dramatically by community. Rents were highest in the Cherry Hill and Voorhees neighborhoods, while Lindenwold and Pennsauken had the lowest average rents with one-bedroom units rented for approximately $600 and two-bedrooms for $895, according to rental listings on www.craigslist.org.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	6,999	16.3%
$500-999	26,030	60.5%

Rent Paid	Number	%
$1,000-1,499	7,446	17.3%
$1,500-1,999	1,597	3.7%
$2,000 or more	959	2.2%
Total	***43,031***	***100.0%***

Table 29 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,230	No Data
50% HAMFI	8,102	4,282
80% HAMFI	25,981	18,342
100% HAMFI	No Data	35,380
Total	***37,313***	***58,004***

Table 30 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	737	869	1,047	1,304	1,400
High HOME Rent	781	900	1,079	1,307	1,400
Low HOME Rent	713	764	917	1,060	1,182

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

According to the CHAS data by HUD, mismatches in terms of supply and affordability exist in the County. Approximately 8,355 households earn less than 30 percent of AMI reside in the Camden County, however, there are 2,685 of dwelling units affordable to those at this income level that do not need major improvements. Similarly, the County has 10,355 households earning between 31 and 50 percent of AMI and only 3,715 housing units affordable to those at this income level. The shortage of affordable units is most acute for households with the lowest incomes, but even households earning between 51 and 80 percent AMI will have difficulty finding affordable housing. The Urban County is home to 1,810 households earning between 51 and 80 percent AMI but only 12,800 housing units affordable to those

at this income level. Furthermore, a housing unit affordable to a particular income group does not mean the unit is actually occupied by a household in that income group. Therefore, the affordability mismatches are likely to be more severe than presented by the CHAS data.

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

The depressed housing market has resulted in limited housing construction in recent years but population in Camden County has remained relatively flat. The tightened housing market will continue to place pressure on market rents and home prices. With diminishing public funds for affordable housing, the County is working hard to try to secure funding for affordable housing projects.

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

Based on a survey of rental listings on www.craigslist.org, market rents in Camden County area vary dramatically by location. Market rents in most communities are higher but comparable to the Fair Market Rents.

Discussion

DRAFT

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Assessing housing conditions in Camden County can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. The American Community Survey (ACS) defines a "selected condition" as owner- or renter-occupied housing units having at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) more than one occupant per room; and 4) selected monthly housing costs greater than 30 percent of household income. Based on this definition, about one-half of all renter-occupied households (53 percent) in Camden County have at least one selected condition. A slightly lower proportion of owner-occupied households in the County (37 percent) have at least one selected condition.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:

Standard Condition: Properties which are in conformity with the standards of the International Residential Code adopted by the State of New Jersey.

Substandard Condition but Suitable for Rehabilitiation: Properties that are not in standard condition, but are structurally and financailly feasible to rehabilitate. These properties have no serious structural deficiencies and the cost to bring the property to code compliance does not exceed 50% of the existing appraised vallue of the property.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	44,412	36%	19,999	46%
With two selected Conditions	601	0%	1,211	3%
With three selected Conditions	52	0%	16	0%
With four selected Conditions	10	0%	0	0%
No selected Conditions	77,270	63%	21,805	51%
Total	***122,345***	***99%***	***43,031***	***100%***

Table 32 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,747	6%	2,441	6%
1980-1999	25,255	21%	8,512	20%
1950-1979	60,074	49%	23,234	54%
Before 1950	30,269	25%	8,844	21%
Total	***122,345***	***101%***	***43,031***	***101%***

Table 33 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	90,343	74%	32,078	75%
Housing Units build before 1980 with children present	2,186	2%	62,407	145%

Table 34 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

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

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Based on the latest data available from the American Community Survey, 75% of the housing stock in Camden County was built before 1980. Properties of this age are not only more expensive to maintain due energy inefficiencies and deterioration they also have a high risk for lead based paint.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

DRAFT

Using data from the HUD's CPD MAPS website it is estimated that there are a total of 98,000 low and moderate income households in Camden County. Assuming 75% of those households were also built before 1980, the total number of low and moderate income households that contain lead-based paint would be aproximately 73,500 households.

Discussion

DRAFT

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

The following table details the number of Public Housing Units within the County Consortium. The County does not currently have a Housing Authority but there are a number Authorities throughout the county. In addition, there has been a slight increase in senior affordable projects being developed over the previous years with expected growth in this sector of housing.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			370	276			0	0	140
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Although the County does not operate any Public Housing Agency, there are three Housing Agencies within the consortium. These Housing Agencies are Clementon, Haddon, and Collingswood. All three have varying degrees of capital improvements. The County will work with the entities to provided funding if given the opportunity.

Public Housing Condition

Public Housing Development	Average Inspection Score
Clementon Housing Authority - Wooster Towers	92.31
Haddon Housing Authority - Wm G Rohrer Tws	86.36
Collingswood Housing Authority - Collingswood Arms	95.46

Table 37 - Public Housing Condition

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

Some improvement may include, but are not limited to, the following:

- Replacement of outdated and unserviceable apartment windows
- Replacement of roofs that are beyond their life cycle
- Installation of through the wall air conditioning units in elderly and disabled tenant units
- Replacement of out dated heating delivery systems
- Unit modifications to accommodate handicap accessibility and live in aides

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

Although the County does not own any assets, the County's strategy is based on the recent needs assessment where partners listed major activities that will improve the residents' lives, such as new windows and throughâÂÂ¿ÂÂÂÂwall A/Cs; automatic doors at entranceways; new, safe sidewalks; elevator upgrades. The County also supports the residents establish and maintain resident councils to encourage better communication with the partner Authorities.

Discussion:

DRAFT

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	65	120	59	70	0
Households with Only Adults	43	120	118	118	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	98	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities Targeted to Homeless Persons

Data Source Comments:

DRAFT

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

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

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MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

There are four primary groups with non-homeless special needs in Camden County. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the County is accommodating or should try to accommodate these needs.

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

Elderly: Elderly persons generally need an environment that provides several areas of assistance or convenience. These areas of assistance include, but are not limited to, the following:

- The availability of healthcare since health problems generally becomes more prevalent with aging.
- The availability of assistance with daily activities such as shopping, cooking, and housekeeping.
- The proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk.
- The availability or ease of transportation.
- Safety is a concern, especially those living alone, are particularly vulnerable to crime and financial exploitation.

Mental illness and substance abuse: Persons with mental illness, disabilities, and substance abuse problems need an assortment of services. Aside from other services, their housing needs require a design that ensures residents maximum independence in the least restrictive setting, including independent single or shared living quarters in communities, with or without onsite support. Some options include the following:

- Living with family or friends with adequate support and/or respite services.
- Small, home-like facilities in local communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate.
- Rental housing that will meet needs of those ready to move to independent living arrangements.

Individuals experiencing severe and persistent mental illness are often financially disadvantaged due to the long-term nature of the illness. The majority of these individuals receive their sole source of income from financial assistance programs including Social Security Disability Insurance or Social Security Income. The housing needs for this population are similar to other low-income individuals.

Yet, because of their limited income many of these individuals may live in either unsafe or substandard housing. These citizens need case management, support services, and outpatient treatment services to monitor and treat their mental illness.

Developmental disability: Skills and abilities for individuals with developmental disabilities encompass a wide range. Therefore, they have many of the same issues as the general population with added needs that are unique to their capabilities. Individuals with developmental disabilities usually have fixed and limited funds that determine the housing options. Those individuals who have more independent skills tend to utilize subsidized housing selections. Individuals requiring more support and supervision find residence in the public welfare funded community home either sharing settings or privately-owned personal care settings. Many individuals also continue to reside with parents and families throughout their adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of capabilities to enable them to maintain community membership.

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

Camden County, in conjunction with social services agencies, contracts with professional and qualified non-profit organizations to provide services to the mentally ill population. These agencies assist residents with Wrap-around services and puts together an on-going treatment plan for persistently mentally ill clients. In addition, there are county funds available to provide shelter, case management services, psychiatric evaluations, transportation and other valuable services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

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

Specific activities to address housing and supportive services needs will be determined by an RFP process.

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MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The policies that may impact affordable housing. Include zoning and other land use controls and building and development permits are regulated by the municipalities in Camden County. There is housing that is affordable to low income households in Camden County. The cost of land in addition to construction and rehabilitation costs, however continue to rise. The increasing costs are passed on by way of increased housing prices and rents that negatively impact the affordability of housing by low income households. Within the resource constraints, Camden County diligently works to alleviate the cost burden and provide housing opportunities for lows income households.

Historically, Camden County has allocated a substantial amount of its annual CDBG entitlement grant for direct housing assistance through funding its Home Improvement Program. Camden County is required to spend it HOME funds on direct housing initiatives. HOME funds are used to fund the First Time Homebuyer Program and funds continue to be used to support the development of housing. In fiscal year 2014, more than one third of the County's entitlement funds were allocated to housing activities for low-income households.

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MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	336	83	0	0	0
Arts, Entertainment, Accommodations	12,457	8,070	11	11	0
Construction	5,105	4,228	5	6	1
Education and Health Care Services	25,086	17,374	23	23	0
Finance, Insurance, and Real Estate	9,852	4,227	9	6	-3
Information	2,911	844	3	1	-2
Manufacturing	9,187	8,574	8	11	3
Other Services	4,463	3,258	4	4	0
Professional, Scientific, Management Services	12,041	7,463	11	10	-1
Public Administration	293	77	0	0	0
Retail Trade	15,702	10,930	14	15	1
Transportation and Warehousing	4,124	4,546	4	6	2
Wholesale Trade	6,974	5,462	6	7	1
Total	108,531	75,136	--	--	--

Table 39 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

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Labor Force

Total Population in the Civilian Labor Force	160,114
Civilian Employed Population 16 years and over	146,804
Unemployment Rate	8.31
Unemployment Rate for Ages 16-24	26.57
Unemployment Rate for Ages 25-65	5.42

Table 40 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	34,773
Farming, fisheries and forestry occupations	6,563
Service	12,873
Sales and office	27,666
Construction, extraction, maintenance and repair	11,095
Production, transportation and material moving	7,533

Table 41 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	83,241	60%
30-59 Minutes	43,061	31%
60 or More Minutes	12,804	9%
Total	***139,106***	***100%***

Table 42 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	8,668	1,009	4,607

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Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	36,613	3,390	9,798
Some college or Associate's degree	35,238	2,774	7,114
Bachelor's degree or higher	42,575	1,493	6,182

Table 43 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	676	850	1,109	2,175	3,863
9th to 12th grade, no diploma	2,987	2,216	2,301	5,633	6,205
High school graduate, GED, or alternative	8,447	9,860	13,806	26,176	15,305
Some college, no degree	8,254	8,484	8,691	15,890	5,389
Associate's degree	1,245	3,122	3,508	5,558	1,053
Bachelor's degree	2,971	9,726	8,915	14,650	3,468
Graduate or professional degree	248	3,699	4,520	8,885	2,264

Table 44 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The labor pool is very well educated with close to 30% of the population attaining a four-year degree or advanced degree and 25% having some college in their background. In addition, a number of residents

possess licenses or specified training with skilled or vocational positions including – trades, healthcare and several other fields. The current workforce has trended towards the county's growing employment sectors. These growth industries exist within the trades, transportation, education, healthcare, professional services, retail and other hospitality related businesses.

Describe the workforce and infrastructure needs of the business community:

The infrastructure of training programs, educational institutions and life skills services are in place to meet these demands. These programs are offered through a collaboration of public and private partners. Plus Camden County's physical infrastructure and location make it an ideal place for business. The combination of a qualified and skilled workforce along with an extensive transportation system – including a major port and railway – and being less than a five-hour drive from 100 million people/customers in the United States you have all the pieces necessary for a strong business community.

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

In October 2013, the NJ State Legislature passed the Economic Opportunity Act of 2013. The new legislation offers new and improved incentives to areas of the state that may have been hit hard by a sluggish economy. This Act will directly help areas in southern New Jersey and in particular Camden County. Camden City will receive many additional incentives, however, many other towns qualify for extra benefits due to their distressed status – Gloucester City, Gloucester Township, Lindenwold, Pennsauken and Winslow Township. The main objective of this legislation is to enhance business attraction, retention and job creation efforts.

Another key initiative has been the county's focus on the education and healthcare sectors or "Eds & Meds" which employ thousands of county residents. A significant undertaking has been dedicated to these areas through the county's Higher Education and Healthcare Task Force which is made up of several members from governmental agencies, healthcare facilities and educational institutions. The task force continues to grow and strives to improve the environment, stimulate the economy, increase household incomes and provide access to quality healthcare and education.

Finally, with three colleges and universities – Rowan University, Rutgers-Camden and Camden County College – in Camden County we will benefit from the state's issuance of infrastructure and expansion financing for local universities. This will create construction, technology, research and many other employment opportunities, as well as offer additional educational options for our residents.

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

The success of business depends on the quality of your employees and Camden County works hand-and-hand with partner agencies like the Workforce Investment Board, One-Stop and NJ Department of Labor to ensure the highest quality workforce. The county offers extensive resources to help recruit the right people and make them even more valuable with continuing education and training programs. With support from these agencies through employment grants, customized training courses and free-of-charge- screening and referral of qualified candidates the workforce is more able to correspond with job opportunities in our jurisdiction.

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

One of the major efforts to support the overall economic impact for Camden County is the Greater Business Services Team. This group grew out of a successful model established by Freeholder-Director Louis Cappelli and includes various providers of economic development and business services. The overall objective of this group is to work collaboratively and leverage resources to attract new businesses, retain current industries and enhance the overall delivery of services to the business community. The partners include – Workforce Investment Board, Camden County Improvement Authority, Camden County Resource Center, Camden County College, Camden County Community Development and NJ Department of Labor. The team meets monthly to discuss on-going services, new programs or incentives and employer engagement activities to help connect employers with qualified employees.

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

Yes

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

Camden County did a CEDS Report in 2008 and still uses the data today to address areas of need. Over the next year we would like to update or generate a new CEDS and will research any grant dollars that may be available to offset the cost of the report.

Discussion

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MA-50 Needs and Market Analysis Discussion

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

Not Applicable.

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

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

The County of Camden's Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This Strategic Plan covers the period from July 1, 2014 through June 30, 2018.

The County anticipates receiving continued federal entitlement grants through HUD in the next five years. The three entitlement grants include Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME) and the Emergency Solutions Grant (HESG) .

HUD funding sources must primarily benefit low- and moderate-income persons in accordance with three HUD goals:

PROVIDE DECENT HOUSING – assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retaining the affordable housing stock; increasing the availability of affordable permanent housing, particularly to members of disadvantaged minorities; increasing the supply of supportive housing; and providing affordable housing that is accessible to job opportunities.

PROVIDE A SUITABLE LIVING ENVIRONMENT – improving the safety and livability of neighborhoods; eliminating blighting influences and the deterioration of property and facilities; increasing access to quality public and private facilities and services; reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conserving energy resources and use of renewable energy resources.

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EXPAND ECONOMIC OPPORTUNITIES – job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan; availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

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SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The County targets CDBG resources to low and moderate income areas as defined by the census or income surveys. Currently, the County is not targeting specific neighborhoods but reserves the right to develop target areas over the period of this plan as several local initiatives develop more specific revitalization plans. Over the years and as grassroots revitalizations efforts progress, the County will work with neighborhood groups and municipalities to address projects at certain locations. If these locations and projects gain momentum, then the County will amend the plan to clearly identify these areas.

Furthermore, the County tries to balance the use of HOME resources between two HUD priorities - revitalization of existing deteriorated neighborhoods and the effort to expand fair housing choice. One goal calls for investment in existing deteriorated first ring suburbs, while the other encourages redevelopment both in these first ring suburbs and growing areas of the County to provide affordable housing opportunities in a wider variety of communities. With recent cuts to the HOME program it is increasingly difficult to address these competing goals in a meaningful way, however the County will continue to provide support to grow these two important areas for our housing initiatives.

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SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

1	**Priority Need Name**	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	Expand Homeownership Rehabilitate the Exisiting Housing Stock Expand Low Income Rental Housing Stock
	Description	Rehabilitation of owner-occupied housing and the construction of both for sale and rental housing units.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for affordable housing opportunities in the County.
2	**Priority Need Name**	Public Facility Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public Facilities
	Description	Public Facility needs may be found in many areas of the jurisdiction. These needs include a variety of projects and solutions that will benefit low and moderate income areas.

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	Basis for Relative Priority	Data, consultation, and public input all reveal a need for public facility improvements in the County.
3	**Priority Need Name**	Public Infrastructure Improvements
	Priority Level	Low
	Population	Extremely Low Low Moderate Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public Infrastructure
	Description	Public infrastructure needs may be found in parts of the Jurisdiction. There are a variety of projects and solutions that may address such issues in low and moderate income areas.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for public infrastructure improvements in the County.
4	**Priority Need Name**	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	

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	Associated Goals	Social Services
	Description	Public services includes services offered to the elderly, mentally and physically handicapped, victims of domestic violence and veterans among others.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for public services in the County.
5	**Priority Need Name**	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Economic development needs may include development of microenterpises or other special economic development initiatives.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for economic development opportunities in the County.
6	**Priority Need Name**	Homelessness
	Priority Level	High

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	Population	Extremely Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Homeless Activities
	Description	Homeless housing and services
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for homeless housing and services in the County, specifically the City of Camden.
7	**Priority Need Name**	Special Needs Population
	Priority Level	Low
	Population	Extremely Low Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	
	Description	Services provided to those with special needs
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for services for the special needs popululation in the County.

Table 47 – Priority Needs Summary

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Narrative (Optional)

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SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The high level of cost burden among low-income households.
TBRA for Non-Homeless Special Needs	The high level of cost burden among low-income households.
New Unit Production	The aging housing stock and the need for affordable housing for the elderly and special needs populations
Rehabilitation	The aging housing stock in Camden County combined with the higher costs burdens on low income homeowners which prohibits them from making the necessary repairs.
Acquisition, including preservation	The availability of tax delinquent and foreclosed properties located in the County

Table 48 – Influence of Market Conditions

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SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,184,000	300,000	0	2,484,000	7,500,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	828,000	200,000	0	1,028,000	2,900,000	

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	149,000	0	0	149,000	400,000	

Table 49 - Anticipated Resources

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

The federal funding listed above is funding which is received annually to support activities outlined in this Plan. Although there are no guarantees of this funding, particularly in the current budget environment, the County has historically received these funds and expects to for the period covered by this Plan. These resources leverage a variety of other resources including funds from: the Low Income Housing Tax Credit Program; Historic Tax Credit Program; Municipalities; Local Non-Profits; and others.

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

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Discussion

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SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CAMDEN COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
BOROUGH OF AUDUBON	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF AUDUBON PARK	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF BARRINGTON	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BELLMAWR BOROUGH	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BERLIN BOROUGH	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BERLIN TOWNSHIP	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF BROOKLAWN	Government	Economic Development neighborhood improvements public facilities public services	Other
BOROUGH OF CHESILHURST	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF CLEMENTON	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF COLLINGSWOOD	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF GIBBSBORO	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF HADDONFIELD	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF HADDON HEIGHTS	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
TOWNSHIP OF HADDON	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF HI-NELLA	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF LAUREL SPRINGS	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF LAWNSIDE	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF LINDENWOLD	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF MAGNOLIA	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF MERCHANTVILLE	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF MT. EPHRAIM	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF OAKLYN	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
TOWNSHIP OF PENNSAUKEN	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF PINE HILL	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF RUNNEMEDE	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF SOMERDALE	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF STRATFORD	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
TOWNSHIP OF VOORHEES	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
TOWNSHIP OF WATERFORD	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
TOWNSHIP OF WINSLOW	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF WOODLYNNE	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BIG BROTHERS/BIG SISTERS	Non-profit organizations	Non-homeless special needs public services	Region
CASA OF CAMDEN COUNTY, INC.	Non-profit organizations	Non-homeless special needs public services	Region
CATHEDRAL KITCHEN	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
CONTACT COMMUNITY SERVICES	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Food Bank of South Jersey	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
LARC SCHOOL	Non-profit organizations	Non-homeless special needs public services	Region
OUR LADY OF LOURDES SENIOR COMPANION PROGRAM	Non-profit organizations	Non-homeless special needs public services	Region
SENIOR CITIZENS UNITED COMMUNITY SERVICES (SCUCS)	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
CAMDEN EYE CENTER	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
WEST ATCO YOUTH IN ACTION ASSOC.	Non-profit organizations	Non-homeless special needs public services	Region
COMMUNITY PLANNING ADVOCACY COUNCIL (CPAC)	Continuum of care	Homelessness Non-homeless special needs Planning Public Housing public services	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		

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

Table 51 - Homeless Prevention Services Summary

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

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

Public sector agencies play a major role in providing various types of housing and direct financial assistance for housing initiatives. Additionally, many of the emergency and supportive services are funded with Federal and State monies. Private developers and contractors often work in tandem with the public sector as providers to actual housing units (new development and rehabilitation). Lending institutions play a critical role in providing and leveraging resources for housing. Greater participation in public/private partnerships is required to facilitate increased affordable housing development. Private non-profit agencies will continue to play a critical role in filling some of the gaps in the provision of emergency shelter and supportive housing services.

The following table provides a description of the strengths and weaknesses associated with agencies involved in the administration of the grant programs.

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

Based on the table above, it is clear that the largest gaps in Camden County's Institutional structure are the lack of resources and the lack of staff. The county plans to address these issues in three ways. The first, is to merge the Community Development program with the Camden County Improvement Authority. This merger took place in July of 2013 and has already had a positive impact on the grant programs. The Authority has been able to provide financial, planning and development expertise that has allowed the Community Development Program to address staffing shortfalls while also maximizing grant funds. Camden County will also look to target specific low income areas with the help of HUD's CPD Maps system in order to create the greatest impact with the resources available. Lastly, the County will look to pool resources between communities in need of similar services in order to create an economy of scale when purchasing goods and services. This will not only save on costs but also alleviate the burden on municipalities to carry out individual activities.

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SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expand Homeownership	2014	2018	Affordable Housing		Affordable Housing	HOME: $1,500,000	Homeowner Housing Added: 15 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted
2	Rehabilitate the Exisiting Housing Stock	2014	2018	Affordable Housing		Affordable Housing	CDBG: $2,800,000 HOME: $1,000,000	Homeowner Housing Rehabilitated: 225 Household Housing Unit
3	Expand Low Income Rental Housing Stock	2014	2018	Affordable Housing		Affordable Housing	HOME: $1,500,000	Rental units constructed: 25 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit
4	Homeless Activities	2014	2018	Homeless		Homelessness	ESG: $750,000	Homeless Person Overnight Shelter: 6000 Persons Assisted Homelessness Prevention: 3500 Persons Assisted

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Infrastructure	2014	2018	Non-Housing Community Development		Public Infrastructure Improvements	CDBG: $1,600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
6	Public Facilities	2014	2018	Non-Housing Community Development		Public Facility Improvements	CDBG: $1,375,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
7	Social Services	2014	2018	Non-Homeless Special Needs		Public Services	CDBG: $150,000	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	**Goal Name**	Expand Homeownership
	Goal Description	Camden County will use funds to provide down payment and closing cost assistance to help individuals and families realize homeownership. Funds will also be used to acquire and rehabilitate housing to be sold to low income purchasers. * Note- the data provided below assumes that current funding levels will remain the same over the next five year period.
2	**Goal Name**	Rehabilitate the Exisiting Housing Stock
	Goal Description	Promote the rehabilitation and preservation of the County's existing housing stock. * Note- the data provided below assumes that current funding levels will remain the same over the next five year period.

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3	**Goal Name**	Expand Low Income Rental Housing Stock
	Goal Description	Provide subisidies, mainly through the HOME Program, to developers to rehabilitate or newly construct rental units for households at or below 80 percent of median family income. * Note- the data provided below assumes that current funding levels will remain the same over the next five year period.
4	**Goal Name**	Homeless Activities
	Goal Description	Support the Homeless Network Planning Committee (HNPC) and its constituent agencies to provide supportive housing to the homeless population and to those at-risk of becoming homeless. * Note- the data provided below assumes that current funding levels will remain the same over the next five year period.
5	**Goal Name**	Public Infrastructure
	Goal Description	Use of CDBG funds to repair and construct infratructure in low income areas. * Note- the data provided below assumes that current funding levels will remain the same over the next five year period.
6	**Goal Name**	Public Facilities
	Goal Description	Use of funds to create or improve public facilities. Uses include senior centers, parks/playgrounds and removal of architectural barriers. * Note- the data provided below assumes that current funding levels will remain the same over the next five year period.
7	**Goal Name**	Social Services
	Goal Description	Use of funds to provide social services which will directly benefit low persons in Camden County. These services include: senior transportation, senior nutrition programs, counseling, child care and other supportive services. * Note- the data provided below assumes that current funding levels will remain the same over the next five year period.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Camden County estimates that over the course of the next five years it will provide affordable housing to 330 families in Camden County through the rehabilitation of the existing housing stock as well as the creation of new units.

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SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

Activities to Increase Resident Involvements

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

Plan to remove the 'troubled' designation

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SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The policies that may impact affordable housing. Include zoning and other land use controls and building and development permits are regulated by the municipalities in Camden County. There is housing that is affordable to low income households in Camden County. The cost of land in addition to construction and rehabilitation costs, however continue to rise. Â The increasing costs are passed on by way of increased housing prices and rents that negatively impact the affordability of housing by low income households. Within the resource constraints, Camden County diligently works to alleviate the cost burden and provide housing opportunities for lows income households.

Historically, Camden County has allocated a substantial amount of its annual CDBG entitlement grant for direct housing assistance through funding its Home Improvement Program. Camden County is required to spend it HOME funds on direct housing initiatives. HOME funds are used to fund the First Time Homebuyer Program and funds continue to be used to support the development of housing. In fiscal year 2014, more than one third of the Countyâ¿¿s entitlement funds were allocated to housing activities for low-income households.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

While housing costs continue to increase in Camden County, housing in many portions of the County is within the affordable range of low-moderate income households, particularly those in the 70-80% Median Family Income (MFI).

Camden County has very little ability to address barriers that are imposed due to local regulations. In New Jersey, the power behind land development decisions resides with the municipal governments through the formulation and administration of local controls including master plans, zoning ordinances, and subdivision ordinances. The municipalities also regulate building and development permits. County Master Plans in New Jersey are advisory only.

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New Jersey is working to address the need for affordable housing on a regional basis through its Council on Affordable Housing (COAH). COAH's mission is to implement and enforce New Jersey's Fair Housing Act of 1985 (the Act). The Act amended the New Jersey Municipal Land Use Law requiring that for a municipality to have the power to zone it must adopt a land use element and a housing element within their Master Plan.

Through a detailed formula, COAH establishes need numbers for all municipalities. There are various methods for municipalities to address their fair share obligations for the provision of affordable housing.

COAH certification is not mandatory, but by having a municipal housing element and a fair share plan certified by COAH, a muniicp0laity is deemed in compliance, limiting exposure from exclusionary lawsuits. More importantly, the certification ensures a municipality has addressed its need for affordable housing by low income households. COAH reports as of December 31, 2013, 26 municipalities have participated in COAH certifications. As such the municipalities are working to expand affordable housing opportunities locally in furtherance of the removal of barriers to affordable housing.

Locally, Camden County is very proactive in support of affordable housing. The Community Development Program Office has been instrumental in bringing developers, non-profits agencies, and local government together to discuss, tour and learn about affordable housing. An open house was held on January 29, 2014 for local officials to discuss ways to continue to work together. This event, and ones like it in the future, support the creation of affordable housing in the County.

DRAFT

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Homeless outreach is conducted through a variety of groups. The County's Health Department

does street outreach regarding communicable diseases during which they will provide information

about other resources.

As part of the annual point-in-time count, the Continuum of Care (CoC) conducts outreach. Not only are homeless people counted, particularly unsheltered persons, but representatives from various agencies are available to answer questions and provide information about available resources. The CoC also conducts a secondary version of the PIT mid-year to provide additional outreach to the homeless population.

Addressing the emergency and transitional housing needs of homeless persons

See Appendix A for information on how the County addresses emergency shelter and transitional housing needs of the homeless

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

DRAFT

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

DRAFT

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The County will continue to implement federal and state rules regarding lead-based paint hazards. All renovation or rehabilitation work for structures built before 1978 will include the required evaluations and/or risk assessments to determine the extent of the lead-based paint hazard.

Known, or suspected hazards, will be controlled or abated as required by federal and state regulations.

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

Data provided by the American Community Survey (ACS) through HUD's Community Planning and Development website indicates the age of Camden County's exisiting Housing stock. Housing uilt before 1978 is deemed to be at risk for lead hazards.

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

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SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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

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SP-80 Monitoring - 91.230

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

The Camden County Improvement Authority will ensure compliance with all program regulations for all funding sources, including CDBG, HOME and ESG. Monitoring includes compliance with National Objectives, HUD rules and administrative requirements as well as any cross cutting requirements that may be required by other Federal or State agencies.

Monitoring consists of reviewing subrecipients' programmatic and administrative procedures. It begins with the grant award and subcontracting process, continues through invoicing, report submittal and standard site visits, and concludes at activity closeout.

If issues are identified, the CCIA will make specific recommendations for addressing the problem and identify actions that must be taken, citing applicable laws, regulations, or program policies. Deadlines for such compliance issues are included in the monitoring letter. If issues are identified relative to an activity, a plan for corrective action must be submitted by the subrecipient in writing to the CCIA, and action must be taken within the time specified in the monitoring letter. If there is no response, the CCIA may suspend payment of funds for the activity until there is compliance. In severe cases of nonâ¿compliance, funding may be withheld or withdrawn.

Construction activities are inspected and monitored on a schedule determined by the entitlement program requirements. Since the construction activities are mainly funded by the HOME and CDBG programs, the inspecting and monitoring procedures outlined for those programs will be used. If other

funds (such as state or competitive federal grants) are used, the most stringent inspecting and monitoring procedures will be applied.

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Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,184,000	300,000	0	2,484,000	7,500,000	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	828,000	200,000	0	1,028,000	2,900,000	

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	149,000	0	0	149,000	400,000	

Table 53 - Expected Resources – Priority Table

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

The federal funding listed above is funding which is received annually to support activities outlined in this Plan. Although there are no guarantees of this funding, particularly in the current budget environment, the County has historically received these funds and expects to for the period covered by this Plan. These resources leverage a variety of other resources including funds from: the Low Income Housing Tax Credit Program; Historic Tax Credit Program; Municipalities; Local Non-Profits; and others.

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

Discussion

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Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 54 – Goals Summary

Goal Descriptions

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AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 55 – Project Information

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

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AP-38 Project Summary

Project Summary Information

DRAFT

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

DRAFT

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

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

Table 57 - One Year Goals for Affordable Housing by Support Requirement

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

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

Discussion

DRAFT

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

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

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

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

Discussion

DRAFT

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

DRAFT

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

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

Discussion

DRAFT

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion

DRAFT

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

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

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

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

DRAFT

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

Discussion

DRAFT

Executive Summary

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

1. Introduction

2. Summary of the objectives and outcomes identified in the Plan

3. Evaluation of past performance

4. Summary of citizen participation process and consultation process

5. Summary of public comments

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

7. Summary

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CHERRY HILL TOWNSHIP	

Table 59– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

DRAFT

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

1. Introduction

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

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

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

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

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Table 60– Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 61– Other local / regional / federal planning efforts

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

Narrative

DRAFT

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 62– Citizen Participation Outreach

DRAFT

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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DRAFT

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

How were these needs determined?

Describe the jurisdiction's need for Public Improvements:

How were these needs determined?

Describe the jurisdiction's need for Public Services:

How were these needs determined?

Based on the needs analysis above, describe the State's needs in Colonias

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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DRAFT

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	34	53	0	0	0
Arts, Entertainment, Accommodations	2,513	4,966	9	11	2
Construction	799	1,059	3	2	-1
Education and Health Care Services	6,315	7,764	23	18	-5
Finance, Insurance, and Real Estate	2,670	3,455	10	8	-2
Information	853	3,333	3	8	4
Manufacturing	1,940	1,503	7	3	-4
Other Services	1,035	1,585	4	4	0
Professional, Scientific, Management Services	3,691	4,971	13	11	-2
Public Administration	31	53	0	0	0
Retail Trade	3,339	7,137	12	16	4
Transportation and Warehousing	801	358	3	1	-2
Wholesale Trade	1,641	2,604	6	6	0
Total	25,662	38,841	--	--	--

Table 63 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	37,138

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Civilian Employed Population 16 years and over	34,975
Unemployment Rate	5.82
Unemployment Rate for Ages 16-24	13.03
Unemployment Rate for Ages 25-65	4.30

Table 64 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	12,314
Farming, fisheries and forestry occupations	1,291
Service	2,117
Sales and office	5,162
Construction, extraction, maintenance and repair	1,606
Production, transportation and material moving	1,165

Table 65 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	21,100	65%
30-59 Minutes	8,746	27%
60 or More Minutes	2,585	8%
Total	***32,431***	***100%***

Table 66 - Travel Time

Data Source: 2006-2010 ACS

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Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	791	103	452
High school graduate (includes equivalency)	5,409	340	1,528
Some college or Associate's degree	6,598	504	1,480
Bachelor's degree or higher	16,979	652	2,263

Table 67 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	9	136	37	276	711
9th to 12th grade, no diploma	393	133	195	569	1,291
High school graduate, GED, or alternative	1,220	1,277	1,598	4,418	3,864
Some college, no degree	1,755	1,257	1,625	3,456	1,651
Associate's degree	256	431	665	1,160	497
Bachelor's degree	915	2,356	2,971	5,925	2,680
Graduate or professional degree	10	1,200	2,564	4,919	1,927

Table 68 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0

Educational Attainment	Median Earnings in the Past 12 Months
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 69 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

Discussion

DRAFT

MA-50 Needs and Market Analysis Discussion

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

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

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

DRAFT

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 70 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 71 – Priority Needs Summary

Narrative (Optional)

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SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		

Table 72 - Anticipated Resources

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

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

Discussion

DRAFT

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 73 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

Table 74 - Homeless Prevention Services Summary

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

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

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

DRAFT

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 75 – Goals Summary

Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

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DRAFT

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

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

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SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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

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SP-80 Monitoring - 91.230

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

DRAFT

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		

Table 76 - Expected Resources – Priority Table

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

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

Discussion

DRAFT

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 77 – Goals Summary

Goal Descriptions

DRAFT

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 78 – Project Information

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

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AP-38 Project Summary

Project Summary Information

DRAFT

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 79 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

DRAFT

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion

DRAFT

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

DRAFT

Executive Summary

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

1. Introduction

2. **Summary of the objectives and outcomes identified in the Plan**

3. **Evaluation of past performance**

4. **Summary of citizen participation process and consultation process**

5. **Summary of public comments**

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

7. **Summary**

DRAFT

The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	GLOUCESTER TOWNSHIP	

Table 80– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

DRAFT

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

1. Introduction

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

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

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

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

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Table 81– Agencies, groups, organizations who participated

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 82– Other local / regional / federal planning efforts

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

Narrative

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PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 83– Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

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NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

How were these needs determined?

Describe the jurisdiction's need for Public Improvements:

How were these needs determined?

Describe the jurisdiction's need for Public Services:

How were these needs determined?

Based on the needs analysis above, describe the State's needs in Colonias

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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	63	1	0	0	0
Arts, Entertainment, Accommodations	3,145	1,680	12	16	4
Construction	1,224	990	5	9	5
Education and Health Care Services	5,563	1,037	21	10	-11
Finance, Insurance, and Real Estate	2,195	477	8	4	-4
Information	669	146	3	1	-1
Manufacturing	1,985	1,334	7	12	5
Other Services	1,072	755	4	7	3
Professional, Scientific, Management Services	2,566	705	10	7	-3
Public Administration	54	0	0	0	0
Retail Trade	3,780	2,382	14	22	8
Transportation and Warehousing	987	125	4	1	-3
Wholesale Trade	1,627	625	6	6	0
Total	24,930	10,257	--	--	--

Table 84 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	36,547

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Civilian Employed Population 16 years and over	33,768
Unemployment Rate	7.60
Unemployment Rate for Ages 16-24	20.75
Unemployment Rate for Ages 25-65	5.12

Table 85 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	7,063
Farming, fisheries and forestry occupations	1,768
Service	2,836
Sales and office	6,925
Construction, extraction, maintenance and repair	2,739
Production, transportation and material moving	1,793

Table 86 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,743	52%
30-59 Minutes	11,776	37%
60 or More Minutes	3,558	11%
Total	***32,077***	***100%***

Table 87 - Travel Time

Data Source: 2006-2010 ACS

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Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	1,370	120	553
High school graduate (includes equivalency)	9,026	963	2,515
Some college or Associate's degree	9,459	468	1,409
Bachelor's degree or higher	8,073	251	911

Table 88 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	62	62	52	305	633
9th to 12th grade, no diploma	668	283	361	980	1,339
High school graduate, GED, or alternative	2,075	2,539	3,536	6,442	2,764
Some college, no degree	2,107	2,205	2,467	3,577	918
Associate's degree	274	518	959	1,678	165
Bachelor's degree	450	1,705	1,986	2,636	539
Graduate or professional degree	40	534	823	1,560	353

Table 89 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0

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Educational Attainment	Median Earnings in the Past 12 Months
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 90 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

Discussion

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MA-50 Needs and Market Analysis Discussion

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

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

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

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

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Strategic Plan

SP-05 Overview

Strategic Plan Overview

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SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 91 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 92 – Priority Needs Summary

Narrative (Optional)

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SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		

Table 93 - Anticipated Resources

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

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

Discussion

DRAFT

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 94 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

Table 95 - Homeless Prevention Services Summary

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

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

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

DRAFT

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 96 – Goals Summary

Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

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DRAFT

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

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

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SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

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

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SP-80 Monitoring - 91.230

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

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Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		

Table 97 - Expected Resources – Priority Table

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

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

Discussion

DRAFT

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 98 – Goals Summary

Goal Descriptions

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AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 99 – Project Information

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

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AP-38 Project Summary

Project Summary Information

DRAFT

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 100 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

DRAFT

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion

DRAFT

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

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