

Executive Summary

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

1. Introduction

Camden County has prepared the Year 4 Action Plan as required under 24 CFR 91.220. The Year 4 Action Plan for FY 2018 identifies the activities to be funded with Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and emergency Solutions Grant (ESG) program funds received during the program year.

The Camden County Improvement Authority, via a subrecipient agreement with the County, will assume responsibility for the day to day administration of CDBG and HOME grants in Fiscal Year (“FY”) 2018. Camden County will administer ESG funds and provide program and financial oversight of CDBG and HOME activities. A total of 31 municipalities participate in the CDBG program. Camden City, Cherry Hill and Gloucester Township are direct HUD entitlement communities and receive their own CDBG grant funds from HUD. The Camden County HOME Consortium consists of Camden County, Cherry Hill, Gloucester Township and Gloucester City.

The Annual Plan articulates funding decisions for the next year of specific federal funds according to the long term goals established in the 2015-2019 Consolidated Plan (CP). The CP was guided by three overarching goals that are applied according to community needs. These goals are:

1. To provide decent housing
2. To provide a suitable living environment
3. To expand economic opportunities.

The Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions to which CDBG, HOME and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The annual activities that address Camden County’s CP goals follow.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Housing

Camden County is committed to meeting its housing needs through programs that address specific overall housing objectives.

1. Provide funding to support homeownership through down payment and closing assistance.
2. Provide funding to generate new housing options for both renting and homeownership in Camden County over the next year.
3. Continuation of housing rehabilitation programs for both comprehensive improvement and programs.
4. Expansion of the rental rehabilitation program to the Urban County.
5. Support the Housing Authorities in their efforts to improve and maintain existing public housing units.
6. Provide subsidies to developers to create an expanded supply of affordable rental units.
7. Work with developers to make new affordable housing inclusive of persons with special needs.
8. Continued support for housing that meets the needs of elderly and disabled and other special needs populations.
9. Continue to support Emergency shelters, transitional housing and housing prevention programs funded through the Emergency Solution Grant and Supportive Housing Program.
10. Create additional shelter beds for individuals and families.
11. Continue to support activities that provide affordable housing for homeless families and individuals.
12. Continue to support activities that provide services for homeless families and individuals and to prevent homelessness in Camden County.
13. Continue to support and expand the availability of beds for chronically homeless single individuals.
14. Support the Camden Housing First Collaborative in developing housing for chronically homeless persons.

Economic Development

The County's goals and objectives related to community and economic development are as follows, including FY 2018 action steps:

1. Support projects that meet high priority needs, including parks, fire protection facilities and equipment, senior centers and neighborhood centers.
2. Support projects that meet high priority needs, including: handicap accessibility, roads, sidewalks, and sewer, water and flood protection systems.
3. Support projects that meet high priority needs, including services for youth and seniors, transportation services, housing counseling, employment training, substance abuse counseling and referral.
4. Support general program administration, public outreach and information and on going management of the federal programs.

5. Support County and local sustainability planning efforts

3. Evaluation of past performance

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

Camden County's primary priorities continue to include homeownership, housing rehabilitation, expanding the housing stock for low income renters, providing emergency shelters, providing supportive services and providing improvements to or construction of public facilities and infrastructure. Last year presented some challenges to the program that prevented the timely expenditure of funds. The late start, staffing and administrative changes and other delays caused the program to miss the annual funding requirements. As a way to remedy this, the County has changed staff and is only funding projects that are larger in scale and only to entireties with a proven track record to spend funds. Specific achievements can be found in the Comprehensive Annual Performance and Evaluation Report (CAPER) which is available for public review within 90 days of the end of the each program year

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Summary from citizen participation section of plan.

The goals strategies for the use of funds were developed in conjunction with the public and stakeholder outreach process used to develop the Five-Year Strategic Plan. Camden County engaged in aggressive efforts to involve citizens and a variety of public, private and non-profit agencies in informing, shaping and responding to the goals and strategies in the Action Plan. The activities selected for FY2018 reflect these goals.

Citizen participation in the development of the Action Plan was encouraged through participation in public meetings and review of the plan during the display period. Citizens were made aware of the process and opportunity to comment on the plan through newspaper advertisements. Copies of the announcements of the hearings and the Action Pan were distributed to service organizations that represent low income and minority and non-English speaking groups in the County with requests to disseminate the information and participate in the process.

The organizations listed below, plus a mailing list of over 100 agencies, were contacted with regards to the Action Plan. These organizations represent service providers for youth, the elderly, and persons with disabilities and those with HIV/AIDS. In addition, the Homeless Network Planning Committee, which prepares the Continuum of Care application, was consulted.

All of the Municipal Jurisdictions that participate in the Urban County were given the opportunity to apply for funding as well as participate in the process. Several regional organizations were also consulted. The County is served by the AIDS Coalition of Southern New Jersey for HOPWA funded services. There is no County-wide housing authority, but there are smaller organizations that serve individual municipalities.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No Comments received during the public consultation process. efforts were made through both newspaper advertisements and public hearings that were held. The County will continues to improve its consultation process to seek input from County residents.

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

There were no changes required as no comments were received during the consultation process.

7. Summary

The 2019 Annual Action Plan identified activities and project that will address the identified goals, objectives and strategies and will meet the County's housing and community development needs. These needs were identified through an extensive citizen participation process that involved residents, service providers and other community partners. The Consolidated Plan guides the County's use of CDBG resources through four goals. These goals are summarized as Infrastructure, public facilities, Housing, Homelessness, Non-Homeless Special Needs, and Community and Economic Development.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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	CAMDEN COUNTY	Community Development
HOPWA Administrator		
HOME Administrator	CAMDEN COUNTY	Community Development
ESG Administrator	CAMDEN COUNTY	Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The lead agency for the preparation of the Consolidated Plan is the County of Camden and the program is being coordinated through the Camden County Improvement Authority via a sub-recipient agreement. 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.

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 via a subrecipient agreement with the County. Due to its urban county status, the County is eligible to receive funds under HUD's HOME Investment Partnership Program. The Camden County HOME Consortium consists of Camden County, Cherry Hill, Gloucester Township and Gloucester City. 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 via a subrecipient agreement with the County, in consultation with the members of the consortium. Camden County 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.

- Camden County HOME Consortium consists of Camden County, Cherry Hill, Gloucester Township and Gloucester City

Consolidated Plan Public Contact Information

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

1. Introduction

The goals strategies for the use of funds were developed in conjunction with the public and stakeholder outreach process used to develop the Five-Year Strategic Plan. Camden County engaged in aggressive efforts to involve citizens and a variety of public, private and non-profit agencies in informing, shaping and responding to the goals and strategies in the Action Plan. The activities selected for FY2018 reflect these goals.

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

The organizations listed below, plus a mailing list of over 100 agencies, were contacted with regards to the Action Plan. These organizations represent service providers for youth, the elderly, and persons with disabilities and those with HIV/AIDS. In addition, the Homeless Network Planning Committee, which prepares the Continuum of Care application, was consulted.

All of the Municipal Jurisdictions that participate in the Urban County were given the opportunity to apply for funding as well as participate in the process. Several regional organizations were also consulted. The County is served by the AIDS Coalition of Southern New Jersey for HOPWA funded services. There is no County-wide housing authority, but there are smaller organizations that serve individual municipalities.

A public hearing was held in December at the Camden County Improvement Authority Office in Voorhees, NJ to solicit input from the general public, social service agencies, housing providers, local municipalities and various County Departments. At the public hearing in anticipation of the development of the FY 2018 Action Plan, Camden County reviewed the needs and the priorities and the priorities it had established for funding.

A summary of the Action Plan was made will be available to the public on or by June 4, 2018 and remained on display for thirty days. The plan was placed in display at the following locations:

Camden County Library

203 Laurel Road

Voorhees, NJ

Camden County Library

5 MacArthur Boulevard

Haddon Township, NJ

Camden County Improvement Authority

2220 Voorhees Town Center

Voorhees, NJ

The Plan was also made available online at www.camdencounty.com/communitydevelopment

The public review period will be from June 4, 2018 to August 3, 2018

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.

The US Department of Housing and Urban Development provides funding for permanent supportive housing, transitional housing and supportive services to agencies that serve persons who are homeless. Under the umbrella of the Continuum of Care Program, the Homeless Planning Network provides coordination and collaboration to ensure delivery of a seamless network of services.

Annually, the Camden County Homeless Network Planning Committee (Network), in conjunction with the Camden County Community Planning and Advocacy Council, prepares a Continuum of Care document that provides on-going guidance for the Network and the member agencies efforts. The document, as well as the process of preparing it, serves as the cornerstone of Camden County applications to HUD for McKinney Continuum of Care (CoC) homeless assistance funding , HUD awarded Camden City/County/Gloucester, Cape May, Cumberland Counties \$2,907,995.00 in CoC tier 1 funding for renewals. New project application approvals have not yet been announced. The services that will be provided through this proposal are vital to maintain a continuity of services, which enable homeless individuals to transition to self-sufficiency and permanent housing. Camden City & County CoC expects to apply for renewals and new activities under the SNJCoC Continuum of Care programs.

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

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Members of the CoC review proposals submitted for ESG funding and make funding recommendations to the Board of Freeholders through the Office of Community Development. Each entity receiving ESG funds is required to maintain HMIS data, Community Planning & Advocacy Council provides the administration of HMIS for Camden County.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	BOROUGH OF AUDUBON
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
2	Agency/Group/Organization	BOROUGH OF BARRINGTON
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
3	Agency/Group/Organization	BOROUGH OF CLEMENTON
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
4	Agency/Group/Organization	BOROUGH OF COLLINGSWOOD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
5	Agency/Group/Organization	BOROUGH OF GIBBSBORO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.

6	Agency/Group/Organization	BOROUGH OF HADDON HEIGHTS
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	BOROUGH OF HADDONFIELD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
8	Agency/Group/Organization	TOWNSHIP OF HADDON
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
9	Agency/Group/Organization	BOROUGH OF MT. EPHRAIM
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
10	Agency/Group/Organization	BOROUGH OF MAGNOLIA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
11	Agency/Group/Organization	BOROUGH OF SOMERDALE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
12	Agency/Group/Organization	BOROUGH OF STRATFORD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
13	Agency/Group/Organization	TOWNSHIP OF PENNSAUKEN
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
14	Agency/Group/Organization	BOROUGH OF PINE HILL
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
15	Agency/Group/Organization	TOWNSHIP OF WINSLOW
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.

16	Agency/Group/Organization	TOWNSHIP OF WATERFORD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
17	Agency/Group/Organization	BOROUGH OF HI-NELLA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
18	Agency/Group/Organization	BOROUGH OF LINDENWOLD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
19	Agency/Group/Organization	BERLIN TOWNSHIP
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.
20	Agency/Group/Organization	BOROUGH OF WOODLYNNE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Mayors or their designees were invited to attend quarterly advisory board meetings.

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

N/A

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 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**

The goals strategies for the use of funds were developed in conjunction with the public and stakeholder outreach process used to develop the Five-Year Strategic Plan. Camden County engaged in aggressive efforts to involve citizens and a variety of public, private and non-profit agencies in informing, shaping and responding to the goals and strategies in the Action Plan. The activities selected for FY2019 reflect these goals. Please note, this submission is the Annual Action Plan is delayed but is within the guidelines outlined in the CPD-18-01 Memo allowing for the waiver of 24 CFR 91.105(b)(4) and 24 CFR 91.115(b)(4) for Fiscal Year 2019 Action Plans for Community Planning and Development Program Funds.

Citizen participation in the development of the Action Plan was encouraged through participation in public meetings and review of the plan during the display period. Citizens were made aware of the process and opportunity to comment on the plan through newspaper advertisements. Copies of the announcements of the hearings and the Action Pan were distributed to service organizations that represent low income and minority and non-English speaking groups in the County with requests to disseminate the information and participate in the process.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Overall public meeting	There were no issues presented at the meeting held on June 25, 2018	There were no issues presented at the meeting	No comments were given during this process	http://www.camdencounty.com/service/community-development/

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/ broad community	Quarterly Community Development Mayor's advisory meeting with differing members of the community in attendance.	Questions received at these meeting were focused on programs and procedures and other questions about projects and funding.		

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Camden County expects to receive consistent funding levels for the 2019-2020 program year. These funds will be used to address the following priority needs: Housing, rehabilitation of existing housing units, development of affordable housing, homelessness prevention, social services, public facilities and infrastructure, economic development, and public services. The accomplishments of these projects/activities will be reported in the FY 2019 Consolidated Annual Performance and Evaluation Report (CAPER)

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,418,965	200,000	0	2,618,965	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,039,489	150,000	0	1,189,489	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	201,785	0	0	201,785	0	

Table 2 - 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. This year in particular, projects that were selected had other dollars that were being applied to projects. There were a number of projects that have NJ Transportation grants and the CDBG funds will be used to layer additional improvements to the Public Infrastructure projects.

Regarding the required matching funds for both the ESG and HOME funds, the County will require that all ESG funds are matched after the signed grant agreement and consistent with § 576.201. This requirement will be met by allocating County funds or resources to cover key ESG programs. As for HOME projects, the County will require that developers contribute the necessary matching funds for new projects. In addition the County will require all HOME funds meet the 25% match for both CHDO and non CHDO project as required in § 92.301.

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

Currently, there is no intent to use publicly owned land for needs identified in the plan other than to improve existing public infrastructure and facilities.

Discussion

None listed.

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
1	Expand Homeownership	2015	2019	Affordable Housing	Camden County	Affordable Housing	HOME: \$349,172	Rental units constructed: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 9 Households Assisted
2	Rehabilitate the Existing Housing Stock	2015	2019	Affordable Housing	Camden County	Affordable Housing	CDBG: \$488,767 HOME: \$237,506	Homeowner Housing Rehabilitated: 35 Household Housing Unit
3	Expand Low Income Rental Housing Stock	2015	2019	Affordable Housing	Camden County	Affordable Housing	HOME: \$698,035	Rental units constructed: 85 Household Housing Unit
4	Homeless Activities	2015	2019	Homeless	Camden County	Homelessness	ESG: \$201,785	Overnight/Emergency Shelter/Transitional Housing Beds added: 1200 Beds Homelessness Prevention: 700 Persons Assisted
5	Public Infrastructure	2015	2019	Non-Housing Community Development	Camden County	Public Infrastructure Improvements	CDBG: \$994,005	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1800 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facilities	2015	2019	Non-Housing Community Development	Camden County	Public Facility Improvements	CDBG: \$88,900	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1800 Persons Assisted
7	Social Services	2015	2019	Non-Homeless Special Needs	Camden County	Public Services	CDBG: \$362,500	Public service activities other than Low/Moderate Income Housing Benefit: 1800 Persons Assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Expand Homeownership
	Goal Description	Please note - the below amount includes administrative and program income funds.
2	Goal Name	Rehabilitate the Existing Housing Stock
	Goal Description	
3	Goal Name	Expand Low Income Rental Housing Stock
	Goal Description	<i>Please note - the below amount includes CHDO funds.</i>
4	Goal Name	Homeless Activities
	Goal Description	<i>Please note - the below amount includes administrative funds.</i>
5	Goal Name	Public Infrastructure
	Goal Description	

6	Goal Name	Public Facilities
	Goal Description	<i>Please note - the below amount includes administrative and program income funds.</i>
7	Goal Name	Social Services
	Goal Description	<i>Please note - the below amount includes administrative and program income funds.</i>

AP-35 Projects - 91.420, 91.220(d)

Introduction

Regarding CDBG funds, 2018 saw a deviation in project requests and selection with the County looking for larger projects that had a significant impact for low to moderate income residents within the County. This revised process will allow the County to administer and spend funds quickly and more cost effectively. By altering the submission and selection process, the County will now fund projects that have larger grant amounts. The scoring of the projects was based on criteria that covered a number of items one of which was how timely past recipients spent HUD funds. This amended process will allow the County to have a larger impact using HUD funds.

#	Project Name
1	CDBG Administration
2	HOME Admin
3	ESG Activities
4	Audubon Senior Center Improvements
5	Barrington Senior Services
6	Bellmawr - Anthony Ave
7	Bellmawr - Lucille Avenue
8	Berlin Borough
9	Brooklawn - Railroad and Old Broadway
10	Collingswood Senior Services
11	Gibbsboro Senior Center
12	Haddon Township Sr. Transportation
13	Haddon Township Removal of Barriers
14	Hi-Nella
15	Lawnside Summer Enrichment
16	Pennsauken Lend-A-Hand
17	Stratford - Coolidge Avenue
18	Voorhees Senior Services
19	Winslow Senior Services
20	Winslow School Crossing
21	Cathedral Kitchen
22	Center for Family Services - SAFE
23	Camden County Senior Cruise Program
24	CASA
25	Food Bank Twilight Harvest
26	Joseph's House of Camden
27	Larc School
28	Respond PATH

#	Project Name
29	SCUCS counseling
30	UOSS ramp program
31	CHDO Reserve
32	Laurel Whitman 2019
33	Voorhees Senior Housing
34	First Time Homebuyer Program
35	Home Improvement Program
36	COVID-19 Response

Table 4 – Project Information

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

As mentioned, the County uprooted the normal project selection process and is now funding larger, more impactful, projects that focus on improving the quality of life of low to moderate income individuals throughout the County. One factor of this revised process was to fund projects that had direct impacts to qualified census tracts. Other factors included past performance, direct impact to qualified individuals and leveraging other non-federal funds.

Please note, Camden County does provide CDBG funds to entitlement communities in the County based on a procurement process developed by the Camden County Community Development Office that is competitive. The competitive formula allows for an equitable distribution of CDBG funds among the entitlement communities. The entitlement communities consist of all the municipalities in Camden County except Camden City, Cherry Hill Township, Gloucester City, Gloucester Township, Pine Valley Borough, and Tavistock. Borough. The entitlement communities use CDBG funds for various projects in the community. Some projects are at specific locations, and some of the projects serve the entire community.

Both CDBG and HOME funds are used Countywide to fund housing rehabilitation. In addition, HOME funds will be utilized to acquire and construct affordable rental projects throughout the County leveraging NJ HMFA tax credit funds. This year saw an increase in tax credit projects in Camden County and the County is using the HOME funds to assist with these projects.

Furthermore, HOME funds will be used to continue with the County's Down Payment and Closing Cost Assistance Program, which assist low- and moderate-income first-time homeowners with down payments for single-family housing.

Emergency shelter facilities and services for the homeless and to prevent homelessness are also available county-wide.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Camden County
	Goals Supported	Expand Homeownership Rehabilitate the Existing Housing Stock Homeless Activities Public Infrastructure Public Facilities Social Services
	Needs Addressed	Affordable Housing Public Facility Improvements Public Infrastructure Improvements Public Services Economic Development Homelessness Special Needs Population
	Funding	CDBG: \$483,793
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	See projects listed below.
2	Project Name	HOME Admin
	Target Area	Camden County
	Goals Supported	Expand Homeownership Rehabilitate the Existing Housing Stock Expand Low Income Rental Housing Stock
	Needs Addressed	Affordable Housing
	Funding	HOME: \$103,948
	Description	
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	County wide
	Planned Activities	
3	Project Name	ESG Activities
	Target Area	Camden County
	Goals Supported	Homeless Activities
	Needs Addressed	Public Services Homelessness
	Funding	ESG: \$201,785
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	Audubon Senior Center Improvements
	Target Area	Camden County
	Goals Supported	Public Facilities
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$75,000
	Description	Improvements to the Senior Center located at 247 Oakland Ave
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Barrington Senior Services
	Target Area	Camden County

	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$28,800
	Description	Salary for senior coordinator and provision of various activities for seniors
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	over 100 seniors will benefit from new or continued access to programs.
	Location Description	various location including the senior center in town.
	Planned Activities	meals, trips, meetings and social activities
6	Project Name	Bellmawr - Anthony Ave
	Target Area	Camden County
	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$250,000
	Description	Reconstruction of Anthony Avenue
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Reconstrcution of Anthony Avenue from Booth to Lucille
	Planned Activities	
7	Project Name	Bellmawr - Lucille Avenue
	Target Area	Camden County
	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$68,383
	Description	Reconstruction of Lucille Avenue
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Reconstruction of Lucille Ave from Chalmers to Kings Highway
	Planned Activities	
8	Project Name	Berlin Borough
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000
	Description	Events for seniors including weekly bingo
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	various locations
	Planned Activities	
9	Project Name	Brooklawn - Railroad and Old Broadway
	Target Area	Camden County
	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$250,000
	Description	Reconstruction of Railroad and Old Broadway avenues
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Railroad and Old Broad in Brooklawn NJ
	Planned Activities	
10	Project Name	Collingswood Senior Services
	Target Area	Camden County
	Goals Supported	Social Services

	Needs Addressed	Public Services
	Funding	CDBG: \$42,100
	Description	Salary for Senior Coordinator and provision of Senior activities in Collingswood
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	30 West Collings Avenue, Collingswood NJ 08108
	Planned Activities	
11	Project Name	Gibbsboro Senior Center
	Target Area	Camden County
	Goals Supported	Public Facilities
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$13,900
	Description	Bond payment on debt for senior center
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Gibbsoboro Seniro Center, Rt 561, Gibbsboro NJ
	Planned Activities	various social activities for seniors
12	Project Name	Haddon Township Sr. Transportation
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$32,500
	Description	Weekly trips and outings for senior citizens.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	Rohrer Towers
	Planned Activities	Senior fairs, meals, plays, musicals etc.
13	Project Name	Haddon Township Removal of Barriers
	Target Area	Camden County
	Goals Supported	Public Infrastructure
	Needs Addressed	Special Needs Population
	Funding	CDBG: \$68,000
	Description	removal of architectural barriers at various locations throughout the Borough.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Various locations throughout the borough
	Planned Activities	
	14	Project Name
Target Area		Camden County
Goals Supported		Public Infrastructure
Needs Addressed		Public Infrastructure Improvements
Funding		CDBG: \$68,700
Description		Reconstruction of Muscody Circle
Target Date		
Estimate the number and type of families that will benefit from the proposed activities		
Location Description		Muscody Circle, Hi-Nella NJ
Planned Activities		
15	Project Name	Lawnside Summer Enrichment
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services

	Funding	CDBG: \$30,000
	Description	summer enrichment program for income eligible families in the Borough of Lawnside
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Lawnside Public School, Lawnside NJ
	Planned Activities	
16	Project Name	Pennsauken Lend-A-Hand
	Target Area	Camden County
	Goals Supported	Rehabilitate the Existing Housing Stock
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$150,000
	Description	Home improvement program for income eligible homeowners in the Township of Pennsauken.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	approximately 12-15 homes will be rehabilitated under this program
	Location Description	various locations in Pennsauken Township
	Planned Activities	
17	Project Name	Stratford - Coolidge Avenue
	Target Area	Camden County
	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$250,000
	Description	Reconstruction of Coolidge Avenue from Hunt Ave to Bishop Terrace
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Coolidge Avenue
	Planned Activities	
18	Project Name	Voorhees Senior Services
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$38,000
	Description	Coordinate and support senior citizen activities including transportation and other social and business functions
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	various locations
	Planned Activities	
19	Project Name	Winslow Senior Services
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$69,100
	Description	Salary for senior bus driver and provision of Senior activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	125 S. Route 73, Braddock NJ 08037
	Planned Activities	
20	Project Name	Winslow School Crossing
	Target Area	Camden County

	Goals Supported	Public Infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$38,922
	Description	Installation of new ADA pedestrian crossing system at Winslow Public school #3
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Winslow Township School #3
	Planned Activities	
21	Project Name	Cathedral Kitchen
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	prevision of meals to needy families and individuals throughout camden county
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	1514 Federal Street Camden
	Planned Activities	
22	Project Name	Center for Family Services - SAFE
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services Special Needs Population
	Funding	CDBG: \$10,000
	Description	Counseling services for the elderly and disabled
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	560 Benson Street Camden NJ
	Planned Activities	
23	Project Name	Camden County Senior Cruise Program
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$7,000
	Description	Congregate meal program for County seniors that includes supportive services
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	various diners throughout the county
	Planned Activities	
24	Project Name	CASA
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000
	Description	Court appointed special advocates represent underprivileged youth in the county in legal matters.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	520 market street, 4th floor
	Planned Activities	
25	Project Name	Food Bank Twilight Harvest

	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000
	Description	provision of food baskets for needy seniors in camden county.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	1501 tipton blvd, pennsauken nj
	Planned Activities	
26	Project Name	Joseph's House of Camden
	Target Area	Camden County
	Goals Supported	Homeless Activities
	Needs Addressed	Homelessness
	Funding	CDBG: \$15,500
	Description	homeless shelter activities
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	555 Atlantic Avenue, Camden NJ
	Planned Activities	
27	Project Name	Larc School
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	respite care for families with disabled children
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	1089 creek road, bellmawr, nj
	Planned Activities	
28	Project Name	Respond PATH
	Target Area	Camden County
	Goals Supported	Homeless Activities
	Needs Addressed	Homelessness
	Funding	CDBG: \$15,000
	Description	Homeless day shelter for County residents
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	441 Erie Street, camden, nj
	Planned Activities	
29	Project Name	SCUCS counseling
	Target Area	Camden County
	Goals Supported	Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Housing counseling services for seniors
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	537 Nicholson Road, Audubon, NJ
	Planned Activities	
30	Project Name	UOSS ramp program
	Target Area	Camden County
	Goals Supported	Social Services

	Needs Addressed	Public Services
	Funding	CDBG: \$9,500
	Description	portable ramp program to allow seniors and the disabled to remain in their homes
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	4212 beacon avenue, pennsauken nj
	Planned Activities	
31	Project Name	CHDO Reserve
	Target Area	Camden County
	Goals Supported	Rehabilitate the Existing Housing Stock Expand Low Income Rental Housing Stock
	Needs Addressed	Affordable Housing
	Funding	HOME: \$155,924
	Description	CHDO reserve project to be determined
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	TBD
	Planned Activities	
32	Project Name	Laurel Whitman 2019
	Target Area	Camden County
	Goals Supported	Expand Low Income Rental Housing Stock
	Needs Addressed	Affordable Housing
	Funding	HOME: \$300,000
	Description	creation of 12 affordable housing units in Laurel Springs NJ. Additional funds to be used for elevator and additional amenities
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	135 Broadway, Laurel Springs NJ
	Planned Activities	
33	Project Name	Voorhees Senior Housing
	Target Area	Camden County
	Goals Supported	Expand Low Income Rental Housing Stock
	Needs Addressed	Affordable Housing
	Funding	HOME: \$242,111
	Description	creation of new affordable rental units in Voorhees NJ
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
34	Project Name	First Time Homebuyer Program
	Target Area	Camden County
	Goals Supported	Expand Homeownership
	Needs Addressed	Affordable Housing
	Funding	HOME: \$150,000
	Description	downpayment assistance for income eligible buyers
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
35	Project Name	Home Improvement Program
	Target Area	Camden County
	Goals Supported	Rehabilitate the Existing Housing Stock

	Needs Addressed	Affordable Housing
	Funding	CDBG: \$5 HOME: \$237,506
	Description	Homeowner Rehabilitation to income eligible residents
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	County Wide
	Planned Activities	
36	Project Name	COVID-19 Response
	Target Area	Camden County
	Goals Supported	Homeless Activities Social Services
	Needs Addressed	Public Services Homelessness Special Needs Population
	Funding	CDBG: \$539,762
	Description	Acitvities related to COVID 19 response and prevention.
	Target Date	5/1/2021
	Estimate the number and type of families that will benefit from the proposed activities	500 homeless and low/mod income famlies will be assisted
	Location Description	County wide
	Planned Activities	homeless and low/mod income famlies will be assisted thorough Covid 19 hotel services and PPE and supplies for social services including meals on wheels, homeless services, covid-19 test sites and others.

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

The Community Development Program this year focused on selecting projects that were in qualified census tracts or that had a direct impact to specific populations. This year's funding will see larger dollars committed to areas that have higher concentrations of low to moderate income residents. Municipalities like Pennsauken, Lindenwold and Winslow Township that have areas with qualified census tracts will receive greater amounts of funding based on the new competitive selection process.

Geographic Distribution

Target Area	Percentage of Funds
Camden County	100

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The housing, special needs and community development priorities established as part of the Consolidated Plan were developed through a comprehensive public outreach process that placed a high priority on meaningful citizen and agency engagement.

As described above, individual municipalities apply to use funds on an "entitlement" basis and select projects of greatest need within their community that meet the CDBG or HOME program criteria.

The allocation process took into consideration the following criteria:

- Meeting the statutory requirements of the federal programs
- Meeting the needs of low and moderate income residents
- Focusing on low and moderate income areas or neighborhoods
- Coordination and leverage of resources
- Response to expressed needs
- Sustainability and long-term impact, and
- The ability to demonstrate measurable progress and success

The primary obstacle to meeting underserved needs for affordable housing in Camden County is the gap in what households can afford to pay for housing and the price of housing. The County has a significant affordable housing stock, yet the substandard condition of the units and income level for individual households such as single parent, elderly, disabled, or others of limited economic means, is not sufficient to afford even the lowest of the market rate units.

Camden County will continue to use its entitlement funds to provide assistance with activities that meet the underserved needs of the community. Through continued participation with the Camden County Homeless Network Planning Committee (HNPC) and other broad-based groups, the County will be kept informed of the needs of the underserved and the changes in the needs over time. This will facilitate the use of scarce funds in an efficient way.

Discussion

The Camden County Department of Community Development does not target funds on a geographic basis. Instead, the Department selects projects and activities through an application process. For example, persons desiring rehabilitation or down payment assistance are required to submit

applications. Municipalities seeking assistance for community projects apply once a year funding and this year this process was amended to be more competitive.

Affordable Housing

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

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	130
Special-Needs	40
Total	180

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	15
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	50

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

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

Introduction

Below details the steps taken to assist in 2019.

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

While there is no County-wide public housing agency (PHA) in Camden County, lower income populations are served by local public housing authorities in municipalities across the County:

- The Housing Authority of the City of Camden administers a Housing Choice Voucher program and maintains a low-income housing portfolio of more than 2,000 units. During the last 12 years, the Authority has renovated or redeveloped more than 70% of its original inventory (2,334 units) using a variety of financial and asset management strategies. HACC additionally operates a homeownership program that has benefited more than 350 households to date.
- The Collingswood Housing Authority and the Clementon Housing Authority also offer both Housing Choice Vouchers and public housing units
- The Haddon Housing Authority maintains one 100 unit development for lower income seniors.
- Gloucester Township provides 75 units for rent to lower income houses.
- Cherry Hill Township operates a Housing Choice Voucher program through its Department of Community Development. Additionally, the Township requires a set aside of 20 percent of units in every multi-family development for low and moderate income households. Of these units, 10% are for purchase by low to moderate income households, and 10% are for rental by low to moderate income households.
- Pennsauken Township also administers a Housing Choice Voucher program through its Housing Department. The Township has 76 tenant based vouchers for income eligible families, elderly households or disabled households. More than 300 households are on the waiting list, which is currently closed.

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

The Community Development Program will work with both local and State agencies to provide down payment assistance for low to moderate income families to purchase housing within the County.

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

provided or other assistance

Camden County has no plans to fund resident initiatives. PHAs within the County will continue to seek funds to maintain their properties in safe and sanitary conditions and will continue to seek funds for programs to improve the quality of life for residents. The Agencies may request funding from Camden County for activities, and the County will consider requests by PHAs regarding developing cooperative programs. Each PHA has provided Camden County with copies of its Agency Plan, which are on file at the Community Development Office.

Discussion

Not Applicable

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

Introduction

The Homeless Network Planning Committee (HNPC) is the coordinator of homeless programs and serves as the Continuum of Care in Camden County. The HNPC is a subcommittee of the Camden County Comprehensive Emergency Assistance System (CEAS). The Community Planning and Advocacy Council (CPAC) provides staff support to the HNPC and the County participates in the process.

Agencies participating in the CoC provide an expanded number of beds for chronically homeless persons and families. Once stably housed, programs provided through Catholic Charities, Diocese of Camden and New Visions Community Services of Camden provide employment opportunities and case management for the homeless. Programs such as these are utilized to end chronic homelessness.

Outreach to persons living on the street is conducted by the Homeless Outreach Team (HOT), which includes all the shelter providers and non-transitional sources such as public safety personnel. A task force has been created to address the homeless tent encampments. The HOT visits the encampments weekly to engage those residing there in services.

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

Homeless Outreach Team (HOT) conducts regular street outreach. This multi-disciplinary team is staffed by all the HNPC participating agencies and some non-traditional agencies to deliver an array of services.

Further, special outreach is conducted in the homeless encampments to encourage participation in services. Teams visit the encampment weekly as well as other known locations for street homeless.

Developing a single point of entry to the county's homeless system and the use of a common assessment tool will ensure that individuals and families experiencing homelessness will be directed to the appropriate housing and connected with other necessary social services including help applying for all the mainstream benefits for which they meet the eligibility requirements. An single point of entry assessment form is under construction and being used on a trial basis by local agencies.

In the fall of 2018 the County created a new position, Homeless Coordinator, under the Office of Community Development. This new position will oversee ESG and CDBG social service programs along with other funding for homeless persons. The goal is to maximize resources for homeless services and coordinate services to best address homelessness in Camden County.

Addressing the emergency shelter and transitional housing needs of homeless persons

The existing shelters and transitional housing facilities continue to meet the emergency needs of the homeless. Once in a shelter or transitional facility, every effort is made to quickly return the individual or household to permanent housing. A goal of 30 days has been set. ESG funds will be used in support of the shelters for items such as operations, repairs, and renovations.

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

HNPC expects to end the use of transitional housing within 1 year. Four of the TH programs were reallocated to permanent housing in the FY 2018 COC process. That places greater emphasis on the need to move families and individuals to permanent housing quickly. Standardized assessment tools will be developed to ensure households are directed to appropriate services and that barriers to housing are reduced.

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.

HNPC is working to create a single point of entry to decrease homelessness among families. Through the VOA Narragator program which handles assessment, outreach, awareness, coordination of efforts and expansion of affordable housing, such homelessness can be prevented. Another action that is being planned in the long-term is to create housing resource centers to assist households in identifying appropriate housing and providing assistance in successfully securing housing units.

Discharge planning is critical to the success of ending homelessness caused by exiting institutions without a complete housing exit plan. HNPC has an active MOU with Children and Youth to prevent discharge from foster care. Mental health institutions are required to follow a state mandated housing plan for discharge.

Likewise, discharge from correctional institutions is more difficult because when a sentence is complete, discharge cannot be prevented. The Adult Probation department is working with the COC to find solutions to the housing discharge planning problem. Please note, The County Corrections received a grant for re-entry services and is being leveraged to assist with this issues along with the VOA who also received a grant to assist with this population.

Camden County will use ESG funds for temporary financial assistance and stabilization services for individuals and families at risk of becoming homeless. The County will continue to work with HNPC and community agencies to find additional resources to augment the program so as to expand the number of households that can be served. ESG funds will be coordinated with other resources available in the community to ensure that the largest number of households can be served.

The larger comprehensive prevention system that will evolve will include:

- Prevention services including legal counseling, rental assistance, utility assistance, mental health counseling, food pantry services, and life skills training;
- Substance abuse treatment including inpatient and detoxification resources;
- Case management including long term case management that connects households with life skills training, money management, job training, child care and transportation; and
- Resource and referral services including a staffed emergency information system with directory of all service providers and services

Discussion

Not Applicable

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

Introduction

The policies that may impact affordable housing including 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 continues 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 low 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 its 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 2018, more than one third of the County's entitlement funds were allocated to housing activities for low-income households.

Camden County is in the process of reviewing and incorporating 24 CFR Part 5 Affirmatively Furthering Fair Housing (AFFH). The County will develop the Assessment of Fair Housing (AFH) replacing the Analysis of Impediments to Fair Housing Choice (AI).

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

While 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.

Over the past year, the State of New Jersey via the Court System has been setting affordable housing plans that are requiring towns to address their affordable housing obligations. As this is a newer process, the Community Development Program will work with these towns to see if HOME funds could be used

to make housing more affordable within the County. 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. Camden County, through the Improvement Authority hosted a landlord workshop to educate and inform local landlords of voucher programs available in Camden County. Workshop also was used as a forum to bridge barriers to affordable housing for low/moderate income and homeless individuals and families

Discussion

N/A

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

Introduction

The policies that may impact affordable housing including 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 continues 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 low 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 its 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 2018, more than one third of the County's entitlement funds were allocated to housing activities for low-income households.

Camden County is in the process of reviewing and incorporating 24 CFR Part 5 Affirmatively Furthering Fair Housing (AFFH). The County will develop the Assessment of Fair Housing (AFH) replacing the Analysis of Impediments to Fair Housing Choice (AI).

Actions planned to address obstacles to meeting underserved needs

Over the few years, the issue of vacant and abandoned properties has changed from primarily a urban core problem to one that affects all communities in the county and throughout the United States. While housing markets have begun to return to stability across the United States, Camden County and southern New Jersey continue struggle to make headway with the problem. The housing market or abandon housing issue has taken a toll on housing pricing and overall decay to certain areas within the County. The County is looking to partner with key groups to address this housing issue and commit funds to rehab vacant housing and put these units back in circulation

Actions planned to foster and maintain affordable housing

The County works to leverage as many potential sources of funding in order to increase the supply of affordable housing. One of the primary tools used to finance affordable housing is the Low Income Housing Tax Credit (LIHTC) program. The New Jersey Housing and Mortgage Finance Agency administers this and other programs to support housing within the State.

Actions planned to reduce lead-based paint hazards

The County Home Improvement Program ("HIP") tests for and abates lead, as needed, on all HIP projects. Over the years the HIP program assists an estimated five homes per year with significant lead abatement. In addition, the Camden County Department of Health handles a large portion of the lead cases within the County. This will continue in the near future and cases will comply with State and Federal regulations as needed.

Actions planned to reduce the number of poverty-level families

Camden County will continue efforts to implement anti-poverty strategies for the citizens of the County in the upcoming year. The County will strive to increase its efforts in assisting homeowners and renters with housing rehabilitation and renovation of affordable housing to decrease the financial burden on low-to-moderate-income persons.

The County will provide assistance to low and moderate-income persons through the following strategies:

- Provide homeowners with housing repair assistance through the Housing Rehabilitation program;
- Assist first time homebuyers with down payment assistance to reduce some of the housing burden.
- Continue to support the purchase and rental of housing units to allow low to moderate income families and individuals to live within the County.
- Work with our homeless outreach team to rapidly rehouse or try to find housing for homeless individuals; and
- The County will continue to implement Section 3 policy as necessary.

Through the initiatives described above, and in cooperation with the agencies and nonprofit organizations noted, the CDBG Program Office will continue to assist low and moderate-income persons of Camden County over the next year.

Actions planned to develop institutional structure

The County's Community Development Program has relationships in several different levels of partnerships - government, local municipalities, private developers and businesses and public service agencies. Through these relationships it can help create bridges between these different communities which may not have much opportunity to interact. The County can introduce affordable housing developers to municipal leaders, it can provide advice to municipal leaders on the real impact of affordable housing and it can connect housing developers and public service providers so they can work together to address their clients housing needs. These are just a few examples of the ways the County

can bring parties together

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

Coordination between providers is essential to improve the conditions and address gaps in services for Camden County residents. Actions planned to enhance coordination between public and private housing and social service agencies include:

- Provide CDBG funds to eligible projects for housing and social services.
- Encourage agencies to work together to apply for CDBG funds to leverage resources to the fullest extent.
- Continue working with the Community of Care Network (CCN) to address issues of poverty and homelessness.
- Distribute program information to local organizations through the CCN so that service providers can make materials available to their clients.
- Collaborate with developers to apply for State Housing funds for additional affordable housing options.
- Host meetings and events for housing and social service agencies to network and build capacity.
- Offer referrals to organizations that would benefit from the leadership, programs, services or collaboration with other organizations

Discussion

Performance monitoring is an important component in the long-term success of the County's Community Development Program. The County has developed standards and procedures for ensuring that the recipients of CDBG funds meet the regulations and that funds are disbursed in a timely fashion. The County has promulgated sub-recipient monitoring procedures and developed checklists to ensure that each activity is completed in a manner consistent with the requirements of the Community Development Block Grant Program.

Staff regularly monitors the progress of every activity to ensure timeliness. Municipal projects and sub-recipients are held to a performance schedule through contract obligations. When these milestones are not met, staff works closely with the municipality to get the project back on track or reallocate the funds.

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

- Objectives of the National Affordable Housing Act are met,
- Program activities are progressing in compliance with the specifications and schedule for each program, and

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

Program Specific Requirements

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

Introduction

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.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

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

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

Camden County does not intend to use HOME funds for other forms of investment as described in Section 92.205. Homebuyer recapture guidelines are addressed under question 2.

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

Per 24 CFR 92.150, Camden County has established recapture/resale guidelines for the operation of the HOME-funded homeownership programs. The guidelines are to be adhered to for all homeownership programs administered by the County or any designee, including subrecipients and Community Housing Development Organizations (CHDOs).

The guidelines are based on 24 CFR 92.254 (a)(4)(ii), which stipulates the conditions for recapture of the HOME investment used to assist low-income families acquiring a home. Two factors that are important in developing the guidelines are the fair return to the buyer at the time of sale as well as ensuring that the homeowner was not in a negative equity position. It is also important to realize that there are two forms of subsidy; a subsidy on the development cost of a project which brings the total project cost down to the market value of the house to be sold, and a subsidy to the homebuyer that lowers the cost of the house from the market value to a price affordable to the buyer. These factors along with other policies determine the amount of HOME funds to be recaptured.

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:

Homebuyer/Recapture

Camden County will use the recapture provision to secure the affordability when a homebuyer receives assistance under the HOME Program. If the property is sold after the period of affordability has expired, there are no restriction in terms of recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

It is the policy of Camden County, wherever possible, to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low income family that will use the property as its principle residence. The guidelines for recapture for the homebuyer program that Camden County has established are as follows:

- 1- Camden County will require that a mortgage be placed on the property in its favor for the full amount of the HOME investment.
- 2- Upon sale of the home by the home assisted household, Camden County will recapture the HOME investment from the net proceeds of the sale.
- 3- In the event of foreclosure of the property during the restricted period, the County will share in the net proceeds of the sale of the property, up to the amount of the HOME investment. If the net proceeds are insufficient to repay the full amount of the HOME subsidy, the County will consider the shared proceeds as full repayment.
- 4- HOME funds that are recaptured by Camden County will be returned to the letter of credit for other HOME-eligible activities.

Rental/Resale restrictions

When HOME funds are provided to a rental property, the County will use a resale restriction. A restrictive covenant is placed on the time funds are provided. This covenant requires that units assisted with HOME funds be rented to low-income tenants at rents allowable under the HOME program for a period of years based on HUD's requirements.

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

Not Applicable- HOME funds in Camden County cannot refinance existing debt secured by multifamily housing.

Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)

The County of Camden has been working with the Policies and Procedures developed for Community Planning and Advocacy Council (CPAC) as the foundation and the written standards for the provision of ESG assistance. These Policies and Procedures are being evaluated periodically to ensure their effectiveness and changes are made to meet the ESG requirements. It is anticipated that the County in collaboration with the CoC will evaluate program results and that the policies and procedures will change to reflect needs and future direction for the use of ESG funds.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Homeless Network Planning Council, Camden County Continuum of Care, as a member of the Southern New Jersey CoC, is in the process of developing a centralized and coordinated assessment system in preparation for HEARTH. At this point, a centralized assessment is in draft form for trial use and has not been approved however, the HNPC and SNJCoC anticipates finalizing the assessment and system within the next 12 months

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).

Emergency Solutions Grant funds will be awarded to community agencies through a request for proposals. Notification of available funding will be posted on the HNPC website as identified in public notice published in the Courier Post and distributed to organizations participating in the continuum of care and other county planning processes via email. Potential applicants are directed to Emergency Solutions Grant interim regulations for a full scope of eligible activities and target populations HNPC accept applications for ESG funds. Proposals will be evaluated on agency experience, capacity, proposed activities, target population, and anticipated level of service. Emergency Solutions Grant funding recommendations are made by the homeless Network Planning Council to the HSAC for approval the Camden County Board of Chosen Freeholders then ratifies the decision. Local units of government generally do not apply for such funds. The funding is distributed to social service providers who make their programs available to residents of all participating

jurisdictions within the County

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.

The HNPC Board has added persons who are homeless or formerly homeless to the decision-making body.

5. Describe performance standards for evaluating ESG.
 - 80% of persons in permanent housing programs remain stable for 6 months or longer.
 - 70% of persons in existing transitional housing programs exit to permanent housing.
 - 30% of persons exiting shelter exit to permanent housing.
 - 30% of persons entering the homeless housing and services system (service, temporary shelter, permanent housing) exit programs with employment income.
 - Prevention services financial assistance is provided for eligible households within 14 days of program enrollment.
 - Eligible households move into permanent housing within 2 months of enrollment in rapid re-housing programs.
 - 100% of households seeking assistance through the homeless housing and service system are screened for eligibility in all programs available in Camden County.
 - 80% of households enrolled in homeless assistance programs complete a housing stabilization program.

None at this time.

