

Executive Summary

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

1. Introduction

As a recipient of Community Development Block Grant (CDBG), Home Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) funding from the U.S. Department of Housing and Urban Development (HUD), the Camden County Urban County is required to prepare a Five-Year Consolidated Plan that assesses needs within its jurisdiction and spells out how it plans to use HUD resources to address those needs. The Urban County jurisdiction and the Camden County HOME Consortium cover all municipalities in Camden County except Camden City, which receives its own HUD funding, Pine Valley and Tavistock. This Five-Year Consolidated Plan covers program years 2020 through 2024, a period beginning on July 1, 2020 and ending on June 30, 2025.

The CDBG program has as its primary purpose the provision of decent housing, suitable living environments and economic opportunity to the most vulnerable populations, including low-moderate income households, seniors, disabled adults, domestic violence victims and the homeless. The Camden County Urban County is scheduled to receive \$2,470,863 in CDBG funds for Program Year 2020 (July 1, 2020 through June 30, 2021).

The HOME program has as its primary purpose the provision of safe, decent, affordable housing to low- and moderate-income households. The Camden County HOME Consortium is scheduled to receive \$1,150,552 in HOME funding for Program Year 2020.

The ESG program has as its primary purpose the provision of shelter and services to homeless individuals and families. The Camden County Urban County is scheduled to receive \$212,549 in ESG funding for Program Year 2020.

In assessing community needs within the jurisdiction, Camden County assessed a wide variety of available data, consulted with agencies and organizations from the public and private sectors engaged in front-line provision of services and facilities to eligible populations. Based on the needs so identified, the County has developed both a Five-Year Consolidated Plan and, within it, an Annual Action Plan for 2020 that directs HUD resources to effectively assisting County residents and communities.

Though HUD program funding is not guaranteed from year to year and does, in fact, fluctuate annually, Camden County and other grantees are required to set out a plan for the entire five-year period. This plan is based on an assumption of relatively level funding for years 2 through 5. Adjustments will be

made with each Annual Action Plan for those subsequent years, but the priorities established in this Consolidated Plan will continue to guide decisions going forward.

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

Objectives and outcomes for the five years covered by this Consolidated Plan will be based on community needs that were identified by reviewing available data, listening to front-line providers and residents and weighing staff experience and available resources. Camden County has concluded that the following needs exist within the jurisdiction to an extent that an effective Community Development program, backed by HUD resources, can have a meaningful impact:

- Affordable housing - residential rehab, construction of new units and, potentially, voucher supports are needed along with information and advocacy around housing fairness issues, particularly accessibility;
- Public facilities and infrastructure - roads, water lines, sewer lines and more in income-eligible residential areas along with facilities that serve low-mod populations along with the removal of architectural barriers to accessibility;
- Public services - needs include financial literacy training, other life skills, educational and recreational youth programming, transportation (including senior and disabled transit) and senior services;
- Economic development - job creation, retention and workforce training are among the needs with resources other than CDBG providing most of the support;
- Homeless services - outreach, case management, shelter and warming centers are areas where demand exceeds current resources and where ESG funds need to be concentrated;
- Special Needs services - wide range of services provided to those with special needs, including the elderly, mentally and physically handicapped, victims of domestic violence and veterans.

Specific five-year objectives in meeting these needs are found within the Strategic Plan section below and include target numbers for residents served, housing units rehabilitated and created and other relevant measures.

3. Evaluation of past performance

Overall, Camden County's Community Development program has improved significantly during the past several years. Timely use of CDBG funds, once a weakness in the program, is no longer an issue due to increased staff diligence, a change in funding procedures and priorities and increased cooperation from sub-recipients and other partners.

In regards to selecting goals and projects for this plan, past performance helped fine tune the choices by providing a record of which activities and which organizations deliver quality results on time and within

budget. Though the County seeks out new partners to address identified needs, it also rewards demonstrated understanding of, compliance with and building upon HUD resources.

4. Summary of citizen participation process and consultation process

Objectives and outcomes for the five years covered by this Consolidated Plan will be based on community needs that were identified by reviewing available data, listening to front-line providers and residents and weighing staff experience and available resources.

The County held four focus groups specifically for practitioners in various aspects of community life.

Camden County held four focus groups to gather input for this Consolidated Plan. Focus groups were:

- Housing
- Social/Public Services
- Homelessness
- Municipalities

The focus groups were attended by representatives of approximately 20 agencies, organizations and businesses and helped shape the priorities and goals that constitute the framework of this plan.

In addition to focus groups, organizations and individuals from a broad array of the County's structure contributed to this plan in various ways.

- Individual interviews were conducted with various stakeholders who were unable to attend focus groups.
- An on-line survey was made available to residents and organizations.
- Camden County maintains ongoing relationships with its municipal, agency and community-based partners through ongoing dialogues, application processes, formal meetings and less formal settings. This frequent interaction with the varied components of the County's diverse implementation network allows the County to complete both big picture, long-term planning and to assist in day-to-day implementation of those plans.
- Camden County completed a new Analysis of Impediments to Fair Housing Choice in early 2020. Results of that Analysis, as well as information gathered during its development, helped guide this Consolidated Plan.

The Consolidated Plan and Annual Action Plan were made available for a 30-day public review period prior to submission to HUD.

5. Summary of public comments

Feedback obtained in a variety of ways delineated a wide array of needs among the County's residents.

Whether in person, via on-line survey or as part of an application for funding, comments from residents and organizations described many challenges for lower-income residents as well as seniors, the disabled, homeless and other groups. While many aspects were mentioned, a consensus seemed to form around the following needs, described in further detail above and in the Priority Needs Section:

- Affordable housing
- Public facilities and infrastructure
- Public services
- Economic development
- Homeless services
- Special Needs services

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

All comments were accepted.

7. Summary

Camden County's Community Development Program is confident that by listening to its community, it has developed a Five-Year Consolidated Plan that fairly and effectively directs CDBG, HOME and ESG resources in a way that will most benefit Camden County residents.

Fueled by front-line experience and real world practicality, the process of developing this Consolidated Plan resulted in turning a community wish list into a realistic to-do list that will help thousands of County residents meet the challenges of modern life.

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	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

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

Camden County held four focus groups to gather input for this Consolidated Plan. Focus groups were:

- Housing
- Social/Public Services
- Homelessness
- Municipalities

The focus groups were attended by representatives of approximately 20 agencies, organizations and businesses and helped shape the priorities and goals that constitute the framework of this plan.

In addition to focus groups, organizations and individuals from a broad array of the County's structure contributed to this plan in various ways.

- Individual interviews were conducted with various stakeholders who were unable to attend focus groups.
- An on-line survey was made available to residents and organizations.
- Camden County maintains ongoing relationships with its municipal, agency and community-based partners through ongoing dialogues, application processes, formal meetings and less formal settings. This frequent interaction with the varied components of the County's diverse implementation network allows the County to complete both big picture, long-term planning and to assist in day-to-day implementation of those plans.
- Camden County completed a new Analysis of Impediments to Fair Housing Choice in early 2020. Results of that Analysis, as well as information gathered during its development, helped guide this Consolidated Plan.

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)).

Housing providers, public and private, as well as health, mental health and service agencies all took part in the County's focus groups held to help shape this plan. Input from focus group participants was shared with participants of other focus groups as a way to share perspectives and find commonality.

As an ongoing partner to many of these entities, the County regularly acts as a conduit between these groups, not just when a five-year plan or even annual planning is being done, but as opportunities arise in the course of implementing the Community Development program.

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

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. Camden County participates in that planning and Network representatives participated in the preparation of this Consolidated Plan.

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CAMDEN
	Agency/Group/Organization Type	Services-homeless Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	While not a member of the Urban County or County HOME Consortium, Camden City is located in the County and is a HUD entitlement community dealing with many of the same challenges as the County as a whole. Coordination with their efforts is crucial and is accomplished through ongoing dialogue on many fronts and in many forms, some formal and others informal.
2	Agency/Group/Organization	CAMDEN COUNTY COUNCIL ON ECONOMIC OPPORTUNITY
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Monthly meetings as a participating member of Camden County Homeless Network Planning Committee (HNPC).
3	Agency/Group/Organization	Housing Authority of the City of Camden
	Agency/Group/Organization Type	Housing PHA Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attendance and participation at monthly Homeless Network Planning Committee (HNPC) meetings.
4	Agency/Group/Organization	CATHEDRAL KITCHEN
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Monthly meetings as a participating member of Camden County Homeless Network Planning Committee (HNPC). Also, a focus group participant.
5	Agency/Group/Organization	CATHOLIC CHARITIES
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings to discuss housing and services for housing. Also, a focus group participant.
6	Agency/Group/Organization	Oaks Integrated Care Services (formerly Twin Oaks)
	Agency/Group/Organization Type	Services-Elderly Persons Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Monthly meetings as a participating member of Camden County Homeless Network Planning Committee (HNPC). Also, a focus group participant.
7	Agency/Group/Organization	CAMDEN COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Health Agency Agency - Emergency Management Publicly Funded Institution/System of Care Other government - County Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Interaction with various County departments, including public works and social services. Also, focus group participants.

8	Agency/Group/Organization	Volunteers of America Delaware Valley
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Monthly meetings as a participating member of Camden County Homeless Network Planning Committee (HNPC). Also, focus group participant.
9	Agency/Group/Organization	Borough of Audobon
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities and infrastructure; public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
10	Agency/Group/Organization	Audobon Park Borough
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.

11	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure and services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
12	Agency/Group/Organization	Borough of Bellmawr
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
13	Agency/Group/Organization	Borough of Berlin
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
14	Agency/Group/Organization	BERLIN TOWNSHIP
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
15	Agency/Group/Organization	Borough of Brooklawn
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
16	Agency/Group/Organization	CHERRY HILL TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
17	Agency/Group/Organization	BOROUGH OF CHESILHURST
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
18	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure and services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
19	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
20	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
21	Agency/Group/Organization	GLOUCESTER CITY
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
22	Agency/Group/Organization	GLOUCESTER TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
23	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.

24	Agency/Group/Organization	Haddon Township
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
25	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
26	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
27	Agency/Group/Organization	BOROUGH OF LAUREL SPRINGS
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
28	Agency/Group/Organization	Borough of Lawnside
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
29	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
30	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
31	Agency/Group/Organization	BOROUGH OF MERCHANTVILLE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
32	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
33	Agency/Group/Organization	BOROUGH OF OAKLYN
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
34	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
35	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
36	Agency/Group/Organization	Borough of Runnemede
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
37	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
38	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
39	Agency/Group/Organization	Township of Voorhees
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
40	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
41	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
42	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 Economic Development Anti-poverty Strategy Public facilities, infrastructure & services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
43	Agency/Group/Organization	Rutgers University - Camden
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education Services-Employment Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant.
44	Agency/Group/Organization	St. Joseph's Carpenters Society
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant.
45	Agency/Group/Organization	Depetro Real Estate
	Agency/Group/Organization Type	Housing Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant.
46	Agency/Group/Organization	Conifer Realty LLC
	Agency/Group/Organization Type	Housing Services - Housing Regional organization Planning organization Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant.
47	Agency/Group/Organization	PENNROSE PROPERTIES, LLC
	Agency/Group/Organization Type	Housing Services - Housing Regional organization Business Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant.
48	Agency/Group/Organization	Camden County Habitat for Humanity
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant.
49	Agency/Group/Organization	Senior Citizens United Community Services, Inc
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant, information contained in funding applications and, as past recipient of CDBG funds, through reports, monitoring and ongoing dialogue.
50	Agency/Group/Organization	CENTER FOR FAMILY SERVICES
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Child Welfare Agency Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant, information contained in funding applications and, as past recipient of CDBG funds, through reports, monitoring and ongoing dialogue.
51	Agency/Group/Organization	Community Planning & Advocacy (CPAC)
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant. Also, CPAC is a comprehensive regional organization of homeless and other public services. As such, County staff have an ongoing relationship with the organization through meetings, service coordination and dialogue.

52	Agency/Group/Organization	New Jersey Association on Corrections (NJAC)
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Services - Victims Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant. Agency operates programs for those coming out of incarceration. Also operates the Camden County Women's Center, which shelters and provides services for domestic violence victims.
53	Agency/Group/Organization	Food Bank of South Jersey
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant, information contained in funding applications and, as past recipient of CDBG funds, through reports, monitoring and ongoing dialogue.
54	Agency/Group/Organization	Clarifi
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Public services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant.
55	Agency/Group/Organization	LARC SCHOOL
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information contained in funding applications and, as past recipient of CDBG funds, through reports, monitoring and ongoing dialogue.
56	Agency/Group/Organization	Camden Coalition of Healthcare Providers (COSTAR)
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information contained in funding applications and, as past recipient of CDBG funds, through reports, monitoring and ongoing dialogue.
57	Agency/Group/Organization	JOSEPH'S HOUSE OF CAMDEN
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services - Victims Regional organization

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information contained in funding applications and, as past recipient of CDBG funds, through reports, monitoring and ongoing dialogue.
58	Agency/Group/Organization	CASA OF CAMDEN COUNTY
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information contained in funding applications and, as past recipient of CDBG funds, through reports, monitoring and ongoing dialogue.
59	Agency/Group/Organization	The Michaels Organization
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information contained in funding applications.

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

All appropriate agency types available to Camden County were consulted in developing this Consolidated Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Camden County Homeless Network Planning Committee	
2020 Analysis of Impediments	Camden County	Camden County completed a new Analysis of Impediments to Fair Housing Choice in early 2020. Results of that Analysis, as well as information gathered during its development, helped guide this Consolidated 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))

Through ongoing relationships with housing authorities, municipal governments, neighboring counties, state community development agencies and the state Community Development Association, Camden County Community Development continually monitors both big-picture community development items and daily challenges of project implementation. By keeping informed of best practices and solutions developed by other HUD grantees, Camden County strives to turn its Consolidated Plan and Annual Action Plans into accomplishments that benefit the many residents who need our assistance.

Narrative

Camden County is grateful to the various entities that provided input into this Consolidated Plan. Their perspectives, information and insight helped the County craft a plan, we believe, that focuses HUD resources in an efficient and effective manner that will improve the quality of life for the residents the CDBG, HOME and ESG programs exist to help.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

Through four focus groups, two public hearings and an on-line survey, Camden County cast a wide net for information, experiences and opinions in identifying a wide range of community needs and advice on appropriate ways to address them. Government agencies and front-line practitioners, non-profit service providers, housing developers, residents and more contributed to an assessment of needs and a consensus of resources available.

All of this input helped shape the goals incorporated in this five-year plan by pointing out the needs, focusing the resources and providing useful direction on the fair, effective use of HUD resources in achieving those goals.

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	Housing focus group	Housing stakeholders	Focus group held Dec. 18, 2019 for housing stakeholders. 8 people attended.	Among consensus items - need for more affordable rental housing; continued need for residential rehab; property and construction costs necessitate large subsidies, especially for lowest income units, where need is greatest; accessibility needs to be addressed for rental and owner units.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Housing focus group	Organizations providing public services to low-mod residents	Focus group held Dec. 18, 2019 for organizations providing public/social services to CDBG-eligible clientele. 7 people attended.	Among the needs identified: transportation, life coaching, financial literacy, coordination of services, internet access, educational after-school and summer activities for youth.	All comments were accepted.	
3	Housing focus group	Organizations providing homeless services	Focus group held Dec.19, 2019 in conjunction with the Homeless Network Planning Committee meeting. 10 people attended.	Among consensus items - there are many causes of homelessness, unique to each case; foreclosure threat remains high in Camden County; case management/ongoing coaching needed; need warming centers; funding very inadequate.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Housing focus group	Representatives of Urban County municipalities	Focus group was held Jan. 13, 2020 for representatives of municipalities in the Camden County Urban County. 15 people attended.	Continued need for street, water and sewer replacements. Some municipalities don't have eligible low-mod areas so CDBG can't help them.	All comments were accepted.	
5	Public Hearing	Non-targeted/broad community	Public needs assessment hearing held Feb. 11, 2020. No members of the public attended.	No comments received.	No comments received.	
6	Public Hearing	Non-targeted/broad community	Public hearing held March 16, 2020. No members of the public attended.	No comments were received.	No comments were received.	
7	Internet Outreach	Non-targeted/broad community	On-line survey made available to the general public. 6 responses received.	Needs noted for affordable housing, including home repairs; neighborhood improvements and public services.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

By reviewing available data, listening to front-line providers and residents and weighing staff experience and available resources, Camden County has concluded that the following needs exist within the jurisdiction to an extent that an effective Community Development program, backed by HUD resources, can have a meaningful impact:

- Affordable housing - residential rehab, construction of new units and, potentially, voucher supports are needed along with information and advocacy around housing fairness issues, particularly accessibility;
- Public facilities and infrastructure - roads, water lines, sewer lines and more in income-eligible residential areas along with facilities that serve low-mod populations along with the removal of architectural barriers to accessibility;
- Public services - needs include financial literacy training, other life skills, educational and recreational youth programming, transportation (including senior and disabled transit) and senior services;
- Economic development - job creation, retention and workforce training are among the needs with resources other than CDBG providing most of the support;
- Homeless services - outreach, case management, shelter and warming centers are areas where demand exceeds current resources and where ESG funds need to be concentrated;
- Special Needs services - wide range of services provided to those with special needs, including the elderly, mentally and physically handicapped, victims of domestic violence and veterans.

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

Summary of Housing Needs

Cost burden is the single most prevalent housing problem throughout the Camden County Urban County and HOME Consortium service area. More than 25,000 households – roughly 16% of all households in the County's service area – have housing costs in excess of 50% of their incomes. Additionally, almost 25,000 more households have housing costs in excess of 30% of their incomes.

Combined, that means nearly one-third of the County's approximately 160,000 households spend at least 30% of their income on housing costs.

While data in this section does not indicate a widespread occurrence of housing units that are sub-standard in terms of having incomplete kitchen or plumbing facilities, there are still more than 1,200 such units, most of them rental units. Other indicators, including age of housing stock, community input and staff experience all point to an ongoing need for residential rehabilitation assistance. Demand continues for improvements to roofs, windows, HVAC and other items not covered by simply measuring the existence of a complete kitchen or bathroom.

Demographics	Base Year: 2010	Most Recent Year: 2017	% Change
Population	424,857	424,113	-0%
Households	162,307	157,742	-3%
Median Income	\$66,503.00	\$71,862.00	8%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2010 Census

Data Source Comments: 2010 Census (Base Year)2013-2017 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	19,410	17,295	26,245	16,805	81,375
Small Family Households	5,183	5,550	9,615	7,175	45,690
Large Family Households	770	990	2,116	1,762	8,383
Household contains at least one person 62-74 years of age	4,027	3,813	5,894	4,355	16,782
Household contains at least one person age 75 or older	4,574	4,571	4,327	1,749	4,956
Households with one or more children 6 years old or younger	2,687	2,199	3,845	2,694	7,163

Table 6 - Total Households Table

Data 2011-2015 CHAS
Source:

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	394	260	190	160	1,004	78	27	59	44	208
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	204	75	124	20	423	0	0	40	10	50
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	256	145	212	129	742	4	42	122	128	296
Housing cost burden greater than 50% of income (and none of the above problems)	7,509	2,606	480	0	10,595	5,773	4,648	3,646	737	14,804

	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)	1,009	3,639	4,223	741	9,612	513	3,247	6,820	4,623	15,203
Zero/negative Income (and none of the above problems)	730	0	0	0	730	825	0	0	0	825

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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	8,370	3,076	1,000	309	12,755	5,868	4,713	3,868	922	15,371
Having none of four housing problems	2,967	5,054	8,669	4,294	20,984	655	4,443	12,720	11,300	29,118
Household has negative income, but none of the other housing problems	730	0	0	0	730	825	0	0	0	825

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
 Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,063	2,456	2,086	7,605	1,657	2,547	4,473	8,677
Large Related	392	402	160	954	284	445	1,048	1,777
Elderly	2,906	1,998	948	5,852	3,178	4,029	3,474	10,681
Other	2,908	1,692	1,743	6,343	1,211	878	1,487	3,576
Total need by income	9,269	6,548	4,937	20,754	6,330	7,899	10,482	24,711

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
 Source:

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	2,776	1,026	213	4,015	1,571	1,829	1,755	5,155
Large Related	392	158	0	550	251	286	368	905
Elderly	2,300	723	167	3,190	2,807	2,006	1,029	5,842
Other	2,701	794	104	3,599	1,197	524	469	2,190
Total need by income	8,169	2,701	484	11,354	5,826	4,645	3,621	14,092

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
 Source:

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	416	220	291	128	1,055	0	34	142	86	262
Multiple, unrelated family households	43	0	45	25	113	4	12	25	46	87
Other, non-family households	0	25	0	10	35	0	0	0	0	0
Total need by income	459	245	336	163	1,203	4	46	167	132	349

Table 11 – Crowding Information - 1/2

Data Source: 2011-2015 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the 2013-2017 American Community Survey, Camden County (excluding Camden City) has approximately 44,000 single-person households, some 28% of all households. Assuming that housing needs among single-person households occur at approximately the same rate as for all County households, that means nearly 17,000 single-person households spend more than 30% of their income on housing, making them cost-burdened households.

Additionally, 1.7% of Camden County households have a housing problem other than (or in addition to) cost burden. That would mean some 750 single-person households have a housing problem other than (or in addition to) cost burden.

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.

Per CDBG Disability Data, Camden County (excluding Camden City) has nearly 47,000 residents with some type of disability. Though the prevalence of a housing cost burden is likely greater among the disabled than among the population as a whole, even at the County-wide rate of 38%, that means nearly 18,000 disabled residents are likely cost burdened. Additionally, 800 disabled residents are likely experiencing a housing problem other than (or in addition to) being cost-burdened.

Statistics for victims of domestic violence, dating violence, sexual assault and stalking are much harder to come by and housing situations for those populations are so volatile that any point-in-time statistic would have little validity anyway. By working with County organizations, the County can best keep tabs on needs in those areas and is aware that needs are ongoing, vary in terms of duration and type and resources are strained.

What are the most common housing problems?

Cost burden is the single most prevalent housing problem throughout the Camden County Urban County and HOME Consortium service area. More than 25,000 households – roughly 16% of all households in the County's service area – have housing costs in excess of 50% of their incomes. Additionally, almost 25,000 more households have housing costs in excess of 30% of their incomes.

Combined, that means nearly one-third of the County's approximately 160,000 households spend at least 30% of their income on housing costs.

While data in this section does not indicate a widespread occurrence of housing units are sub-standard in terms of having incomplete kitchen or plumbing facilities, there are still more than 1,200 such units, most of them rental units. Other indicators, including age of housing stock, community input and staff experience all point to an ongoing need for residential rehabilitation assistance. Demand continues for improvements to roofs, windows, HVAC and other items not covered by simply measuring the existence of a complete kitchen or bathroom.

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

Not surprisingly, the likelihood of being cost burdened or of living in a unit in need of some level of repair - or both - is inversely proportionate to household income. Extremely low-income households are most likely to pay more than 30% or even more than 50% of their income for housing costs. Low-income households are next most likely to be cost burdened or severely cost burdened. And moderate-income households are more likely to face these issues than those above 80% of Area Median Income.

Anecdotal evidence suggests that the same pattern holds for residential home repairs. Maintenance and home improvement costs are most likely to be postponed or neglected for households where extremely

low and low incomes exist because resources are consumed by daily living costs, such as food, utilities, medicines and transportation, leaving little or no ability for substantial and often costly property maintenance or improvement.

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

The number of persons "at risk" of becoming homeless is difficult to estimate at any point in time. Those threatened with eviction, unemployment, foreclosure or termination of utilities could become homeless when they no longer have a cushion against the perils of life. Most commonly, it is when a family lives paycheck to paycheck without any savings for emergencies. If only one lost paycheck, a small rent increase, one stint of mental or physical illness, or a temporary layoff from work can cause people to lose their housing, then they are considered "at risk." A common scenario is when eviction from rental housing occurs due to nonpayment of rent. Unemployment or underemployment results in lack of sufficient income to meet the costs of food, housing, transportation and child care.

Additionally, individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons;
- Young adults aging out of the foster care system;
- Households with incomes less than 30% of the median family income;
- Households paying in excess of 50% of income for housing costs;
- Victims of domestic violence;
- Special needs populations such as persons with HIV/AIDS, disabilities, drug and/or alcohol addictions;
- Single parent households who are unemployed;
- Large low income families;
- Renters facing eviction; and
- Homeowners facing foreclosure

The County's local non-profits and social service agencies continue to work with formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance in order to assist with identifying permanent affordable replacement housing for these families or temporary affordable housing until permanent housing can be identified. In most cases, the rapid re-housing placement is a permanent placement and provides stable housing and case management works to ensure the family can maintain that stable housing moving forward.

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:

N/A

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

Households who pay higher proportions of their incomes for housing have been linked with instability and an increased risk of homelessness due to their housing cost burdens and trouble they encounter maintaining their dwelling. In addition, single-person households with special needs are linked to an increased risk of homelessness.

Individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons;
- Young adults aging out of the foster care system;
- Households with incomes less than 30% of the median family income;
- Households paying in excess of 50% of income for housing costs;
- Victims of domestic violence;
- Special needs populations such as persons with HIV/AIDS, disabilities, drug and/or alcohol addictions;
- Single parent households who are unemployed;
- Large low income families;
- Renters facing eviction; and
- Homeowners facing foreclosure.

Discussion

Housing needs in Camden County take a wide variety of forms and require a wide variety of solutions. From homeless prevention efforts such as consumer education and residential rehab to creation of new units in a densely populated, expensive housing market, housing challenges abound for Camden County's low-income residents and other at-risk populations.

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

While housing problems, particularly housing cost burden, impact a significant number of County residents, as noted in the previous section, they do so on a nearly equal basis across racial and ethnic lines within the various income categories.

With only a very few, very small exceptions, which are discussed below, housing problems were reported for the various demographic groups within a very small range of the income category as a whole.

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	15,787	2,093	1,555
White	9,910	1,422	954
Black / African American	3,008	400	271
Asian	641	127	167
American Indian, Alaska Native	10	0	15
Pacific Islander	30	0	0
Hispanic	1,861	125	142

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

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	14,673	2,655	0
White	9,727	1,914	0
Black / African American	2,696	354	0
Asian	575	159	0
American Indian, Alaska Native	84	0	0
Pacific Islander	0	0	0
Hispanic	1,327	163	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

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	15,902	10,342	0
White	10,599	7,092	0
Black / African American	2,611	1,783	0
Asian	739	408	0
American Indian, Alaska Native	55	4	0
Pacific Islander	0	0	0
Hispanic	1,494	886	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

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	6,589	10,217	0
White	4,528	7,748	0
Black / African American	840	1,283	0
Asian	548	342	0
American Indian, Alaska Native	8	10	0
Pacific Islander	0	0	0
Hispanic	486	655	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

Discussion

With very few exceptions, housing problems in the program's coverage area are distributed fairly evenly across racial and ethnic groups within the individual income groups.

The exceptions consist of:

- Pacific Islander households with extremely low incomes, where 100% of this very small group (30 households, equaling approximately one-tenth of 1% of the extremely low-income population) report housing problems, compared to 81% of extremely low-income households overall.
- American Indian households with low incomes, where 100% of this very small group (84 households, equaling approximately one-half of 1% of the low-income population) reports housing problems, compared to 85% of low-income households overall.
- American Indian households with moderate incomes, where 93% of this very small group (59 households, equaling less than one-quarter of 1% of the moderate-income population) reports housing problems, compared to 61% of moderate-income household overall.
- Asian households with incomes of 80% to 100% of Area Median Income, where 62% of Asian households report housing problems, compared to 39% of all households with incomes of 80% to 100% AMI.

This data does not suggest the existence of disproportionate need to an extent that would require specific action on the part of the grantee. Among the very few segments with disproportionately high need, the sample sizes are so small as to call their accuracy into question and households with higher incomes than 80% are beyond the purview of the CDBG and HOME programs.

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

While severe housing problems, particularly severe housing cost burden – i.e. housing cost of greater than 50% of household income - impact a significant number of County residents, as noted in Section NA-10, they do so on a nearly equal basis across racial and ethnic lines within the various income categories.

With only a very few, very small exceptions, which are discussed below, severe housing problems were reported for the various demographic groups within a very small range of the income category as a whole.

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	14,238	3,622	1,555
White	8,811	2,521	954
Black / African American	2,795	609	271
Asian	616	152	167
American Indian, Alaska Native	10	0	15
Pacific Islander	30	0	0
Hispanic	1,721	253	142

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,789	9,497	0
White	5,186	6,444	0
Black / African American	1,408	1,650	0
Asian	270	462	0
American Indian, Alaska Native	14	69	0
Pacific Islander	0	0	0
Hispanic	768	703	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,868	21,389	0
White	3,162	14,522	0
Black / African American	835	3,572	0
Asian	328	834	0
American Indian, Alaska Native	15	44	0
Pacific Islander	0	0	0
Hispanic	423	1,965	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,231	15,594	0
White	686	11,590	0
Black / African American	118	2,006	0
Asian	284	608	0
American Indian, Alaska Native	4	14	0
Pacific Islander	0	0	0
Hispanic	129	998	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

With very few exceptions, severe housing problems in the program’s coverage area are distributed fairly evenly across racial and ethnic groups within the individual income groups.

The exceptions consist of:

- Pacific Islander households with extremely low incomes, where 100% of this very small group (30 households, equaling approximately one-tenth of 1% of the extremely low-income population) report severe housing problems, compared to 73% of extremely low-income households overall.
- Asian households with incomes of 80% to 100% of Area Median Income, where 32% of Asian households report severe housing problems, compared to 7% of all households with incomes of 80% to 100% AMI.
- American Indian households with income of 80% to 100% of Area Median Income, where 22% of this very small group (18 households, equaling approximately one-tenth of 1% of households with incomes in the 80% to 100% AMI range) report severe housing problems, compared to 7% of all households in this income group.

This data does not suggest the existence of disproportionate need to an extent that would require specific action on the part of the grantee. Among the very few segments with disproportionately high

need, the sample sizes are so small as to call their accuracy into question or relate to households with higher incomes than 80% AMI, putting them beyond the purview of the CDBG and HOME programs.

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

While there is a significant number of households in the program's coverage area that are housing cost burdened - a total of nearly 61,000 households, roughly 38% of all households - this need does not affect any racial or ethnic group disproportionately. Income, rather than any racial or ethnic factor, is the one clear indicator of the likelihood of being cost burdened by housing expenses.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	98,600	33,771	27,171	1,595
White	75,043	22,967	17,759	1,005
Black / African American	11,672	5,574	4,974	281
Asian	4,948	1,636	1,229	167
American Indian, Alaska Native	84	121	43	15
Pacific Islander	8	0	30	0
Hispanic	5,408	2,659	2,696	142

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

Within the sub-categories of housing cost burden, nearly 34,000 households - some 21% of all households - have housing costs between 30% and 50% of their household income. The largest groups, by percentage of households, affected are African-American households and Hispanic households, each with 25% having housing costs within this range. All groups fall within 10 percentage points of the jurisdictional total of 21% with the exception of the very small American Indian segment, where 49% of the 248 households (approximately one-tenth of 1% of all households) have housing costs between 30% and 50% of household income.

In total, more than 27,000 households in the region pay more than 50% of their income toward housing costs. That's 17% - nearly 1 in every 5 - of all households in the area. The largest groups, by percentage of households, affected are Hispanic households at 25 and African-American households at

22%. All groups fall within 10 percentage point of the jurisdictional total of 17% with the exception of the very small Pacific Islander segment (38 total households), where 79% have housing costs greater than 50% of household income.

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?

No data suggests that there is.

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

N/A

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

N/A

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

Introduction

The Camden County Urban County and HOME Consortium jurisdiction includes 5 Public Housing Authorities:

- Clementon (70 units plus vouchers)
- Collingswood (95 units)
- Gloucester City (96 units plus vouchers)
- Haddon Township (100 units)
- Pennsauken (vouchers only)

All programs have waiting lists.

Totals in Use

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

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	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

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	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)

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

Pennsauken HA - most recent report shows more than 1,100 households on the waiting list - representing some 24% of the waiting list - as having at least one member with a disability.

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?

Pennsauken - nearly 4,800 applications on the waiting list, 70% of which are for families. 24% of the applicants have at least one household member with a disability and some 87% of applicant families are female-headed households.

The most immediate needs for current Public Housing residents and for applicants to the programs are for decent, affordable units and for a significant number, accessible units.

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

Similar to low- and moderate-income households in the population at large, but because those who are eligible for public housing are all low-income, these needs are nearly universal among PHA residents and applicants.

Discussion

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

Introduction:

According to the 2019 Point in Time Count of the Homeless, conducted on January 22, 2019 and the most recent PIT Count available, some 82% of Camden County's homeless population are in Camden City, which is not a part of the Camden County Urban County. Statistics and other information on homelessness in the County is heavily impacted by homelessness in Camden City. That is not to say, however, that homelessness only impacts Camden City or that homelessness in the County and the City are separate issues. There are more than 100 homeless in Camden County outside of Camden City and many of the resources to combat homelessness emanate from Camden City.

So, while it is inaccurate to take the County homelessness totals as a whole as representative of the Urban County municipalities, it is equally inaccurate to pretend the issue doesn't exist in the municipalities that are a part of the Urban County. This Section will seek to accurately describe the extent of homelessness in the Urban County municipalities, the resources available there and where ESG and/or CDBG funding of the Urban County may fit, all while keeping in mind that the homeless issues of Camden City do not exist in a vacuum.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	11	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	29	69	0	0	0	0
Chronically Homeless Individuals	12	19	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	19	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	2	9	0	0	0	0
Persons with HIV	0	1	0	0	0	0

Table 26 - Homeless Needs Assessment

Information in the chart above is from the 2019 Point in Time Count of the Homeless in Camden County. The data included here is for the Camden County Urban County municipalities only and was calculated at 18% of the populations reported for Camden County as a whole to reflect the pro-rated number of homeless in the Urban County municipalities.

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

According to the 2019 Point in Time Count of the Homeless, conducted on January 22, 2019 and the most recent PIT Count available:

- Chronically homeless - 31 individuals, 0 families
- Families with children - 11 families
- Veterans and their families - 19 veterans
- Unaccompanied youth - 11

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:

Information not available for Urban County municipalities only.

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

According to the 2019 Point in Time Count of the Homeless, conducted on January 22, 2019 and the most recent PIT Count available:

- Families with children - 11 families
- Veterans and their families - 19 veterans

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

Information not available for Urban County municipalities only.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2019 Point in Time Count of the Homeless, conducted on January 22, 2019 and the most recent PIT Count available, there were 43 unsheltered homeless in Camden County and 128 people in shelters.

Discussion:

Support for homeless facilities and services falls far short of the need in Camden County and is likely to get worse as the impact of the corona virus pandemic continues to manifest itself through harsh economic realities.

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.

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.

The Census Bureau estimates that there are 20,000 Camden County residents outside of Camden City with a cognitive disability, 29,000 with an ambulatory disability, 10,000 who are unable to care for themselves and 20,000 who are incapable of independent living.

Per the most recent State of New Jersey Uniform Crime Report, there were approximately 3,500 instances of domestic violence in Camden County outside of Camden City during 2016.

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.

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.

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

Describe the jurisdiction's need for Public Facilities:

Public facilities needs include improvements to senior centers, facilities that house non-profits serving eligible populations and the removal of architectural barriers to accessibility.

How were these needs determined?

By reviewing available data, listening to front-line providers, including municipalities and non-profits, and residents and weighing staff experience and available resources.

Describe the jurisdiction's need for Public Improvements:

Public infrastructure needs include roads, water lines, sewer lines and more in income-eligible residential areas along with parks that serve low-mod populations.

How were these needs determined?

By reviewing available data, listening to municipalities and residents and weighing staff experience and available resources.

Describe the jurisdiction's need for Public Services:

Public services needs include financial literacy training, other life skills, educational and recreational youth programming, transportation (including senior and disabled transit) and senior services. Also, homeless services, including outreach, case management, operation of shelters and warming centers. Additionally, a wide range of services provided to those with special needs, including the elderly, mentally and physically handicapped, victims of domestic violence and veterans.

How were these needs determined?

By reviewing available data, listening to municipal and non-profit service providers and residents and weighing staff experience and available resources.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

As the closest New Jersey county to the City of Philadelphia, Camden County has many of the characteristics of Philadelphia's Pennsylvania suburbs. Namely, it is densely populated, for the most part, with high property costs.

As a result, opportunities for affordable housing development are limited and costly. Still, affordable housing developers persist and the County continues to support their efforts and so progress, slow and insufficient as it is, continues to be made.

Within the Urban County, approximately 70% of units are owner-occupied and 30% are rental units. That's a higher percentage of homeownership than both the nation as a whole and New Jersey as a whole (both 64%).

Trends over the past several years in Camden County housing show a strong movement toward multi-family housing. According to State of New Jersey data, between 2014 and 2018 (most recent data available), there were 5,264 residential building permits issued in Camden County. Some 73% of those permits were for units in structures with 5 or more units. So while the County currently has 18% of its units in buildings with 5 or more units, that percentage is on the upswing.

As for costs, the median home value in the County has declined 17% over the past seven years, but is still nearly \$205,000, greatly reducing home-buying options for low-mod income residents. At the same time, rents in the County have increased 14% to an average of more than \$1,000, further squeezing low-mod income families from the rental market.

One final note on County housing, units are generally older, with a median age of approximately 55 years, and foreclosure rates in the County are 50% higher than New Jersey as a whole and more than 3 times the national average.

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

Introduction

According to the 2011-2015 American Community Survey, the Camden County Urban County had approximately 175,000 housing units, some 6 percent of which were vacant. Of the total housing units, 62 percent were in single-unit structures, 37 percent were in multi-unit structures, and 1 percent were mobile homes.

Occupancy is high in the Urban County with owner-occupied units showing a vacancy rate of approximately 1 percent and rental units vacant at just 3.9% rate. Housing policy analysts often assume that the supply and demand for rental housing are in balance when the vacancy rate is about 5.0 percent, whereas vacancy rates greater than 5.0 percent are indicative of an oversupply of rental housing. Thus, Camden County appears to have a slight shortage of rental units in general.

An estimated 75 percent of County housing units were built before 1980, including some 25% built before 1950. The median age of the units in the County is approximately 55 years old. The implication of this is that rehabilitation and upgrading of units is an on-going problem, especially as the census data shows that two-thirds of residents had been in their unit for at least a decade.

Per the real estate information website RealtyTrac.com, Camden County's foreclosure rate of .15% is 50% higher than New Jersey's rate as a whole and more than three times the national rate of .04%.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	109,355	62%
1-unit, attached structure	20,069	11%
2-4 units	13,283	8%
5-19 units	15,639	9%
20 or more units	15,511	9%
Mobile Home, boat, RV, van, etc	1,248	1%
Total	175,105	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	187	0%	1,965	4%
1 bedroom	1,970	2%	19,083	42%

	Owners		Renters	
	Number	%	Number	%
2 bedrooms	15,352	13%	14,730	33%
3 or more bedrooms	98,474	85%	9,351	21%
Total	115,983	100%	45,129	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

As shown in the map above, Camden County is home to a large number and wide variety of federally assisted housing units, including senior developments, multi-family and rural housing as well. All target low- to moderate-income households of various sizes.

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 is not aware of any impending losses from the affordable housing inventory.

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

A County rental unit vacancy rate of just 3.9% indicates a slight shortage of rental units in general. The issue is compounded for low- and moderate-income households. Having a sufficient number of units is one thing, but having a sufficient number that are affordable to households at all income levels is an entirely different matter.

As detailed in prior sections, more than nearly 61,000 households in the jurisdiction pay 30% or more of their income for housing costs, including more than 27,000 who pay 50% or more. As would be expected, the prevalence of cost burden is greatest among households with the lowest incomes.

There are more than 19,000 households in the jurisdiction with incomes of 30% or less of the Area Median Income, but as reported above from the 2011-2015 CHAS, there are just over 3,000 units in the jurisdiction that are affordable to such households.

Similarly for those earning between 30% and 50% AMI, where there are more than 17,000 households and fewer than 16,000 units affordable to those at the top of that income range.

The situation is reversed for households with incomes between 50% and 100% of AMI. There are more than 96,000 units affordable to those households, which total just 43,000. Those units, of course, are not all filled by households at 50% or more of AMI, which is why the jurisdiction has nearly 40% of its households falling in the cost burdened or severely cost burdened categories.

Describe the need for specific types of housing:

Need is for affordable housing in general, including affordable rental units. Also a need for accessible units and larger family units. Units with access to transportation are also needed.

Discussion

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

Introduction

Two unmistakable and seemingly contradictory trends are apparent over the past five to 10 years in Camden County.

1. Home prices have decreased while rents have increased.
2. The number of homeowners has decreased while the number of renters has increased.

As the cost to own moves closer to the cost to rent, it would seem that more households would be moving into ownership. In fact, though, people are increasingly becoming renters. Several factors can help explain this apparent contradiction.

First, while ownership costs have come down, the cost to own a home still remains higher than the cost to rent. Including property taxes in the high tax state of New Jersey plus homeowners insurance has the median monthly cost of homeownership in Camden County is \$1,900 (per the 2013-2017 ACS) while the median rent in the jurisdiction is \$1,018. That's a significant difference.

Secondly, even where sufficient income is available to afford homeownership, other factors such as credit history, employment history and stability, cash on hand for down payment and closing costs, and other debt can prevent a household from achieving or even considering home ownership.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2017	% Change
Median Home Value	247,019	204,866	(17%)
Median Contract Rent	932	1,059	14%

Table 29 – Cost of Housing

Alternate Data Source Name:

2010 Census

Data Source Comments:

Data are for Urban County and HOME Consortium member municipalities only. Camden City and Gloucester City have been proportionately removed from Census data for the County as a whole.

Rent Paid	Number	%
Less than \$500	6,492	14.4%
\$500-999	22,914	50.8%
\$1,000-1,499	11,693	25.9%
\$1,500-1,999	2,981	6.6%
\$2,000 or more	1,069	2.4%
Total	45,149	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,028	No Data
50% HAMFI	8,580	7,331
80% HAMFI	28,088	26,893
100% HAMFI	No Data	41,447
Total	39,696	75,671

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	840	992	1,200	1,503	1,715
High HOME Rent	840	992	1,200	1,503	1,708
Low HOME Rent	788	845	1,013	1,171	1,307

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

A County rental unit vacancy rate of just 3.9% indicates a slight shortage of rental units in general. The issue is compounded for low- and moderate-income households. Having a sufficient number of units is one thing, but having a sufficient number that are affordable to households at all income levels is an entirely different matter.

As detailed in prior sections, more than nearly 61,000 households in the jurisdiction pay 30% or more of their income for housing costs, including more than 27,000 who pay 50% or more. As would be expected, the prevalence of cost burden is greatest among households with the lowest incomes.

There are more than 19,000 households in the jurisdiction with incomes of 30% or less of the Area Median Income, but as reported above from the 2011-2015 CHAS, there are just over 3,000 units in the jurisdiction that are affordable to such households.

Similarly for those earning between 30% and 50% AMI, where there are more than 17,000 households and fewer than 16,000 units affordable to those at the top of that income range.

The situation is reversed for households with incomes between 50% and 100% of AMI. There are more than 96,000 units affordable to those households, which total just 43,000. Those units, of course, are not all filled by households at 50% or more of AMI, which is why the jurisdiction has nearly 40% of its households falling in the cost burdened or severely cost burdened categories.

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

While a continued decrease in home values is one factor that could help with housing affordability, other factors are likely to continue pushing in the other direction. There is nothing to suggest, for instance, that property taxes will do anything but go up in New Jersey, adversely impacting affordability for both homeowners and renters, who indirectly contribute to the property taxes on their units through their rent payments. A similar situation exists for property insurance costs as worsening natural disasters and other will almost certainly increase insurance costs as well.

Meanwhile, even independent of the tax and insurance factors, demand for rental units will likely continue to exert upward pressure on rents.

All indications, then, point to an increasing challenge to households to find decent, affordable housing.

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

For 2-bedroom units and especially for 3-bedroom units, the Area Median Rent of \$1,018 per unit is significantly below both the Fair Market Rents and the High HOME rents listed above. The Low HOME rents are higher than the Area Median Rent for units with 3 or more bedrooms.

While producing more units that can charge the higher Fair Market Rents or HOME rents may be attractive to rental housing developers, the fact remains that there are not nearly enough households that can afford those rents. There are not even enough who can afford the Median Rent.

All of this suggests that the jurisdiction may want to consider using HOME funds for a Tenant Based Rental Assistance program rather than producing more units that would be unaffordable to extremely low- and low-income households.

Discussion

In Camden County, housing consumes a share of household income that is burdensome - often severely so - to a very significant percentage of the population - nearly 40%.

There are resources available - albeit insufficient resources, but resources nonetheless - to help address this situation. In addition to CDBG and HOME funds, there are Low Income Housing Tax Credit projects

in the region, local Affordable Housing Trust Fund dollars and some state financing and incentives available.

Many of these resources are being used effectively, or the problem would be even worse. Residential rehab programs and the development of new, affordable units certainly help. Still, there is an ongoing need for additional resources, including consumer education and possibly expanded rental assistance to further boost prospects for housing affordability and security.

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

Introduction

Per the data contained in this section, nearly 40,000 owner-occupied units and more than 22,000 rental units in the County have at least one condition that needs correction.

Those numbers are not surprising given the age of housing in the County, where an estimated 75 percent of housing units were built before 1980, including some 25% built before 1950. The median age of the units in the County is approximately 55 years old.

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 Rehabilitation: Properties that are not in standard condition, but are structurally and financially 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 value of the property.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	39,310	34%	21,660	48%
With two selected Conditions	375	0%	1,393	3%
With three selected Conditions	4	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	76,280	66%	22,065	49%
Total	115,969	100%	45,158	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	7,419	6%	3,518	8%
1980-1999	24,238	21%	9,042	20%
1950-1979	57,502	50%	24,297	54%
Before 1950	26,831	23%	8,258	18%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	115,990	100%	45,115	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 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	84,333	73%	32,555	72%
Housing Units build before 1980 with children present	6,678	6%	4,745	11%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

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

An estimated 75 percent of County housing units were built before 1980, including some 25% built before 1950. The median age of the units in the County is approximately 55 years old. The implication of this is that rehabilitation and upgrading of units is an on-going problem, especially as the census data shows that two-thirds of residents had been in their unit for at least a decade.

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

With some 84,000 owner-occupied units and more than 32,000 rental units built before 1980, the likely presence of lead-based paint is undeniable and widespread. Per the CHAS estimate above, 11,423 total units built before 1980 have children present, which seems very low unless the number refers only to children aged 6 and under. There are nearly 63,000 households in the County with incomes of 80% or less of AMI.

Discussion

All available data point to a continued need for a robust residential rehab program in the County, a fact that is borne out by the continued demand for the existing program.

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

Introduction

The Camden County Urban County and HOME Consortium jurisdiction includes 5 Public Housing Authorities:

- Clementon (70 units plus vouchers)
- Collingswood (95 units)
- Gloucester City (96 units plus vouchers)
- Haddon Township (100 units)
- Pennsauken (vouchers only)

All programs have waiting lists.

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 37 – 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:

The Camden County Urban County and HOME Consortium jurisdiction includes 5 Public Housing Authorities, only 4 of which own and operate units:

- Clementon (70 units)
- Collingswood (95 units)
- Gloucester City (96 units)
- Haddon Township (100 units)

Public Housing Condition

Public Housing Development	Average Inspection Score
Clementon Housing Authority - Wooster Towers	87
Collingswood Housing Authority - Collingswood Arms	94
Haddon Housing Authority - Wm G Rohrer Tws	84

Table 38 - Public Housing Condition

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

Based on the above scores, which are the most recent available from HUD's Real Estate Assessment Center (REAC), public housing properties in the County are in fair to good condition.

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 through-wall 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.

Additionally, public housing residents have information regarding and access to a variety of public services, including some that are supported with CDBG funds. While no CDBG activities are aimed specifically at public housing residents, many of the public service activities include public housing residents among their beneficiaries. Senior centers, counseling agencies and food pantries all assist public housing residents. Infrastructure and facility improvements projects likewise benefit public housing residents along with the community at large.

Discussion:

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

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 encampment weekly to engage those residing there in services.

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 39 - Facilities Targeted to Homeless Persons

Data Source Comments: Camden County Annual Homeless Assessment Report(AHAR)

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

Camden County, in conjunction with local Continuum of Care, has encouraged participation and input from health, mental health, and employment service providers servicing the homeless in Camden County. Service providers in each field are participating members of the Camden County Homeless Network Planning Committee (HNPC).

Health, mental health, and employment service providers help coordinate, participate and sponsor homeless service fairs done bi-annually by the Homeless Network Planning Committee (HNPC). Service providers also volunteer staff to participate in Homeless Outreach Team (HOT) efforts. Homeless Outreach Team (HOT) volunteers visit homeless encampments and identify homeless sites to perform outreach and individual needs assessments on homeless persons. Assessments are used to coordinate vital services for homeless individuals and families, focusing on prioritizing needs and services.

Health, mental health and employment services are incorporated into homeless individual or family housing plans to increase their potential of maintaining permanent housing. Providing needed wrap around services gives the homeless the necessary tools to be successful in getting and maintaining permanent housing and employment.

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.

The existing shelters and transitional housing facility 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 the shelters for items such as operations, repairs, and renovations.

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/frail 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 become 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)

Camden County is committed to eliminating poverty through making housing more affordable, preserving the condition and availability of existing housing stock and helping citizens build assets of all kinds: human, social, financial, physical and natural. To this end, the County and its community partners have incorporated an integrated system of services and programs to meet the various needs of individuals as they progress toward financial self-sufficiency.

Through the implementation of its housing and community development program, Camden County expects to reduce the number of families with incomes below the poverty level. Funds used for services address the safety net and development of financial independence.

The county will continue to work to reduce the number of families (and individuals) living below poverty-level through the following goals:

- Provide affordable housing opportunities.
- Provide social services to improve the quality of life and promote self-sufficiency. The County Board of Social Services serves as the anti-poverty agency for the County. It provides rent and utility assistance, medical assistance, case management, counseling services, financial management assistance, benefit entitlement assistance and a variety of other programs.

- Foster job growth and employment opportunities through training/retraining services The Camden County Improvement Authority has developed a Comprehensive Economic Development Strategy (CEDS). The CEDS works to create jobs, foster a more stable economy in the County, improve living conditions in the communities, and create living wage jobs.

- The Camden County Resource Center, part of the County's One-Stop Career Center System, assists individuals in entering and re-entering the workforce. Services include job readiness and life skills classes, resume preparation and interview skills, a range of basic and workforce literacy skills, workplace assessments, training services referrals, services tailored toward the re-entry population, specific assistance for TANF applicants, and computer, internet and phone access.
- Support the delivery of human services.
- Coordinate with other housing and anti-poverty programs and services to promote effectiveness of resources.

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.

Audubon Senior Center Improvements

Barrington ADA Improvements

Barrington Senior Center

Collingswood Senior Services

Gibbsboro Senior Services

Haddon Township Senior Services

Oaklyn Senior Center

Voorhees Senior Services

Winslow Senior Center Parking Lot

Winslow Senior Services

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 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. For the 2020 Program Year, more than one third of the County's entitlement funds are allocated to housing activities for low-income households, including residential rehabilitation and the construction of new affordable units.

In conjunction with this Consolidated Plan, Camden County has prepared a new Analysis of Impediments to Fair Housing Choice. The conclusions and recommendations of that analysis are incorporated in this Annual Action Plan and will help guide the remaining four Action Plans associated with this Consolidated Plan.

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

Introduction

This section identifies economic characteristics of the Camden County Urban County communities.

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	355	85	0	0	0
Arts, Entertainment, Accommodations	13,005	9,243	11	11	0
Construction	6,272	5,528	6	7	1
Education and Health Care Services	28,087	19,697	25	24	-1
Finance, Insurance, and Real Estate	9,524	3,293	8	4	-4
Information	2,496	1,571	2	2	0
Manufacturing	8,592	8,369	8	10	2
Other Services	4,533	3,242	4	4	0
Professional, Scientific, Management Services	12,851	7,422	11	9	-2
Public Administration	0	0	0	0	0
Retail Trade	17,175	11,910	15	15	0
Transportation and Warehousing	4,664	6,262	4	8	4
Wholesale Trade	6,466	5,135	6	6	0
Total	114,020	81,757	--	--	--

Table 40 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	157,464
Civilian Employed Population 16 years and over	142,370
Unemployment Rate	9.54
Unemployment Rate for Ages 16-24	29.61
Unemployment Rate for Ages 25-65	6.67

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	35,060
Farming, fisheries and forestry occupations	6,425
Service	13,785
Sales and office	37,505
Construction, extraction, maintenance and repair	10,360
Production, transportation and material moving	6,794

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	77,323	57%
30-59 Minutes	43,649	32%
60 or More Minutes	13,675	10%
Total	134,647	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,975	1,137	4,963

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	33,195	3,757	10,835
Some college or Associate's degree	37,190	3,387	7,520
Bachelor's degree or higher	42,990	2,424	6,369

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	161	771	1,055	2,416	3,273
9th to 12th grade, no diploma	2,492	1,682	1,871	4,280	4,915
High school graduate, GED, or alternative	8,169	9,695	9,385	28,765	17,270
Some college, no degree	8,594	8,978	8,444	17,014	6,234
Associate's degree	1,158	3,667	3,258	6,710	1,914
Bachelor's degree	2,819	10,504	8,791	15,375	4,981
Graduate or professional degree	216	3,888	4,414	8,808	3,672

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,333
High school graduate (includes equivalency)	32,409
Some college or Associate's degree	39,270
Bachelor's degree	56,865
Graduate or professional degree	77,394

Table 46 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

American Community Survey 2013-2017

Data Source Comments: Alternate source used because data provided by IDIS was obviously incorrect.

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

Major sectors are:

- Education and health care
- Retail trade
- Professional, scientific and management services
- Arts, entertainment and accommodations

Describe the workforce and infrastructure needs of the business community:

The most obvious need of Camden County's business community is surviving and then recovering from the devastating impact of the global coronavirus pandemic. Its impacts are still being assessed, but clearly businesses and residents will be navigating a very different reality than the one that existed prior to the pandemic. The County is working with federal and state partners to bring financial and technical assistance to businesses and employees, an effort that will continue to evolve as the various impacts of the pandemic are identified.

Aside from pandemic-related issues, the County economy has a solid base in the education and health care fields that should provide long-term stability and opportunities to recruit and retain employees.

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.

Again, the most obvious change impacting the economy is the global pandemic. Beyond that, the County was experiencing strong growth in the education and health care fields and those will be counted on to bring stability and eventually growth to the County economy.

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

The labor pool is very well educated with some 66% of the civilian labor force having some college in their background and 35% having a bachelor's degree or higher. 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 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 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 is one of nine Philadelphia area counties that make up the regional CEDS. While Consolidated Plan resources are not currently committed or anticipated for this vital economic development tool, its success will greatly impact the quality of life and standards of living of many of the residents served by Consolidated Plan efforts. Camden County, therefore, provides financial and other resources toward the planning and implementation of CEDS activities.

Discussion

Like our neighbors throughout the country and around the world, Camden County is still reeling from the economic impact of the global pandemic. Like them, we will also be resilient and resourceful in surviving and moving past this disaster and putting Camden County back on the upward track it was on prior to Covid-19.

How that will be accomplished is an evolving matter, shifting as the pandemic's intensity and impacts shift. But the talents and determination of Camden County's residents will one day overcome the darkness of the current situation.

MA-50 Needs and Market Analysis Discussion

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

Households with housing problems are fairly evenly distributed throughout the Camden County Urban County with no areas of concentration apparent from maps of the area. There are slightly higher levels of housing problems in the Pine Hill and Lindenwald areas, but nothing that resembles a pattern or a concentration of issues.

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

There are two small areas of the County with African-American populations in excess of 50%. One is the historic African-American community of Lawnside, founded by Abolitionists for freed slaves and later incorporated as the first independently governed African-American community in the nation. The other is in the Sicklerville area of Winslow Township.

Income levels are fairly evenly distributed throughout the Camden County Urban County with no areas of concentration apparent from maps of the area.

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

As noted above, there are no areas of concentration of either housing problems, income levels or racial/ethnic minorities with only a very few and very small exceptions.

Are there any community assets in these areas/neighborhoods?

N/A

Are there other strategic opportunities in any of these areas?

N/A

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

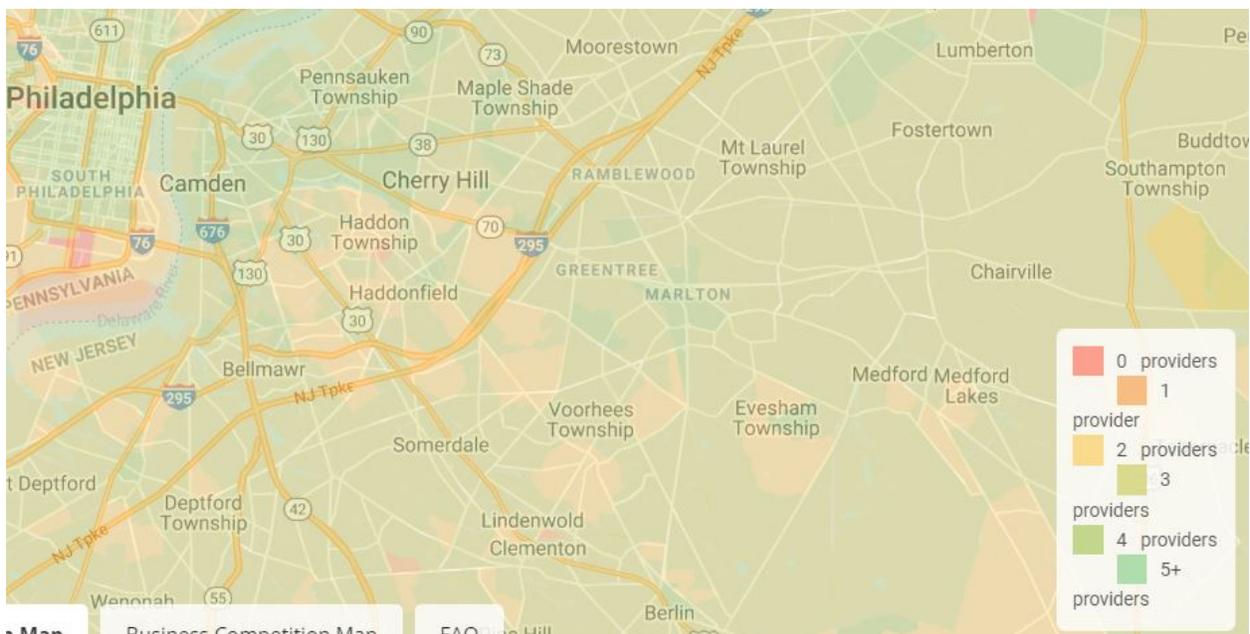
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to 2019 data provided by the FCC, all households and neighborhoods in the Camden County Urban County municipalities have broadband available to them.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to Broadband Now, New Jersey is the most connected state in the country in terms of broadband and Camden County is no exception. A sampling of Urban County municipalities found that the majority of residents have from 2 to 4 choices as far as residential Internet, which is slightly below average when contrasted with the US generally. Both Viasat and HughesNet cover 100% of the County while Xfinity covers some 99%.

In terms of network tech available in Camden County, the most widespread physical wire broadband Internet connection options are satellite (100% coverage), cable (99%) and fiber (approximately 60%).



Camden County broadband map

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

With the entirety of Camden County situated less than 50 miles from the Atlantic Ocean very near the Delaware Bay, the County is susceptible to hurricanes, tropical storms and nor'easters, whether making direct landfall in the area or passing by out at sea. The flooding and wind damage associated with such storms can leave residents without electricity for extended periods. In extreme cases, damage to homes and infrastructure can also occur. As climate change increases the frequency and intensity of these storms, the risk for property damage and injury or loss of life rises.

With the Delaware River forming the County's northwestern boundary and several of its tributaries running through the County, flooding is also a potential problem here.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Housing occupied by low- and moderate-income households may be more vulnerable to weather-related hazards due to delays in maintenance work such as roofs and windows and because the housing may tend to be older and more susceptible to damage. Also, mobil homes, some of which are occupied by lower-income households, are more susceptible to damage from severe storms.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

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

Geographic Area

Table 47 - Geographic Priority Areas

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

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Some activities that will be supported with CDBG funds in order to address the needs of low-mod County residents will be eligible based on their location in an eligible low-mod residential area of the County.

Other activities will be available throughout the County and based on factors other than geography, including income or inclusion in a presumed benefit category.

In general, all manner of eligible activities will be supported following an evaluation that determines:

- the degree to which a proposed activity addresses an identified need, with greater weight given to meeting high priority needs;
- the experience and track record of the proposing entity in carrying out similar activities in the past;
- the requested amount and proposed use of funding;
- to the extent that it is practicable, an effort will be made to distribute support throughout the County.

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

Priority Needs

Table 48 – Priority Needs Summary

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 Persons with Physical Disabilities
	Geographic Areas Affected	Camden County
	Associated Goals	Preserve existing housing stock Add affordable housing & homeownership opportunity
	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
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Non-housing Community Development
	Geographic Areas Affected	Camden County
	Associated Goals	Improve public facilities and infrastructure
	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 residents, either as being beneficial to a Limited Clientele or to residents of a Low Mod Area.
	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	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Camden County Comprehensive

	Associated Goals	Improve public facilities and 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 Public Housing Residents Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Camden County
	Associated Goals	Support public services

	Description	Public services includes services offered to low- and moderate-income residents. Services for the elderly, mentally and physically handicapped, victims of domestic violence and veterans among others are included in the Special Needs category. while services for the homeless are included under the Homeless Needs category.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for public services in the County.
5	Priority Need Name	Homeless services
	Priority Level	High
	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	Camden County
	Associated Goals	Support homeless services
	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 and while the City of Camden is beyond the scope of funding from the County Community Development program, needs in Camden City ripple out into the County as a whole.
	6	Priority Need Name

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Camden County
	Associated Goals	Support public services Support homeless services
	Description	Services provided to those with special needs, including services for the elderly, mentally and physically handicapped, victims of domestic violence and veterans.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for services for the special needs population in the County.
7	Priority Need Name	Administration and Planning
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	Camden County
Associated Goals	Planning and Administration
Description	Administration and Planning of all HUD resources provided to the Urban County.
Basis for Relative Priority	Efficient, compliant operation of all HUD-funded activities is necessary to meet all Strategic Plan goals.

Narrative (Optional)

Clearly, with a list of needs such as this, particularly with most of them being high-priority needs, Camden County will face many difficult funding decisions during the course of this 5-year plan. It will also need to remain vigilant for other opportunities and resources to support HUD-funded efforts.

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 and rising rents.
TBRA for Non-Homeless Special Needs	The high level of cost burden among low-income households and rising rents.
New Unit Production	The aging housing stock and the need for affordable housing for the elderly and special needs populations and the high cost of real estate in the area.
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 49 – Influence of Market Conditions

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

Introduction

Camden County is slated to receive \$2,470,397 in CDBG funds for 2020 along with \$1,150,299 in HOME funds and \$212,549 in ESG funds.

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	2,470,397	0	193,921	2,664,318	9,800,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,150,299	0	154,534	1,304,833	4,600,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	212,549	0	0	212,549	850,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation

Table 50 - 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 County will partner with municipalities, other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Virtually all planned activities have some degree of leveraging from non-federal sources. The source of these funds ranges from municipal capital funds to state grants to developer equity. Economic Development activities are expected to receive little or no CDBG funds but will be contributing millions of dollars toward the same goals as the CDBG program.

Camden County will continue to leverage funds from the state and regional sources, effectively multiplying the impact of CDBG, HOME and ESG funds.

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

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

Improvements to publicly owned properties including streets, utilities and parks, may be used to address the needs identified in the plan.

Discussion

Through leveraging, partnering, extensive engagement of local business, non-profit and government entities, Camden County is dedicated to getting the most out of its annual HUD allocations.

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
BERLIN TOWNSHIP	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
COMMUNITY PLANNING ADVOCACY COUNCIL (CPAC)	Continuum of care	Homelessness Non-homeless special needs Planning Public Housing public services	Region
BELLMAWR BOROUGH	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CAMDEN EYE CENTER	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
BOROUGH OF LAUREL SPRINGS	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
TOWNSHIP OF WATERFORD	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
CASA OF CAMDEN COUNTY, INC.	Non-profit organizations	Non-homeless special needs public services	Region
BOROUGH OF MAGNOLIA	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF SOMERDALE	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
BOROUGH OF LINDENWOLD	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF MT. EPHRAIM	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
CATHEDRAL KITCHEN	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF OAKLYN	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
WEST ATCO YOUTH IN ACTION ASSOC.	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
BOROUGH OF BROOKLAWN	Government	Economic Development neighborhood improvements public facilities public services	Other
BOROUGH OF HADDON HEIGHTS	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
BOROUGH OF RUNNEMEDE	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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 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
CONTACT COMMUNITY SERVICES	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
BOROUGH OF HI-NELLA	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other

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

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 AUDUBON PARK	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
LARC SCHOOL	Non-profit organizations	Non-homeless special needs public services	Region
BIG BROTHERS/BIG SISTERS	Non-profit organizations	Non-homeless special needs public services	Region
BOROUGH OF HADDONFIELD	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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF WOODLYNNE	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
TOWNSHIP OF HADDON	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
OUR LADY OF LOURDES SENIOR COMPANION PROGRAM	Non-profit organizations	Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF PINE HILL	Government	Economic Development Non-homeless special needs neighborhood improvements public facilities public services	Other
Food Bank of South Jersey	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Camden County Habitat for Humanity	Non-profit organizations	Ownership	Region
The Michaels Organization	Non-profit organizations	Rental	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The primary strength of this delivery system is the remarkable dedication of the people who man the front lines of the often small non-profit organizations that provide many of the activities. These groups are often extremely underfunded given the needs they seek to address but continue to deliver quality services in a wide variety of fields.

Similarly, the public sector activities provided by County staff and contractors provide quality and quantity of results despite funding constraints.

The largest gap, or weakness, in this system is that it is stretched incredibly thin. Many of the key components rely on one person or a very few individuals to make them work. There is little time or depth of personnel to develop succession strategies or expand funding streams.

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	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	X
Other Street Outreach Services		X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
	X	X	

Table 52 - Homeless Prevention Services Summary

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

The service providers with the Consortiums have worked in cooperation for a number of years to provide housing and services to homeless and those at risk. Part of this collaboration is to minimize competition for local resources and as a result, have very little duplication of services. Each agency has determined where its passion lies and has created its own specific subpopulation/service/housing type to prevent and end homelessness.

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.

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

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	Preserve existing housing stock	2020	2024	Affordable Housing	Camden County	Affordable Housing	CDBG: \$1,148,863 HOME: \$1,364,552	Homeowner Housing Rehabilitated: 140 Household Housing Unit
2	Add affordable housing & homeownership opportunity	2020	2024	Affordable Housing	Camden County	Affordable Housing	HOME: \$3,811,000	Rental units constructed: 200 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted
3	Improve public facilities and infrastructure	2020	2024	Non-Housing Community Development	Camden County Low-mod residential areas	Public Facility Improvements Public Infrastructure Improvements	CDBG: \$6,820,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
4	Support public services	2020	2024	Non-Housing Community Development	Camden County	Public Services Special Needs Services	CDBG: \$1,652,000	Public service activities other than Low/Moderate Income Housing Benefit: 80000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Support homeless services	2020	2024	Homeless	Camden County	Homeless services Special Needs Services	CDBG: \$200,000 ESG: \$989,000	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted Homeless Person Overnight Shelter: 500 Persons Assisted Homelessness Prevention: 100 Persons Assisted
6	Planning and Administration	2020	2024	Administration and Planning	Camden County	Administration and Planning	CDBG: \$2,450,000 HOME: \$575,000 ESG: \$73,549	Other: 5 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing housing stock
	Goal Description	Continue a program of interest-free loans to improve the homes of income-eligible households.

2	Goal Name	Add affordable housing & homeownership opportunity
	Goal Description	Construction of new affordable units, both and rental, for income-eligible households; rehab of existing units for re-sale to eligible households; and direct subsidies to homebuyers.
3	Goal Name	Improve public facilities and infrastructure
	Goal Description	Improvements to public infrastructure in eligible residential areas and improvements to County and municipal properties as well as non-profit facilities that serve eligible populations, potentially including the removal of architectural barriers.
4	Goal Name	Support public services
	Goal Description	Operating support for public services provided to low- and moderate-income residents.
5	Goal Name	Support homeless services
	Goal Description	Use of ESG funds to support outreach and rapid rehousing activities; use of CDBG funds to support homeless shelters.
6	Goal Name	Planning and Administration
	Goal Description	Efficient, compliant administration of CDBG, HOME and ESG funds provided to Camden County.

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)

Over the 5-year course of this Consolidated Plan, the jurisdiction will use HOME funds to provide approximately 120 homeowner rehabs, 200 new rental units, 10 additional owner-occupied units and direct assistance to 50 homebuyers. All will be at 80% or less of Area Median Income. Because of the relatively high cost of homeownership in Camden County, it is expected that the majority of beneficiaries of the rehab and homebuyer programs will be moderate-income families while the rental units will be more evenly distributed among the target income groups.

**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)**

N/A

Activities to Increase Resident Involvements

All PHAs within the County operate Resident Councils at their properties and plan to continue to do so, providing residents with an opportunity to be involved in property management decisions and providing residents with information on support structures throughout the area.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

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. For the 2020 Program Year, more than one third of the County's entitlement funds are allocated to housing activities for low-income households, including residential rehabilitation and the construction of new affordable units.

In conjunction with this Consolidated Plan, Camden County has prepared a new Analysis of Impediments to Fair Housing Choice. The conclusions and recommendations of that analysis are incorporated in this Annual Action Plan and will help guide the remaining four Action Plans associated with this Consolidated Plan.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The County will continue to support efforts to provide affordable housing, both directly with HUD resources and through assistance to municipalities and affordable housing developers seeking to access regional, state and national affordable housing funds.

Additionally, the County will strive to implement the steps described in its recently completed Analysis of Impediments to Fair Housing Choice.

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

As part of the annual Point-in-Time Count, the Continuum of Care (CoC) participates in local outreach and intake activities. The CoC also sponsors a Homeless Service fair during the Point in Time Count. The Service Fair provides unsheltered and chronically homeless person(s) an opportunity to connect to various social services providers for assistance. Social service providers in housing, health, mental health, substance abuse, banking, and legal assistance participate in the Service Fair. Not only are homeless people counted, particularly unsheltered persons, but representatives from various agencies are available to answer questions, provide information, and connect homeless to available resources. The CoC also conducts the Point in Time Count and Service Fair mid-year to provide additional outreach to the homeless population.

The CoC also participates and financially supports the local homeless outreach team (HOT). The Outreach team conducts homeless outreach and an assessment of unsheltered persons on a weekly basis. Assessments are processed and forwarded to local social service providers for assistance to unsheltered homeless. Homeless Outreach Team is coordinated through Volunteers of America, and consist of volunteers from the Continuum of Care membership.

Addressing the emergency and transitional housing needs of homeless persons

In coordination with regional and local Continuums of Care, funding from Camden County Human Service grants, Emergency Solution Grant (ESG), and Community Development Block Grant (CDBG), are utilized to address the emergency and transitional housing needs of homeless, with a focused effort towards the unsheltered and chronically homeless.

ESG funds during the 5-year period covered by this Consolidated Plan will go toward outreach, shelter and rapid re-housing efforts in the County while CDBG funds are expected to support soup kitchens, homeless shelters and homelessness prevention efforts, including residential rehabilitation work.

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.

Efforts to assist homeless persons with a focus on the chronically homeless individuals, families with children, veterans and their families, and unaccompanied youth, have been established as a priority for available funding. Facilitating access to affordable housing and services to shorten time and process for individuals and families was a major reason that Camden, Gloucester, and Cumberland Counties decided to create a regional Continuum of Care. The Southern NJ Continuum of Care (regional CoC) and Camden County Homeless Network Planning Committee (HNPC), are working to reduce barriers for affordable housing and necessary related services based on county lines. Tearing down county lines enables participating counties to utilize any and all available affordable housing and services within all 3 counties.

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

Local and regional CoCs are working with services providers, local housing authorities, landlords, and developers to identify and assist low and extremely low-income individuals and families who are in jeopardy of becoming homeless after being discharged from public funded institutions or systems of care, or who are receiving assistance from public and private agencies.

Local and regional CoCs are utilizing and upgrading online technology to provide a more comprehensive approach to providing necessary services to address housing, health, social services, employment, education and youth needs. We are working with the Homeless Management Information System (HMIS) to develop an electronic single point of entry to connect individuals and families with services. All local, state and federal privacy requirements will be protected.

An individual or family will no longer have to go from agency to agency to apply for eligible services. One intake will be populated to service providers for services that clients are eligible to receive. Documents will be stored electronically relieving clients of the possibility of lost or missing documents needed for each service application. Services will be “bundled” resulting in less case management and shorter times for services to be made available to low and very low-income individuals and families in need.

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?

They reduce the likelihood of exposure to lead-based paint chips and dust by controlling them during rehabilitation work or removing them during abatement work. Abatement, encapsulation and proper removal of lead-based paints reduce the amounts of this toxic material in a home.

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

Through the policy and procedure manuals for the Home Improvement Program and the Homebuyer Assistance Program. These documents outline the steps that must be followed to reduce lead exposure for existing homeowners and prospective buyers.

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

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

Over the next five years, Camden County will continue efforts to implement anti-poverty strategies for County residents. 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.

In addition to Consolidated Plan-related resource, the County operates a robust economic development program designed to create jobs, foster a more stable and diversified economy across the County, improve living conditions in the communities and provide a mechanism for guiding and coordinating economic development efforts in the County. The Camden County Improvement Authority also offers evaluations of financial statements, business plans review, assistance on applications, preparation of financial recommendations, facilitating meetings with government officials and providing official letters of support to create a positive environment.

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

The Camden County Resource Center is one of nine partners comprising Camden County's One Stop Career Center System. The One Stop Career Center is a customer driven and outcome based system that assists individuals in reattachment to the labor force. The Center provides easy access to a complete array of labor market and work preparation services, including training opportunities for specific jobs, as well as related supportive services. Services offered by the Center are as follows:

- Job readiness and life skills classes
- Job search classes including resume preparation and interviewing skills
- Workplace literacy, including basic skills, computer literacy, and financial literacy
- Referral to training services including Camden County College, technical training, English as second language (ESL), and on-the-job training
- Referrals for job placement
- Referral for youth services
- Assessment, employment counseling, and assistance with job placement for offender populations
- Early Employment initiative, a program specifically focused on providing assistance to welfare (TANF) applicants in seeking employment
- Free public access to computers, fax machines, telephones, copiers, and internet for job search purposes

The Camden County Board of Social Services effectively works as an anti-poverty agency. The Board provides rent assistance, utility assistance, medical assistance, case management and counseling services to assist with financial management and benefit assistance, and other varied programs that empower low income households assisting them to develop skills for independent living.

Additionally, there are cross-referrals of program participants among County services so that, for instance, if someone is seeking employment or training assistance, they are also made aware of housing resources - from rehab to shelter to housing education - that are available in the County and region.

Further, the use of CDBG and especially HOME funds is planned with a knowledge of the type of housing most in demand, including size, tenure and location.

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

Camden County 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 sub-recipients' 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 County 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 sub-recipient in writing to the County and action must be taken within the time specified in the monitoring letter. If there is no response, the County may suspend payment of funds for the activity until there is compliance. In severe cases of non-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.

The County of Camden intends to monitor HOME projects on an annual basis using the following:

- HOME Regulations (24 CFR Part 92) - The HUD regulations for the HOME Program formally sets forth the requirements that PJs and their funding recipients must meet, and establishes a PJ's responsibility for monitoring its funding Recipients.
- HOME Notices - Monitoring staff should use HOME notices such as the most recent one on program income, match, and cost allocation. These notices clarify some of the more complex aspects of the regulations.
- County HOME Program Operations Manual - The monitor should always be familiar with the County's own policies for the programs they monitor as well as the Recipient's procedures for administering the program (see checklist).

- HOME-Related Reports and Correspondence - These include letters discussing previous monitoring findings and/or corrective action.
- HOME Agreements - The HOME agreement is the contract between County and a Recipient, which awards HOME funds and establishes a Recipient's responsibility to comply with HOME Program requirements in administering these funds. HOME agreements are specific to the type of activity supported with HOME funds (e.g., homeowner rehabilitation or rental rehabilitation).
- IDIS Entries and Reports - These are the HUD reports/screens used to set up projects, draw down funds, and close out projects in the HOME Integrated Disbursement and Information System (IDIS). IDIS forms not only provide a means to access HOME funds; the information on these forms also help County monitor the expenditures and performance of its Recipients.

The County will monitor activities performed by the CCIA through regularly scheduled conference calls and/or meetings every other week throughout the year. Additionally, a more in-depth review of specific file review of activities will take place twice a year.

Expected Resources

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

Introduction

Camden County is slated to receive \$2,470,397 in CDBG funds for 2020 along with \$1,150,299 in HOME funds and \$212,549 in ESG funds.

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	2,470,397	0	193,921	2,664,318	9,800,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation

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	1,150,299	0	154,534	1,304,833	4,600,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	212,549	0	0	212,549	850,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation

Table 54 - Expected Resources – Priority Table

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

The County will partner with municipalities, other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Virtually all planned activities have some degree of leveraging from non-federal sources. The source of these funds ranges from municipal capital funds to state grants to developer equity. Economic Development activities are expected to receive little or no CDBG funds but will be contributing millions of dollars toward the same goals as the CDBG program.

Camden County will continue to leverage funds from the state and regional sources, effectively multiplying the impact of CDBG, HOME and ESG funds.

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

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

Improvements to publicly owned properties including streets, utilities and parks, may be used to address the needs identified in the plan.

Discussion

Through leveraging, partnering, extensive engagement of local business, non-profit and government entities, Camden County is dedicated to getting the most out of its annual HUD allocations.

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	Preserve existing housing stock	2020	2024	Affordable Housing	Camden County	Affordable Housing	CDBG: \$233,382 HOME: \$272,914	Homeowner Housing Rehabilitated: 29 Household Housing Unit
2	Add affordable housing & homeownership opportunity	2020	2024	Affordable Housing	Camden County	Affordable Housing	HOME: \$762,583	Rental units constructed: 81 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 14 Households Assisted
3	Improve public facilities and infrastructure	2020	2024	Non-Housing Community Development	Camden County	Public Facility Improvements Public Infrastructure Improvements	CDBG: \$1,372,809	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11665 Persons Assisted
4	Support public services	2020	2024	Non-Housing Community Development	Camden County	Public Services	CDBG: \$330,500	Public service activities other than Low/Moderate Income Housing Benefit: 16044 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Support homeless services	2020	2024	Homeless	Camden County	Homeless services	CDBG: \$40,000 ESG: \$197,671	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 100 Persons Assisted Homelessness Prevention: 20 Persons Assisted
6	Planning and Administration	2020	2024	Administration and Planning	Camden County	Administration and Planning	CDBG: \$494,172 HOME: \$115,055 ESG: \$14,878	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing housing stock
	Goal Description	Home Improvement Programs that provide interest-free loans to eligible home owners for needed home repairs. This goal will be addressed through Projects 14 and 32.
2	Goal Name	Add affordable housing & homeownership opportunity
	Goal Description	The creation of new affordable units, both owner-occupied and rental, through both new construction and rehabilitation of existing units and through direct assistance to income-eligible first-time homebuyers. This goal will be addressed through Projects 28, 29, 30 and 31.

3	Goal Name	Improve public facilities and infrastructure
	Goal Description	Improvements to both buildings and public infrastructure to benefit both specific low-mod populations and low-mod residential areas. This goal will be addressed through Projects 4, 5, 6, 9, 12, 13, 15, 16 and 18.
4	Goal Name	Support public services
	Goal Description	Support for public services provided both by non-profits and by public agencies that serve either presumed eligible populations or documented income-eligible populations. This goal will be addressed through Projects 7, 8, 10, 11, 17, 19, 20, 21, 22, 23, 24, 26 and 27.
5	Goal Name	Support homeless services
	Goal Description	Operation of the ESG program to provide outreach, rapid rehousing and program administration plus CDBG support for a non-profit homeless shelter. This goal will be addressed through Projects 3 and 25.
6	Goal Name	Planning and Administration
	Goal Description	General Administration of the CDBG, HOME and ESG programs. This goal will be addressed through Projects 1, 2 and 3.

AP-35 Projects - 91.420, 91.220(d)

Introduction

For Program Year 2020, the first year of its new Consolidated Plan, the Camden County Urban County intends to implement the following projects with CDBG, HOME and ESG funds.

Projects were selected with input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the Urban County. This mix of activities in FY 2020 is designed to address a wide range of challenges for those populations. Housing rehab, facilities and infrastructure improvements and a variety of public services are among the approaches to improving neighborhoods, houses and, most importantly, families in Camden County.

#	Project Name
1	CDBG Administration
2	HOME Admin
3	ESG20 - Camden County
4	Audubon Senior Center improvements
5	Audubon Park park improvements
6	Barrington ADA improvements
7	Barrington Senior Services
8	Collingswood Senior Services
9	Gibbsboro Senior Center
10	Haddon Township Senior Services
11	Lawnside summer program
12	Magnolia street reconstruction
13	Oaklyn Senior Center
14	Pennsauken Lend-A-Hand
15	Runnemede street reconstruction
16	Somerdale street reconstruction
17	Voorhees Senior Services
18	Winslow Senior Center parking lot
19	Winslow Senior Services
20	Camden Coalition of Healthcare Providers
21	CASA
22	Cathedral Soup Kitchen
23	Center for Family Services - SAFE
24	Food Bank Twilight Harvest
25	Joseph's House Day Program
26	LARC School Respite Program
27	SCUCS Counseling Programs
28	CHDO reserve project - Habitat

#	Project Name
29	Michaels Organization - Victory Commons at Voorhees
30	St. Joseph's Carpenter Society
31	First Time Homebuyer Program
32	Home Improvement Program

Table 56 – Project Information

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

In allocating CDBG, HOME and ESG funds, the County endeavored to fund activities that were deemed to have the greatest benefit to residents in a timely, efficient manner. The aim was to provide benefits in coordination with other support structures so as to avoid redundancy.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory and regulatory requirements of the CDBG, HOME and ESG Programs
- Meeting the needs of low- and moderate-income residents
- Focusing on low- and moderate-income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Camden County
	Goals Supported	Planning and Administration
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$493,706
	Description	Administration and Planning of the CDBG Program. The CCIA will be reimbursed for salaries and administrative expenses associated with carrying out the FTHB, HIP and municipal programs.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Successfully implementing the planned CDBG activities will benefit thousands of residents, the majority of whom are low-mod income.
	Location Description	Activities supported by program administration will take place throughout Camden County. County administrative offices are located at 520 Market St, Camden, NJ.
Planned Activities	Administration and planning for the CDBG program, including all fiscal management, planning, reporting, and recordkeeping.	
2	Project Name	HOME Admin
	Target Area	Camden County
	Goals Supported	Planning and Administration
	Needs Addressed	Administration and Planning
	Funding	HOME: \$115,029
	Description	Administration and Planning for the HOME Program. The CCIA will be reimbursed for salaries and administrative expenses associated with carrying out the FTHB, HIP and municipal programs.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Successfully implementing the planned activities will benefit more than 100 Camden County families, all of whom are low-mod income.

	Location Description	Activities supported by program administration will take place throughout Camden County. County administrative offices are located at 520 Market St, Camden, NJ.
	Planned Activities	Administration and planning for the HOME programs, including all fiscal management, planning, reporting and recordkeeping.
3	Project Name	ESG20 - Camden County
	Target Area	Camden County
	Goals Supported	Support homeless services
	Needs Addressed	Homeless services
	Funding	ESG: \$212,549
	Description	Shelter and outreach, rapid re-housing and administration of the ESG program. Funding includes \$127,529 for shelter and outreach, \$70,142 for rapid re-housing and \$14,878 for administration. ESG-CV funds in the amount of \$2,147,746 will be used for the renovation of an existing dormitory for homeless displaced by COVID-19.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 households
	Location Description	Activities supported by program administration will take place throughout Camden County. County administrative offices are located at 520 Market St, Camden, NJ.
	Planned Activities	Shelter and outreach, rapid re-housing and administration of the ESG program.
4	Project Name	Audubon Senior Center improvements
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$75,000
	Description	Resurface parking lot to include replacement of retaining wall cap, replace concrete staircase, and walkway.

	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Audubon has 1,577 residents age 62 and over, according to the 2018 American Community Survey.
	Location Description	247 Oakland Ave., Audubon, NJ
	Planned Activities	Resurface parking lot to include replacement of retaining wall cap, replace concrete staircase, and walkway.
5	Project Name	Audubon Park park improvements
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$80,400
	Description	Accessibility improvements to a public park
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	The 2018 American Community Survey estimates that there are 150 Audubon Park residents with an ambulatory disability.
	Location Description	Municipal park
	Planned Activities	Accessibility improvements to a public park
6	Project Name	Barrington ADA improvements
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$40,000
	Description	Installation of a ramp and railing at Senior Center.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	Per the 2018 American Community Survey, Barrington has 436 residents with an ambulatory disability. Some 19% of the Borough's population are age 62 and over, providing an estimate of at least 83 disabled seniors who would potentially benefit from this project.
	Location Description	229 Trenton Ave., Barrington, NJ
	Planned Activities	Installation of a ramp and railing at Senior Center.
7	Project Name	Barrington Senior Services
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$28,800
	Description	Salary for senior coordinator and provision of various activities for seniors.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	According to the 2018 American Community Survey, Barrington has 1,262 residents age 62 and over.
	Location Description	Various locations, including the Senior Center at 229 Trenton Ave. in Barrington, NJ.
Planned Activities	Salary for senior coordinator and provision of various activities for seniors.	
8	Project Name	Collingswood Senior Services
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$42,100
	Description	Salary for Senior Coordinator and provision of Senior activities in Collingswood
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	According to the 2018 American Community Survey, there are 2,886 Collingswood residents age 62 and over.
	Location Description	30 W. Collings Ave., Collingswood, NJ.
	Planned Activities	Salary for Senior Coordinator and provision of Senior activities in Collingswood
9	Project Name	Gibbsboro Senior Center
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$18,409
	Description	Debt service payment for Senior Center addition and solar panels.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	According to the 2018 American Community Survey, there are 506 Gibbsboro residents age 62 and over.
	Location Description	250 County Route 561, Gibbsboro, NJ.
	Planned Activities	Debt service payment for Senior Center addition and solar panels.
10	Project Name	Haddon Township Senior Services
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$27,500
	Description	Operating support for various senior services for residents of Haddon Township.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	According to the 2018 American Community Survey, there are 3,261 Haddon Township residents age 62 and over.
	Location Description	Various
	Planned Activities	Operating support for various senior services for residents of Haddon Township.
11	Project Name	Lawnside summer program
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$30,000
	Description	Summer enrichment program for income eligible families in the Borough of Lawnside.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 low-mod income residents.
	Location Description	Lawnside Public School, 426 E. Charleston Ave., Lawnside, NJ.
	Planned Activities	Summer enrichment program for income eligible families in the Borough of Lawnside.
12	Project Name	Magnolia street reconstruction
	Target Area	Low-mod residential areas
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$250,000
	Description	Street reconstruction of W.Madison Avenue, Albertson Avenue, and S. Walnut Avenue.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	The 1,015 residents of Census Tract 6073.00, Block Group 2, 56.16% of whom are low-mod income.
	Location Description	West Madison Avenue, Albertson Avenue and South Walnut Avenue.
	Planned Activities	Street reconstruction.
13	Project Name	Oaklyn Senior Center
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$375,000
	Description	Installation of ramp and elevator for Senior Center.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The 2018 American Community Survey estimates that there are 338 Oaklyn residents with ambulatory disabilities. With residents age 62 and over making up 16% of the Borough's population, a conservative estimate is that this project will benefit at least 54 residents.
	Location Description	Oaklyn Senior Center
	Planned Activities	Installation of ramp and elevator for Senior Center.
14	Project Name	Pennsauken Lend-A-Hand
	Target Area	Camden County
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$150,000
	Description	Home Improvement Program up to \$14,000 per household for low to moderate income town residents.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 households, all with incomes of 80% of the Area Median Income or less.

	Location Description	Pennsauken Township with specific locations to be determined.
	Planned Activities	Home Improvement Program up to \$14,000 per household for low to moderate income town residents.
15	Project Name	Runnemedede street reconstruction
	Target Area	Low-mod residential areas
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$250,000
	Description	Reconstruction of East 2nd Avenue in Runnemedede from Central Avenue to Clements Bridge Road.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The 1,110 residents of Census Tract 6072.00, Block Group 2, 61.71% of whom are low-mod income.
	Location Description	East 2nd Avenue in Runnemedede from Central Avenue to Clements Bridge Road.
	Planned Activities	Reconstruction of East 2nd Avenue in Runnemedede from Central Avenue to Clements Bridge Road.
16	Project Name	Somerdale street reconstruction
	Target Area	Low-mod residential areas
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$250,000
	Description	Reconstruction of West Crestwood Avenue.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	The 1,170 residents of Census Tract 6074.01, Block Group 1, 59.40% of whom are low-mod income.
	Location Description	West Crestwood Avenue.

	Planned Activities	Reconstruction of West Crestwood Avenue.
17	Project Name	Voorhees Senior Services
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$38,000
	Description	Support for senior citizen activities, including transportation.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	At least 800 Voorhees Township residents age 62 and over.
	Location Description	Program is based at 2400 Voorhees Town Center. Services provided at various locations throughout Voorhees Township.
	Planned Activities	Support for senior citizen activities, including transportation.
18	Project Name	Winslow Senior Center parking lot
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$34,000
	Description	Improvements, including accessibility improvements, to parking lot at Winslow Township Senior Center.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	According to the 2018 American Community Survey, there are 6,024 residents of Winslow Township age 62 and over.
	Location Description	33 Cooper Folly Road, Atco, NJ.
	Planned Activities	Improvements, including accessibility improvements, to parking lot at Winslow Township Senior Center.

19	Project Name	Winslow Senior Services
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$69,100
	Description	Salary for senior bus driver and provision of Senior activities.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 Winslow Township residents age 62 and over.
	Location Description	125 S. Route 73, Braddock NJ
	Planned Activities	Salary for senior bus driver and provision of Senior activities.
20	Project Name	Camden Coalition of Healthcare Providers
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Support for My Resource Pal program, an information and referral resource for food, shelter and other services for low-mod income residents.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	At least 50 Camden County residents will benefit from this service, the majority of whom will be low-mod income.
	Location Description	800 Cooper St., Camden, NJ
	Planned Activities	Support for My Resource Pal program, an information and referral resource for food, shelter and other services for low-mod income residents.

21	Project Name	CASA
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$5,000
	Description	Support for Court Appointed Special Advocates, who represent neglected and abandoned youth in the county in legal matters following referral from NJ Superior Court.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 Camden County youth who have been abused or neglected and referred to CASA by NJ Superior Court.
	Location Description	520 Market St., Camden, NJ
	Planned Activities	Support for Court Appointed Special Advocates, who represent neglected and abandoned youth in the county in legal matters following referral from NJ Superior Court.
22	Project Name	Cathedral Soup Kitchen
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$15,000
	Description	Support for an organization that provides meals to needy families and individuals throughout Camden County.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5,000 low-income and very low-income residents of Camden County.
	Location Description	1514 Federal St., Camden, NJ.

	Planned Activities	Support for an organization that provides meals to needy families and individuals throughout Camden County.
23	Project Name	Center for Family Services - SAFE
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$10,000
	Description	Counseling services for the elderly and disabled.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 40 Camden County elderly and disabled residents.
	Location Description	560 Benson St., Camden, NJ
	Planned Activities	Counseling services for the elderly and disabled.
24	Project Name	Food Bank Twilight Harvest
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$5,000
	Description	Provision of food baskets for needy seniors in Camden county.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 Camden County residents age 62 and over.
	Location Description	1501 Tipton Blvd., Pennsauken, NJ
Planned Activities	Provision of food baskets for needy seniors in Camden county.	
	Project Name	Joseph's House Day Program

25	Target Area	Camden County
	Goals Supported	Support homeless services
	Needs Addressed	Homeless services
	Funding	CDBG: \$40,000
	Description	Support for the intake and assessment operations of a homeless shelter.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	At least 100 Camden County residents who are homeless or at risk of being homeless.
	Location Description	555 Atlantic Ave., Camden, NJ
	Planned Activities	Support for the intake and assessment operations of a homeless shelter.
	26	Project Name
Target Area		Camden County
Goals Supported		Support public services
Needs Addressed		Public Services
Funding		CDBG: \$20,000
Description		Support for a program that provides respite care for families with disabled children.
Target Date		12/31/2021
Estimate the number and type of families that will benefit from the proposed activities		70 Camden County families, the majority of whom will have incomes of 80% of Area Median or below.
Location Description		1089 Creek Road, Bellmawr, NJ
Planned Activities		Support for a program that provides respite care for families with disabled children.
27	Project Name	SCUCS Counseling Programs
	Target Area	Camden County

	Goals Supported	Support public services
	Needs Addressed	Public Services Special Needs Services
	Funding	CDBG: \$25,000
	Description	Support for Senior Citizens United Community Services (SCUCS) counseling programs in budgeting, credit management and housing affordability.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,500 Camden County residents age 62 and over.
	Location Description	537 Nicholson Road, Audubon, NJ
	Planned Activities	Support for Senior Citizens United Community Services (SCUCS) counseling programs in budgeting, credit management and housing affordability.
28	Project Name	CHDO reserve project - Habitat
	Target Area	Camden County
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Affordable Housing
	Funding	HOME: \$172,545
	Description	Purchase, rehabilitation and sale of two properties to income-eligible families.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	2 families, both with incomes of 80% Area Median Income or less.
	Location Description	To be determined.
	Planned Activities	Purchase, rehabilitation and sale of two properties to income-eligible families.
	Project Name	Michaels Organization - Victory Commons at Voorhees

29	Target Area	Camden County
	Goals Supported	Add affordable housing & homeownership opportunity
	Needs Addressed	Affordable Housing
	Funding	HOME: \$300,000
	Description	Development of 81 affordable rental units.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	81 income-eligible families
	Location Description	Voorhees Township
	Planned Activities	Development of 81 affordable rental units.
30	Project Name	St. Joseph's Carpenter Society
	Target Area	Camden County
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Affordable Housing
	Funding	HOME: \$150,000
	Description	Purchase, rehabilitation and sale of a property in Gloucester City NJ.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	1 income-eligible family.
	Location Description	To be determined.
Planned Activities	Purchase, rehabilitation and sale of a property in Gloucester City NJ.	
31	Project Name	First Time Homebuyer Program
	Target Area	Camden County
	Goals Supported	Add affordable housing & homeownership opportunity
	Needs Addressed	Affordable Housing
	Funding	HOME: \$140,000

	Description	Downpayment assistance for income-eligible buyers.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 14 income-eligible families.
	Location Description	To be determined.
	Planned Activities	Interest-free loans of up to \$10,000 for 1st time buyers in Camden County.
32	Project Name	Home Improvement Program
	Target Area	Camden County
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$277,303 HOME: \$427,259
	Description	Homeowner rehabilitation to income-eligible residents.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 17 families with incomes of 80% Area Median Income and below.
	Location Description	To be determined.
	Planned Activities	Interest-free loans for needed repairs to owner-occupied homes.

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

Geographically, County activities are divided into 2 basic groups, those that are available regardless of geography, such as housing rehab or public services or most facility improvements, and those that are eligible based on their benefits to an eligible residential area. Therefore, this response is based on the fact that 80% of all CDBG, HOME and ESG funding coming to the County for 2020 is available based on eligibility criteria other than Low-Mod Area (LMA) benefit while 20% of the funding for LMA projects in three different municipalities.

The IDIS-generated chart below only included the Countywide target area and therefore only 80% of the funding is included in it. The remaining 20% is for LMA benefit projects, amounting to \$750,000 in CDBG funding.

Geographic Distribution

Target Area	Percentage of Funds
Camden County	80

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Some activities that will be supported with CDBG funds in order to address the needs of low-mod County residents will be eligible based on their location in an eligible low-mod residential area of the County.

Other activities will be available throughout the County and based on factors other than geography, including income or inclusion in a presumed benefit category.

In general, all manner of eligible activities will be supported following an evaluation that determines:

- the degree to which a proposed activity addresses an identified need, with greater weight given to meeting high priority needs;
- the experience and track record of the proposing entity in carrying out similar activities in the past;
- the requested amount and proposed use of funding;
- to the extent that it is practicable, an effort will be made to distribute support throughout the

County.

Discussion

Affordable Housing

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

Introduction

For the 2020 Program Year, activities intended to provide or sustain affordable housing include the rehab of 29 existing units, the creation through acquisition and rehab of 3 homebuyer units for sale to eligible households, the creation of 81 rental units and direct assistance to 14 first-time homebuyers.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	127
Special-Needs	0
Total	127

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	84
Rehab of Existing Units	29
Acquisition of Existing Units	14
Total	127

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

Support for both the preservation of existing affordable units and the creation of new units remains vitally important to many low- and moderate-income residents of Camden County. This is true during normal economic times but is especially so as we eventually begin recovering from the economic impacts of the corona virus pandemic, which has damaged families' ability to pay rents, mortgages and maintain or replace broken household systems.

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

Introduction

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

While no 2020 activities are aimed specifically at public housing residents, many of the public service activities include public housing residents among their beneficiaries. Senior centers, counseling agencies and food pantries all assist public housing residents. Infrastructure and facility improvements projects likewise benefit public housing residents along with the community at large.

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

No PHA in Camden County is designated as troubled.

Discussion

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. A 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 position oversees 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 has ended the use of transitional housing, reallocating resources to permanent housing. That places greater emphasis on the need to move families and individuals to permanent housing quickly. Standardized assessment tools were 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 issue 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

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. For the 2020 Program Year, more than one third of the County's entitlement funds are allocated to housing activities for low-income households, including residential rehabilitation and the construction of new affordable units.

In conjunction with this Consolidated Plan, Camden County has prepared a new Analysis of Impediments to Fair Housing Choice. The conclusions and recommendations of that analysis are incorporated in this Annual Action Plan and will help guide the remaining four Action Plans associated with this Consolidated Plan.

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 several years, the State of New Jersey via the Court System has been approving 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, hosts landlord workshops to educate and inform local landlords of voucher programs available in Camden County. Workshops are also used as a forum to bridge barriers to affordable housing for low/moderate income and homeless individuals and families

Discussion

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

The County 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.

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	193,921
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:	193,921

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 will not use other forms of investment beyond those identified in Section 92.205.

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 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.
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 multi-family housing.

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

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.

Appendix - Alternate/Local Data Sources

1	Data Source Name maple brook survey
	List the name of the organization or individual who originated the data set. maple brook
	Provide a brief summary of the data set. survey conducted by city
	What was the purpose for developing this data set? to finish this trainign exercise
	Provide the year (and optionally month, or month and day) for when the data was collected. done
	Briefly describe the methodology for the data collection. done
	Describe the total population from which the sample was taken. done
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. done
	Data Source Name 2010 Census
List the name of the organization or individual who originated the data set. U.S. Census Bureau	
Provide a brief summary of the data set. Various demographic information on the grantee's service area.	
What was the purpose for developing this data set? Default sources for some sections contained no data, including the base year for housing needs assessment.	

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>In conjunction with the 2010 Census.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>U.S. Census Bureau methodology</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Entire population of the Camden County, New Jersey Urban County and HOME Consortium</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Entire population of the Camden County, New Jersey Urban County and HOME Consortium</p>
3	<p>Data Source Name</p> <p>American Community Survey 2013-2017</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>Various demographic data relating to populations, income, etc.</p>
	<p>What was the purpose for developing this data set?</p> <p>Some default data sources provided no information on certain items and/or the 2017 ACS was a more recent source thus providing a more accurate picture.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>The ACS covers 2013-2017</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>U.S. Census Bureau methodology</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Entire population of the Camden County, New Jersey Urban County and HOME Consortium</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Entire population of the Camden County, New Jersey Urban County and HOME Consortium</p>

CHERRY HILL TOWNSHIP
NEW JERSEY

**COMMUNITY
DEVELOPMENT
BLOCK GRANT
PROGRAM**

2020-2024 FIVE-YEAR
CONSOLIDATED PLAN AND
2020 ANNUAL ACTION PLAN

Mayor, Susan Shin Angulo
Community Development Director, Cosmas Diamantis

Executive Summary

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

1. Introduction

The Community Development Block Grant (CDBG) program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses.

The annual CDBG appropriation is allocated between States and local jurisdictions called "non-entitlement" and "entitlement" communities respectively. Entitlement communities are comprised of central cities of Metropolitan Statistical Areas (MSAs); metropolitan cities with populations of at least 50,000; and qualified urban counties with a population of 200,000 or more (excluding the populations of entitlement cities). States distribute CDBG funds to non-entitlement localities not qualified as entitlement communities. Cherry Hill Township is an entitlement community.

The U.S. Department of Housing and Urban Development (HUD) determines the amount of each grant by using a formula comprised of several measures of community need, including the extent of poverty, population, housing overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas.

Cherry Hill Township Department of Community Development receives Federal formula funds annually from HUD. As a condition of receiving these funds, the Township is required to develop the 2020-2024 5-Year Consolidated Plan that articulates the community development goals on which it will focus these funds. The Plan covers the period July 1, 2020 through June 30, 2021. During this period, the Township anticipates it will receive the following Federal formula funds:

- Community Development Block Grant (CDBG)

As an entitlement community under the CDBG program, the Township has received a consolidated formula allocation from HUD for the 2020 Annual Action Plan (AAP) (Program Year 2020-2021). These funds may be used for eligible activities, as authorized by Title 1 of the Housing & Community Development Act (HCDA) of 1974, as amended. In Program Year 2020-2021, the Township proposes to utilize \$465,015.00 in CDBG funds 00 for public services, public facility improvements, removal of

architectural barriers, housing acquisition, housing rehabilitation, housing services, and planning and administration.

In addition to the formula funds listed above, the Township expects to participate in the Camden County Improvement Authority (CCIA) HOME Investment Partnership Program (HOME). Due to its Urban County status, the County is eligible to receive funds under HUD's HOME Investment Partnership Program. In 2014, the County entered into a consortium with the City of Gloucester and Cherry Hill Township, to administer the HOME allocation. The current consortium covers a period from 2013 through to 2015. HOME funds are provided to private and non-profit developers through a competitive annual application. These funds will be used to meet goals and objectives established by the Township's 5-Year Consolidated Plan. The Plan's goals and objectives were developed in consultation with citizens, nonprofit organizations, developers, businesses, funding partners, schools and other governmental agencies. The overarching purpose is to support the development of viable communities with decent housing, suitable living environments and economic opportunities for the Township's low to moderate income households.

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

The 2020-2024 Consolidated Plan includes the goals outlined below, all targeting community needs related to affordable housing, economic development and employment, and strengthening neighborhoods.

The Statutory program goals for the CDBG and HOME programs are **Decent Housing, Suitable Living Environment** and **Expanded Economic Opportunities**.

Decent Housing.

2020-2024 Consolidated Plan activities, which facilitate making decent housing more available, affordable, accessible, and sustainable for low- and moderate-income residents include:

- Increasing the availability of quality, affordable, permanent, and fair housing to low- and moderate-income families, including minorities;
- Retaining the Township's affordable housing stock;
- Assisting homeless persons obtain affordable housing;
- Providing affordable housing so that it is accessible and in proximity to job opportunities and employment centers;

- Providing housing that conforms to the American Disabilities Act (ADA) that includes structural features and services to enable persons with special needs to live in dignity and independence; and
- Increasing the supply of supportive housing.
- Increasing the availability of quality, affordable, permanent, and fair housing to low- and moderate-income families, including minorities;
- Retaining the Township’s affordable housing stock;
- Assisting homeless persons obtain affordable housing;
- Providing affordable housing so that it is accessible and in proximity to job opportunities and employment centers;
- Providing housing that conforms to the American Disabilities Act (ADA) that includes structural features and services to enable persons with special needs to live in dignity and independence; and
- Increasing the supply of supportive housing.

Suitable Living Environment. 2020-2024 Consolidated Plan activities, which help make suitable living environments more available, affordable, accessible, and sustainable for low- and moderate-income residents include:

- 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 isolation of income groups within areas through spatial de-concentration of housing opportunities for low- and moderate-income persons;
- Revitalizing deteriorating neighborhoods;
- Restoring and preserving properties of special historic, architectural, or aesthetic value; and
- Conserving energy resources and utilizing renewable energy sources.

Economic Development/Opportunity. 2020-2024 Consolidated Plan activities, which help increase access to economic opportunity for low- and moderate-income communities include:

- Creating, retaining and expanding employment and job training opportunities; and
- Encouraging the participation of Minority Business Enterprises (MBEs) in the contracting for services.

The goals of the programs, along with the identified needs, and alternative resources formed the basis for establishing the priorities for this Consolidated Plan.

3. Evaluation of past performance

Cherry Hill Township continually strives to improve its performance and that of its funded agencies. During the period 2015 through 2019, the Department of Community Development invested the following in the community to meet the goals and objectives outlined in the 2015-2019 5-Year Consolidated Plan:

- 2015: \$396,562.00
- 2016: \$403,893.00
- 2017: \$397,881.00
- 2018: \$403,893.00
- 2019: \$445,078.00

CDBG funds were targeted primarily toward affordable housing, economic development, strengthening neighborhoods and increasing access to resources. The chart in Section SP-45 of this document shows the use of these funds in relation to each objective. For a more detailed summary of the Township's evaluation of past performance, previous Consolidated Annual Performance and Evaluation Reports (CAPER) can be viewed on the Township's website: <http://www.cherryhill-nj.com/index.aspx?nid=152>.

4. Summary of citizen participation process and consultation process

The Township has provided reasonable notice to review and comment on the design and performance of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan. The Annual Action Plan was made available to the public for review on June 25, 2020. A public hearing was held on June 17, 2020 with no attendees.

During the preparation of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan, citizens were given until July 24, 2020, or thirty (30) days, to comment on the proposed Consolidated Plan and Annual Action Plan.

5. Summary of public comments

No comments were received.

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

No comments were received.

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	
CDBG Administrator	CHERRY HILL TOWNSHIP	Department of Community Development

Table 60– Responsible Agencies

Narrative

The Cherry Hill Township Department of Community Development acts as the primary administrative agency for the Cherry Hill Township CDBG programs. As part of this responsibility, the Department of Community Development consistently reviews the performance of sub-recipients and monitors the overall program delivery structure to ensure coordination and compliance.

As the entitlement grantee for the CDBG program, the Department of Community Development is the lead agency for the development of this 5-Year Consolidated Plan, as well as the Annual Action Plans that outline the proposed activities and expenditures under these programs, and the Consolidated Annual Performance & Evaluation Reports (CAPERs). The Department oversees planning, community development, housing, lead paint abatement, and various programs for the Township. The Department coordinates several public and private agencies that administer programs and activities under the plan, which includes the following:

- Cherry Hill Township Department of Public Works & Engineering (Local Government)
- Cherry Hill Township Department of Recreation (Local Government)
- Cherry Hill Township Division of Code Enforcement (Local Government)
- Cherry Hill Township Office of the Municipal Clerk (Local Government)
- Cherry Hill Township Police Department (Local Government)
- Camden County Improvement Authority (CCIA) (County Government)
- Affordable Rental Housing at Tavistock (ARHAT) (Non-profit)

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The Township has employed diverse methods to encourage on-going participation from residents, community service providers, and existing and potential community development partners. The participation process for the Consolidated Plan included public notices; a 30-day public comment period; public hearings; surveys; and consultation with non-profits, Township staff, elected officials, and housing providers. The Department sought discussions and exchange of information regarding: Lead-based paint hazards (County Health Care Agency); Homelessness (community- and faith-based service providers); Persons with disabilities and special needs (community-based service and housing providers); Public assistance recipients (County Social Services Agency); Housing stock (developers, lenders, managers); and Public and assisted housing residents. In the end, the consolidated planning process yielded little involvement, participation and input of very few governmental departments, non-profit organizations, and citizens. Specific outreach was made to services providers and agencies through public hearings and invitations to conduct focused group meetings, which did not generate a significant amount of participation.

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 Township of Cherry Hill has implemented actions to develop institutional structures and enhance coordination between public and private housing and social service agencies, and foster assisted housing improvements and resident initiatives. The Township will continue to utilize a network of referrals, contacts and partnerships to implement the strategies outlined in the Consolidated Plan. For example, as it relates to housing, the Township continues to build its relationship with local housing providers such as private developers, nonprofit developers, and neighboring housing authorities, to ensure that limited housing resources are utilized in the most efficient and effective manner possible. Finally, the Township, in partnership with the CCIA, will continue to work jointly to meet the housing needs of Cherry Hill Township's very low-income populations.

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

Table 61– Agencies, groups, organizations who participated

1	Agency/Group/Organization	CHERRY HILL TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Township reached out to a multitude of public and non-profit agencies, as well as civic associations, as part of our consultation process. These organizations were reached by phone and/or email. We received very little feedback from the organizations that we reached out to. However, the Township did engage those sub grantees who currently administer the Townships programming, such as ARHAT and the CCIA.

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

To the best of its ability, the Township has been in contact with all known agencies and organizations involved in activities that are relevant to CDBG activities and programs.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Camden County	Both serve to provide Decent Housing, Suitable Living Environment and Economic Development
Camden County 2015-2019 Consolidated Plan	Camden County	Both serve to provide Decent Housing, Suitable Living Environment and Economic Development
Cherry Hill Township Master Plan	Camden County	Both serve to provide Decent Housing, Suitable Living Environment and Economic Development

Table 62– 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(I))

The Township continues to partner with the Camden County Improvement Authority (CCIA) for the implementation of the Township’s Housing Improvement Program, which has proven to be a successful partnership. Additional coordination with CCIA will occur as the Township seeks HOME funds through the HOME Consortia.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

In accordance with guidelines established by HUD, promulgated by **24 CFR 91.105** and **91.505**, the Township of Cherry Hill has prepared and adopted a Citizen Participation Plan for CDBG program.

The Citizen Participation Plan establishes procedures for obtaining the views of citizens, public agencies and other interested parties regarding the use of CDBG funds. Of particular importance are the views of persons of low- and moderate-income, who are intended to be the principal beneficiaries of the CDBG program, and residents of areas where activities are expected to take place. The participation of all Township residents is encouraged, especially HUD's protected classes, which include minorities, senior citizens, non-English speaking persons, female-headed households and persons with disabilities.

Citizen input is essential in the following areas of the CDBG process:

- 1) Identification of housing and community development needs;
- 2) Development of the Consolidated Plan;
- 3) Development of the Annual Action Plan;
- 4) Development of the Citizen Participation Plan;
- 5) Substantial amendments to the Consolidated Plan or the Annual Action Plan; and
- 6) Annual performance report.

The Township has provided reasonable notice to review and comment on the design and performance of the 2020-2021 Consolidated Plan and 2020-2021 Annual Action Plan. The Annual Action Plan was made available to the public for review on June 25, 2020, one week after the first virtual public hearing was held.

During the preparation of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan, citizens were given until July 24, 2020, or thirty (30) days, to comment on the proposed Consolidated Plan and Annual Action Plan.

As reference, a substantial change to this Action Plan will require citizen participation as prescribed by HUD Regulations. ***A Substantial Change is a new Program Activity, cancellation of an approved activity or a re-programming of funds greater than 35% of the total current Program Year Allocation PLUS the available Program Income.***

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	There were three (0) persons in attendance at Consultation/Public Hearing held on June 17, 2020	No comments were received.	All comments were received and accepted.	http://www.cherryhill-nj.com/index.aspx?nid=152

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	Community Survey	Non-targeted/broad community	TBD	TBD	TBD	
3	Community Survey	Non-targeted/broad community	TBD	TBD	TBD	
4	Newspaper Ad	Non-targeted/broad community	No comments were received.	No comments were received.	No comments were received.	
5	Internet Outreach	Non-targeted/broad community	No comments were received.	No comments were received.	No comments were received.	

Table 63– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Township of Cherry Hill is required to complete a detailed needs assessment which covers non-housing community development needs. As provided by the *eCon Planning Suite*, the Camden County Improvement Authority's plan, as the Lead Entity, will contain the housing-related screens that apply to the consortium as a whole.

Much of the data included in the assessment utilizes information from the 2014-2018 American Community Survey (ACS). This data set 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.

Much of the Township's housing, community development and economic development needs are detailed in the Township's Master Plan Elements and Reexamination Reports.

In addition to the Non-Housing Needs detailed in section NA-50, the Township's priority Housing Needs include:

- Renter households with:
 - Household income less than 50% of median family income (MFI); and
 - Cost burden greater than 30% of monthly income.
- Owner households with:
 - Household income less than 80% of MFI;
 - Cost burden greater than 30% of monthly income; and
 - Homes that do not meet building code, energy, accessibility, or lead paint standards.

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?

These programs have been found to be of high priority through public outreach, the number of persons assisted each year and by the ongoing requests made to Township officials for these upgrades and projects. As such, these programs have been given priority over the past ten years, including for funding in the 2020-2024 Consolidated Plan.

Describe the jurisdiction's need for Public Improvements:

Public and staff input through the Township's consolidated plan consultations identified the following priority needs for public improvements:

- Streetscaping in area benefit eligible neighborhoods;
- Sidewalks, crosswalks and connectivity to public transportation in area benefit eligible neighborhoods;
- Bus shelters in area benefit eligible neighborhoods;
- Removal of architectural barriers along public streets and right-of-ways (ROWs); and
- Improving ADA accessibility.

The Township's goal is to fund one-hundred thirty (130) public improvements from 2020-2024.

How were these needs determined?

These programs have been found to be of high priority through public outreach, the number of persons assisted each year and by the ongoing requests made to Township officials for these upgrades and projects. As such, these programs have been given priority for funding in the 2020-2024 Consolidated Plan.

Describe the jurisdiction's need for Public Services:

Public and staff input through the Township's consolidated plan consultations identified the following priority needs for public improvements:

- Senior Bus transportation; and
- Domestic Violence Response Team assistance.

How were these needs determined?

These programs have been found to be of high priority through public outreach, the number of persons assisted each year and by the ongoing requests made to Township officials for these upgrades and projects. As such, these programs have been given priority for funding in the 2020-2014 Consolidated Plan.

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Supply. The 2014-2018 American Community Survey (ACS) 5-Year Census identified 28,003 housing units in Cherry Hill with 20,267 housing units occupied and 1,712 vacant housing units (5.9%). There are 20,267 owner occupied housing units. The 2009-2013 ACS identified 5,664 rental occupied housing units. The median year that owner occupied housing units were built as identified by the 2014-2018 ACS for Cherry Hill is 1968 and the median year built for renter occupied housing is 1975.

Demand. The projected housing demand is projected to increase modestly as evidenced by the projected population as determined by the 2014-2018 ACS at 71,094 or an increase of 1,129 (1.6 percent) from the last Census.

Condition. In general the housing stock condition is very good as evidenced by the 2014-2018 ACS. The 2014-2018 ACS found that 349 housing units were substandard, or 1.3 percent of all housing units. There were 26 substandard owner occupied units of the 20,267 owner occupied units and 323 substandard renter occupied units of the 5,664 renter occupied units.

Affordability. Affordability is a high priority issue that requires policy attention. Cherry Hill remains a high cost housing market for both owner occupied housing and renter occupied housing as evidenced by the 2014-2018 ACS which found that the median value of an owner occupied dwelling was \$272,100 and that the median rent for a dwelling was \$1,333 per month. Both of these figures are significantly higher than the Camden County as a whole. This is illustrated by the number of households that the most recent CHAS data (which utilizes the 2009-2011 ACS) found 2,348 households were cost burdened (utilizing 30.1% to 49.9% of AMI toward housing costs) and 4,481 were considered severely cost burdened (utilizing 50.0% or more of AMI toward housing costs).

Through policies enacted and enforced over the years a portion of the rental and owner-occupied housing within Cherry Hill Township is provided through subsidized funding sources, such as the federal Department of Housing and Urban Development (HUD), the Township's Affordable Housing Trust Fund, and Low-Income Housing Tax Credits (LIHTC). There are approximately 1,637 subsidized housing units in Cherry Hill (which include 1,384 units plus 144 LIHTC units known as Dubin House and approximately 109 Section 8 Housing Choice Vouchers), accounting for 5.8% of the overall total of housing units Township wide.

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

Introduction

One of the region’s original post-World War II suburban communities, Cherry Hill continues to grow as the “community of choice” celebrated for its high quality of life and pioneering business community. The Township’s economic development growth is propelled by businesses constantly innovating in core clusters of advanced manufacturing, science and high-technology, banking, real estate, insurance, healthcare, pharmaceuticals, electronics healthcare, knowledge-based entrepreneurship, and major destination/regional and local retail centers. These businesses are supported by a highly-skilled and highly-educated workforce, steady population and reputable local colleges and educational institutions meeting the talent needs of top-tier companies.

Cherry Hill now stands as a hub for business innovation and growth, making it an attractive destination for corporate relocation, while long established businesses continue to expand and create jobs and enhance facilities due in large part to the Township’s heritage of commercial leadership in the region and the Township’s positive position and policy of business recruitment and retention.

The Township is home to several of the largest international companies in southern New Jersey, including the North American headquarters of Subaru of America, Inc., TD Bank, Pinnacle Foods Corporation, National Freight, and Melitta North America.

The Township’s goal is to foster continued economic development, workforce development, and community development throughout the community by strategically leveraging all of our resources and through the efficient management of our professional staff.

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	51	2	0	0	0
Arts, Entertainment, Accommodations	2,969	5,172	11	12	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Construction	929	1,515	3	3	0
Education and Health Care Services	7,213	10,910	26	24	-2
Finance, Insurance, and Real Estate	2,686	3,688	10	8	-2
Information	767	1,380	3	3	0
Manufacturing	1,891	2,416	7	5	-2
Other Services	1,158	1,784	4	4	0
Professional, Scientific, Management Services	4,075	7,022	15	16	1
Public Administration	0	0	0	0	0
Retail Trade	3,590	8,820	13	20	7
Transportation and Warehousing	818	785	3	2	-1
Wholesale Trade	1,492	1,057	5	2	-3
Total	27,639	44,551	--	--	--

Table 64 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	38,718
Civilian Employed Population 16 years and over	35,835
Unemployment Rate	7.36
Unemployment Rate for Ages 16-24	24.31
Unemployment Rate for Ages 25-65	4.69

Table 65 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	13,090
Farming, fisheries and forestry occupations	1,274
Service	2,378
Sales and office	8,570
Construction, extraction, maintenance and repair	1,275
Production, transportation and material moving	1,005

Table 66 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,205	61%
30-59 Minutes	9,860	30%
60 or More Minutes	3,130	9%
Total	33,195	100%

Table 67 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	795	140	515
High school graduate (includes equivalency)	4,415	365	1,075

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Some college or Associate's degree	6,190	550	1,460
Bachelor's degree or higher	18,405	715	2,435

Table 68 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	51	192	115	214	568
9th to 12th grade, no diploma	682	215	163	542	814
High school graduate, GED, or alternative	1,218	849	1,150	3,885	3,630
Some college, no degree	2,245	1,164	1,360	3,215	1,645
Associate's degree	324	573	428	1,473	543
Bachelor's degree	945	3,170	2,910	5,965	3,090
Graduate or professional degree	99	1,905	2,865	4,745	2,235

Table 69 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	237,984
High school graduate (includes equivalency)	319,889
Some college or Associate's degree	403,756
Bachelor's degree	542,986
Graduate or professional degree	675,179

Table 70 – Median Earnings in the Past 12 Months

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

The major employment sectors within Cherry Hill include the following:

- Health Care Services (15.9%);
- Professional, Scientific, Management Services Trade (11.3%);
- Education (11.2%);
- Retail (10.1%); and
- Manufacturing (7.8%).

Describe the workforce and infrastructure needs of the business community:

Cherry Hill is an exceptional community with a regional market. The marketplace for customers of the Cherry Hill Mall includes communities with a travel distance of more than ten miles. Philadelphia, Camden, Moorestown, Marlton, Voorhees, Maple Shade, Pennsauken, Haddonfield, Collingswood, Medford, Audubon, Merchantville and Riverside customers all patronize the Cherry Hill Mall. The Philadelphia customers include Center City, Southwest Philadelphia and Northeast Philadelphia, all of which are within a reasonable 15 to 20 minute drive of the mall. The PATCO High Speed Line and potentially the Philadelphia to Atlantic City train service may assist in expanding the marketplace in the future.

Cherry Hill Township businesses employ **37,663 persons** out of a total Camden County work force of 266,763 jobs or approximately 13 percent of the entire County work force. Office parks, industrial parks, and retail centers all contribute to the job opportunities in the Township. Cherry Hill remains the largest suburban employer in the County.

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.

Cherry Hill has created a local Business Council to address the needs of the business community. Much of Cherry Hill's efforts, like those of any municipality around the Nation, seek to rebuild its economic base after the recession. The economic climate has recent picked up, as indicated by the uptick of zoning approvals, development applications and construction permits.

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

Employment sectors attracting a large segment of the Township's work force included: education, health and social services (21 percent); retail trade (18 percent); professional, scientific, management, administrative and waste management services (12 percent); arts, entertainment, recreation, accommodation and food services (10 percent); and finance, insurance real estate and rental and leasing (7 percent).

According to the 2014-2018 ACS, 94.0 percent of the Township's resident (over 25 years old) population received a high school diploma. Over 54.2 percent received a bachelor's degree or higher.

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.

Much of the workforce training initiatives are held by the County of Camden.

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.

The Township of Cherry Hill has participated in the development of the County's CEDS in the past.

Camden County prepared a CEDS in 2008. As the County updates the CEDS, the Township looks forward to participating, as much of the County's workforce and jobs resides and is employed in Cherry Hill Township.

Discussion

The Delaware Valley Regional Planning Commission (DVRPC) performs projections for purposes of land use and transportation planning. According to the Commission, the 2000 Economic Census reported 46,844 jobs in Cherry Hill. An estimate of jobs in Cherry Hill for 2005 was 48,276. The DVRPC forecasts a decrease of jobs in Cherry Hill from 2005-2015, with 48,262 forecast for 2010, and 48,248 forecast for 2015. Conversely, the Council on Affordable Housing (COAH) completed its own projections of municipal non-residential growth. From 2004 to 2018 COAH conversely projects an increase of 5,951 jobs in the Township. For the future, Cherry Hill must continue to focus on the traits that attract, maintain and encourage economic development:

- Focus on business growth, attraction, and retention;
- Support job creation and sustainable employment;
- Create a sustainable community investment by inter-connecting employment development, housing and transportation;
- Foster community planning that is focused on the integration of economic, physical, social and a healthful infrastructure;
- Continue the development of a long range capital improvement program throughout the community; and
- Provide full and fair enforcement of building and zoning regulations.

These are the characteristics of a strong, well supported, office economy.

MA-50 Needs and Market Analysis Discussion

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

It is uncertain from assessing the data whether there is a particular area where households with multiple housing problems are concentrated. However, the data does provide that there are certain types of households by racial and/or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Like that of areas of racial or ethnic concentration, for the purposes of this analysis, disproportionately greater need will be defined where the percentage of a specific minority or ethnic group has housing problems, severe or otherwise, and/or cost burdens is 10 percentage points higher than a Township's overall percentage.

As such, disproportionately greater need occurs among Black populations with incomes less than 30% of MFI, where Black populations make up 15% of those total households with severe housing problems.

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

HUD defines **areas of racial or ethnic concentration** as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than a Township's overall percentage.

According to the 2014-2018 ACS, there are three (3) geographical areas- Ashland, Ellisburg-Erlton and Golden Triangle, as noted in **Figure 6**, where minority concentration occurs. While segregation may exist, it alone is not definitive proof of discrimination in the housing market; it may indicate discrimination or else suggest that other factors are at work limiting housing choices of racial and ethnic groups.

"Some Other Race" includes all other responses not included in the White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander race categories described above. Respondents reporting entries such as multiracial, mixed, interracial, or a Hispanic or Latino group (for example, Mexican, Puerto Rican, Cuban, or Spanish) in response to the race question are included in this category. While there are no concentrations for Hispanic groups, under the aforementioned definition, about 14.5% of Census Tract 603700 is Hispanic. It is assumed that Some Other Race may represent a large Hispanic population in that Census Tract.

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

The characteristics of these market areas are provided below.

Ashland Census Tract (6035.05) Located on the south side of Cherry Hill, near the border of Lawnside Borough and Voorhees Township, Ashland is comprised of several neighborhoods including: Bunker Hill, Willowdale, Timbercove, Eagle Oak, and Woodcrest.

According to the 2014-2018 Census, Ashland had a total area of 2.919 square miles. Additionally, there are 8,292 people, 3,002 households, and 2,300 families residing in the CDP. The population density was 2,849.1 per square mile. There were 3,186 housing units at an average density of 1,103.3 per square mile. Approximately 5.78 of the housing units are vacant. The racial makeup of the CDP, as a whole, is 77.58% (6,433) White, 7.6% (640) Black, 0.06% (5) Native American, 10.32% (856) Asian, 0.00% (0) Pacific Islander, 2.21% (183) from other races, and 2.23% (185) from two or more races. Hispanics or Latinos of any race are 5.57% (185) of the population.

There are 2,300 who reside in Ashland, 34.43% were married couples with children, 7.22% were single with children, 3.57% had a female householder with children and 58% were classified as other families. The average household size was 2.69 and the average family size was 2.71.

Ellisburg-Erlton CDP. Located on the central portion of Cherry Hill, near the border of Haddonfield Borough and Haddon Township, Ellisburg-Erlton is comprised of several neighborhoods including: Erlton South, Cooper Park Village, Wallworth Apartments, Cherry Parke, Kingsway Village and Waterford Apartments.

According to the 2014-2018 Census, there were 6,729 people, 2,823 households, and 1,080 families residing in the CDP. The population density was 4,876.9 per square mile. There were 2,946 housing units at an average density of 2,183.7 per square mile. 4.18 housing units are vacant. The racial makeup of the CDP, as a whole, was 73.35% (4,936) White, 9.63% (648) Black or African American, 0.98% (66) Native American or Alaskan Native, 9.14% (615) Asian, 0.00% (0) Pacific Islander, 4.46% (300) from other races, and 2.44% (164) from two or more races. Hispanics or Latinos of any race were 6.45% (434) of the population.

There were 1,719 families, of which 36.42% are married with children, 9.95% were single with children, 8.03% had a female householder with children and 53.75% were other families. The average household size ranged from 2.05 to 2.57 compared to the State average family size of 2.71.

Golden Triangle CDP. Located on the west side of Cherry Hill, near the border of Pennsauken Township, the Golden Triangle is comprised of several neighborhoods including: Bishops View, Habitat, Park Place, Kenilworth, Woodland, Hinchman, Still Park, Colwick, Delwood and Garden State Park. This portion of Cherry Hill is considered the inner ring suburb of Philadelphia.

According to the 2014-2018 Census, there were 4,602 people, 1,522 households, and 1,065 families residing in the CDP. The population density was 1,461.2 per square mile. There were 1,758 housing units at an average density of 643.7 per square mile. The racial makeup of the CDP, as a whole, was 70.08% (3,225) White, 5.48% (258) Black or African American, 0.00% (0) Native American, 9.89% (455) Asian, 0.0% (0) Pacific Islander, 4.52% (208) from other races, and 10.04% (462) from two or more races. Hispanics or Latinos of any race were 14.58% (671) of the population.

Are there any community assets in these areas/neighborhoods?

There are numerous community assets within every neighborhood in Cherry Hill. Due to the Township's comprehensive circulation network, neighborhoods are in close proximity to shopping, places of worship, employment centers, government facilities, recreation and mass transit – providing connectivity to other local and regional assets. We note the following in regard to the specific areas identified above:

Ashland Census Tract (6035.05). The Ashland Census Tract is located within walking distance of mass transit (Ashland Patco Station) with direct access to Center City Philadelphia. They are also within close proximity to places of worship and small retail shopping opportunities. Within the neighborhood itself, public amenities include three recreation areas with basketball courts, playground equipment, paved walking paths, and wooded trails.

Ellisburg-Erlton CDP. The Ellisburg-Erlton CDP is centrally located in the Township and is within walking distance of major shopping centers and is serviced by a number of different NJ Transit bus routes. The neighborhood is also within close proximity to the Cherry Hill Public Library. Within the neighborhoods that are CDBG eligible areas, there are two parks with turf fields, playground equipment, baseball fields, and paved walking paths. There are additional community parks within close proximity of the CDBG eligible areas with additional amenities, such as basketball and tennis courts.

Golden Triangle CDP. The Golden Triangle CDP is within proximity to a number of major shopping centers, including the Cherry Hill Mall and the Garden State Park. A number of different NJ Transit routes services the area. There are a number of parks within the area that include basketball courts, picnic pavilions, baseball fields, playground equipment, and paved walking paths.

Are there other strategic opportunities in any of these areas?

There has been major investment/redevelopment in the Golden Triangle area. The redevelopment of Garden State Park is on-going and other redevelopment initiatives have transformed the gateway. Additionally, Camden County has expended over \$23 million on infrastructure improvements to enhance the Cooper River Park – a major community asset for the region.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to 2019 data provided by the FCC, all households and neighborhoods in the Cherry Hill Township and Camden County have broadband available to them.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to Broadband Now, New Jersey is the most connected state in the country in terms of broadband and Camden County is no exception. A sampling of Urban County municipalities found that the majority of residents have from 2 to 4 choices as far as residential Internet, which is slightly below average when contrasted with the US generally. Both Viasat and HughesNet cover 100% of the County while Xfinity covers some 99%.

In terms of network tech available in Camden County, the most widespread physical wire broadband Internet connection options are satellite (100% coverage), cable (99%) and fiber (approximately 60%).

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Cherry Hill Township is an inland, urban residential community. About 80% of the housing stock was built between 1940 and 1989 and 12% in the last two decades. The major water bodies include Cooper River Lake and Wallworth Lake. Major transportation routes include the New Jersey Turnpike, Interstate 295, and State Highway Route 70. The majority of land in Cherry Hill is gently rolling.

The Township set up a Municipal Working Group to establish an Identification and Risk Assessment (HIRA) process. From those meetings, twelve (12) natural hazards identified in the NJ4 HMP1 and the relative priority of these hazards was identified from increased climate change. The Municipal Working Group rated the hazards as follows:

High Priority

Dam Failure Moderate Priority

- Flood
- High Wind
- Severe Weather – Summer
- Severe Weather – Winter
- Wildfire
- Extreme Temperature: Cold & Hot

Low Priority

- Coastal Erosion & Sea Level Rise
- Drought
- Earthquake

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Cherry Hill Township's 5-Year 2020-2024 Consolidated Strategic Plan process enables a coordinated effort to identify, prioritize and address the Township's community development needs based on current and anticipated resources. The strategies developed and cited in this Plan are compatible with HUD's national statutory community development program goals for low- and moderate-income persons, which strive to provide decent housing; to create suitable living environments; and to expand economic opportunities. While the needs of the community continue to outpace the availability of resources, the Township remains committed to remaining responsive to the underserved needs of the extremely low-, low- and moderate-income residents. The strategic plan time period is July 1, 2020 through June 30, 2025.

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

Geographic Area

Table 71 - Geographic Priority Areas

1	Area Name:	EXCEPTION AREA/UPPER QUARTILE
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Varies
	Include specific housing and commercial characteristics of this target area.	Varies
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
	Identify the needs in this target area.	Low/moderate income
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Township-wide
	Area Type:	Comprehensive
	Other Target Area Description:	Comprehensive
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.		

	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Low- and moderate-income residents are generally located in two general areas of the Township: 1) the western side of the Township where a majority of the older housing stock is located, and 2) a pocket of institutional senior housing located at two main campuses of the Jewish Community Center, Saltzman House, and St. Mary’s convalescent home.

HUD permits an exception to the LMI area benefit requirement that an area contain 51 percent LMI residents. This exception applies to entitlement communities that have few, if any, areas within their jurisdiction that have 51 percent or more LMI residents. These communities are allowed to use a percentage less than 51 percent to qualify activities under the LMI Benefit category. This exception is referred to as the “exception criteria” or the “upper quartile,” where Cherry Hill Township applies. In such communities like Cherry Hill Township, activities must serve an area which contains a percentage of LMI residents that is within the upper quartile of all Census block groups within its jurisdiction in terms of the degree of concentration of LMI residents, as provided in **Figure 7** and **Map 2**.

Most of Township’s community facilities, parks, and infrastructure improvement projects are located in these block groups. Particular public facility and infrastructure projects may be targeted to specific locations which are deemed by Township staff or from public input to be most in need of revitalization or public investment.

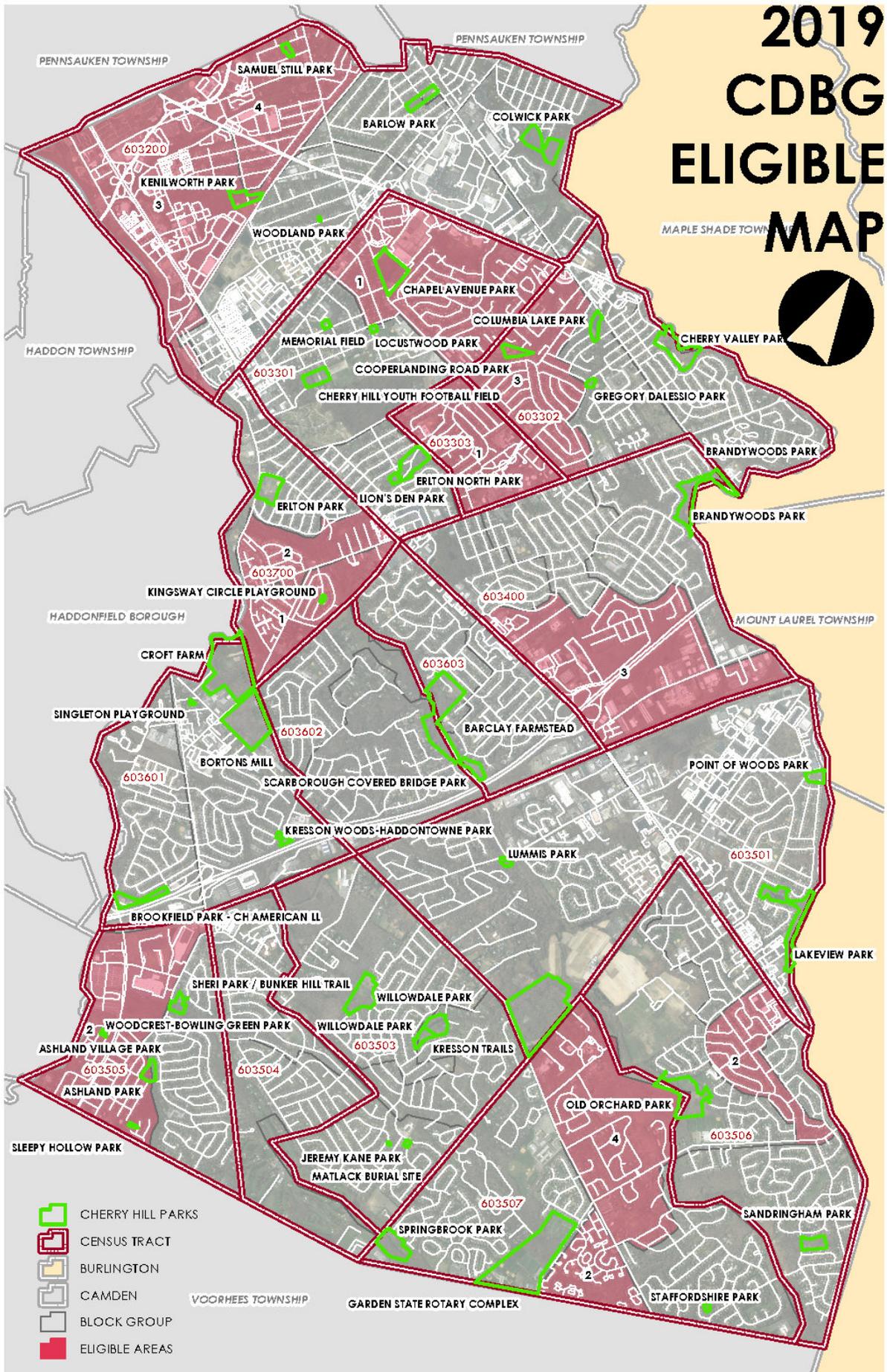
Housing assistance programs, which benefit individual households are generally not targeted to specific areas but instead are provided on the basis of household need. Because low-income, elderly, disabled, and special needs residents are located throughout the Township, the Owner-Occupied Housing Rehabilitation Program and the Handy Helper Program are generally available Township-wide to eligible households with incomes under 80% of the area median income. In addition, financial assistance for Side-by-Side Domestic Violence Response Team (DVRT), and the Senior Bus is available Township-wide through CDBG funding.

Public facilities and infrastructure improvement, such as the Removal of Architectural Barriers, Public Facilities and Planning are not limited geographically within the Township. Homelessness and potential homelessness are community issues, and therefore services provided for these are located throughout the Township to provide maximum accessibility. In addition, assistance for special needs populations, including elderly persons, disabled persons, persons with drug/alcohol additions, persons with HIV/AIDS, and victims of domestic violence is provided Township-wide. Economic development is also a need not

limited to certain areas of the Township, and therefore activities offered are based on need and eligibility.

The racial and ethnic composure of the Township has diversified in recent years and expected to continue. A striking trend is the diversity of the Golden Triangle Census Designed Place (CDP) where areas of minority growth are expanding. This follows a national trend of immigrant population growth in inner ring suburbs.

2019 CDBG ELIGIBLE MAP



- CHERRY HILL PARKS
- CENSUS TRACT
- BURLINGTON
- CAMDEN
- BLOCK GROUP
- ELIGIBLE AREAS

Cherry Hill L/M income Areas

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

Priority Needs

Table 72 – Priority Needs Summary

1	Priority Need Name	Removal of Architectural Barriers
	Priority Level	High
	Population	Low Moderate Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Removal of Architectural Barriers
	Description	The installation of barrier free improvements to various Township curbs to a limited low and moderate income clientele.
	Basis for Relative Priority	Removal of Architectural Barriers and ADA upgrades.
2	Priority Need Name	Handy Helper
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Handy Helper
	Description	Minor home repairs for low and moderate income eligible senior and disabled households.

	Basis for Relative Priority	Intermediate rehabilitation of affordable housing.
3	Priority Need Name	Single-Family Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Single Family Housing Rehabilitation
	Description	The substantial rehabilitation of homes throughout the Township, all residents may apply, only low and moderate income eligible residents will be admitted to program. Residents will enter into the program through a no-interest deferred loan.
	Basis for Relative Priority	Substantial rehabilitation of affordable housing.
4	Priority Need Name	Housing Activities
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Housing Activities

	Description	Acquisition and rehabilitation of property for occupancy by low-and moderate-income households at affordable rents.
	Basis for Relative Priority	Acquisition of new affordable housing.
5	Priority Need Name	Modest Priced Housing
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Comprehensive
	Associated Goals	Modest Priced Housing
	Description	The rehabilitation of under the Township administered non-profit ARHAT program for low and moderate income households. All units are located in the Chanticleer, Tavistock, Centura, The Woods II, and Barclay Towers developments. ARHAT is governed by a Board of Trustees who are members of the religious community. The Township is in the process of rehabilitating and up keeping all of the now aging units.
	Basis for Relative Priority	Rehabilitation of affordable rental housing.
6	Priority Need Name	Planning
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Planning

	Description	Various Planning activities for the municipality concerning such as but not limited to housing, open space and environmental program areas.
	Basis for Relative Priority	Comprehensive and neighborhood planning.
7	Priority Need Name	Administration
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Administration
	Description	Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursement of funds.
	Basis for Relative Priority	Administration and monitoring.
8	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Public Facilities
	Description	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.
	Basis for Relative Priority	Upgrades and improvements to public facilities.
9	Priority Need Name	Area Benefit Eligible Public Facilities

	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Area Benefit Eligible Public Facilities
	Description	This activity seeks to make improvements to public facilities such as recreation in area benefit eligible neighborhoods in order to improve quality of life conditions.
	Basis for Relative Priority	Area benefit eligible public facilities upgrades and improvements.
10	Priority Need Name	Senior Bus
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	Comprehensive
	Associated Goals	Senior Bus
	Description	Free transportation service for seniors and disabled residents of the Township for medical, shopping and cultural activities.

	Basis for Relative Priority	Free transportation to senior citizens and disabled citizens.
11	Priority Need Name	Side By Side Domestic Violence Response Team
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Victims of Domestic Violence Victims of Domestic Violence
	Geographic Areas Affected	Comprehensive
	Associated Goals	Side By Side Domestic Violence Response Team
	Description	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point of the initial incident through any legal process.
	Basis for Relative Priority	Support network for victims of domestic violence.

Narrative (Optional)

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

Introduction

The following resources are anticipated for the 2020 Annual Action Plan.

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	464,918	85,700	0	550,618	1,860,107	

Table 73 - 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

HUD Entitlement Funds. For program year 2020, the Township is expected to receive one (1) entitlement grant from HUD in the amount of \$465,015.00 (not including any program income).

Cherry Hill Township Affordable Housing Trust Fund.

Affordable housing trust funds are intended to better enable municipalities to meet the low- and moderate-income housing needs in their municipality and region. Affordable housing trust funds may contain mandatory development fees, payments in lieu of constructing affordable units on sites zoned for affordable housing, funds in a barrier free escrow, recapture funds, proceeds from the sale of affordable units, rental income, repayments from affordable housing program loans, enforcement fines and application fees, and any other funds collected by the municipality in connection with its affordable housing programs.

The Cherry Hill Affordable Housing Trust Fund has approximately \$2,000,000.00 to create affordable housing in the Township. These funds were approved by the State of New Jersey in 2013. The Township's Housing Element & Fair Share Plan (HEFSP), necessary in order to expend those funds, was adopted by the Cherry Hill Township Planning Board on March 7, 2016 and approved by Council on March 15, 2016. The Superior Court of New Jersey issued a Third Round Judgement of Compliance and Repose (Docket No: L-2609-15) on June 21, 2016 allowing the use of these funds in furtherance of the plan.

The Township continues to receive and apply for Federal, State, and County funds to leverage projects that benefit HUD's three (3) national objectives. Several other funding streams, such as State and County HOME funds, Federal Home Loan Bank of New York Affordable Housing Program (AHP) funds, Low-Income Housing Tax Credits, McKinney-Vento Homeless Assistance funds, SuperNOFA grants and other funds will be examined to increase the leverage of the Township's federal and local funds. The Township will also continue to support the efforts of the Cherry Hill Township Division of Housing and local non-profits to secure additional funds to be used for affordable housing development, economic development, and social services.

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

Most of the Township's publically owned land is deed restricted through the New Jersey Green Acres Program. The Township participates in the planning incentive program under the New Jersey Green Acres Program, which requires acquisition and planning for open space and recreation. Many of the needs identified in this plan will utilize CDBG monies for acquisition of affordable housing, which will be transferred to non-profit housing provider.

Discussion

The Township will invest these resources in projects that can maximize impact in the community by leveraging other funding resources. The Township prefers to provide gap financing to projects, which find additional resources and partnerships to implement the program.

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
CHERRY HILL TOWNSHIP	Government	Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Camden County Community Development	Government	Ownership	Region
ARHAT	Non-profit organizations	Rental	Jurisdiction

Table 74 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Township has made strides by facilitating a pooling of resources and the formation of partnerships and collaborations to forward housing for low- and moderate-income residents throughout the region. However, gaps that need to be addressed include:

- Engaging those in leadership and on civic level in community based efforts;
- Expanding collaboration across all sectors with opportunities to educate the general public to engage them in volunteering and public-private partnerships to build social capital;
- Developing sustainable resources for housing programs; and
- Increasing and maintain access to permanent and affordable housing by preserving and upgrading existing housing for very low income persons and families; and expanding affordable workforce housing that remains elusive for many.

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		

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

Table 75 - 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)

The Camden County Continuum of Care (CoC) and Camden County HOME Consortium conduct homeless needs assessments and planning for the entire County. Cherry Hill Township plans to participate with the County CoC and HOME Consortium by coordinating and leveraging our resources with the County to support and provide affordable housing, rental assistance, utility assistance, disability assistance (including veterans), domestic violence assistance and shelter referrals, and other services as needed by the County.

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

Special needs housing priorities have been developed from CHAS 2011 data and public input to municipal officials and housing providers. The specific priorities are to provide the following special needs housing in the 2020-2024 Strategic Plan:

- Elderly
- Disabled and Handicapped
- Housing for Developmentally DisabledIt is anticipated that the primary sources of funding will come from Federal and New Jersey State programs for such housing. Cherry Hill has some funding that can be used for this purpose such as CDBG funds and the Cherry Hill Affordable Housing Trust Fund. Unfortunately, the Cherry Hill funding sources are not adequate to serve as primary funding sources. Cherry Hill will make a concerted effort to obtain funding for the special needs priority housing.

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

Overcoming gaps in the institutional structure can be achieved by collaborating between agencies and ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The Township will continue to refer housing program participants to local community resources and programs, as participant needs are identified.

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	Removal of Architectural Barriers	2020	2024	Non-Housing Community Development	Township-wide	Removal of Architectural Barriers	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted
2	Handy Helper	2020	2024	Affordable Housing	Township-wide	Handy Helper	CDBG: \$375,000	Homeowner Housing Rehabilitated: 200 Household Housing Unit
3	Single Family Housing Rehabilitation	2020	2024	Affordable Housing	Township-wide	Single-Family Rehabilitation	CDBG: \$456,095	Homeowner Housing Rehabilitated: 15 Household Housing Unit
4	Housing Activities	2020	2024	Affordable Housing	Township-wide	Housing Activities	CDBG: \$250,000	Homeowner Housing Added: 5 Household Housing Unit
5	Modest Priced Housing	2020	2024	Affordable Housing	Township-wide	Modest Priced Housing	CDBG: \$475,095	Rental units rehabilitated: 15 Household Housing Unit
6	Planning	2020	2024	Planning	Township-wide	Planning	CDBG: \$360,000	Other: 1 Other
7	Administration	2020	2024	Administration	Township-wide	Administration	CDBG: \$105,015	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Facilities	2020	2024	Non-Housing Community Development	Township-wide	Public Facilities	CDBG: \$7,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
9	Area Benefit Eligible Public Facilities	2020	2024	Non-Housing Community Development	EXCEPTION AREA/UPPER QUARTILE	Area Benefit Eligible Public Facilities	CDBG: \$7,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
10	Senior Bus	2020	2024	Non-Housing Community Development	Township-wide	Senior Bus	CDBG: \$400,535	Public service activities other than Low/Moderate Income Housing Benefit: 13258 Persons Assisted
11	Side By Side Domestic Violence Response Team	2020	2024	Non-Housing Community Development	Township-wide	Side By Side Domestic Violence Response Team	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 112 Persons Assisted

Table 76 – Goals Summary

Goal Descriptions

1	Goal Name	Removal of Architectural Barriers
	Goal Description	The installation of barrier free improvements to various Township curbs to a limited low and moderate income clientele.

2	Goal Name	Handy Helper
	Goal Description	Minor home repairs for low and moderate income eligible senior and disabled households.
3	Goal Name	Single Family Housing Rehabilitation
	Goal Description	The substantial rehabilitation of homes throughout the Township, all residents may apply, only low and moderate income eligible residents will be admitted to program. Residents will enter into the program through a no-interest deferred loan.
4	Goal Name	Housing Activities
	Goal Description	Acquisition and rehabilitation of property for occupancy by low and moderate income households at affordable rents.
5	Goal Name	Modest Priced Housing
	Goal Description	The rehabilitation of under the Township administered non-profit ARHAT program for low and moderate income households. All units are located in the Chanticleer, Tavistock, Centura, The Woods II, and Barclay Towers developments. ARHAT is governed by a Board of Trustees who are members of the religious community. The Township is in the process of rehabilitating and up keeping all of the now aging units.
6	Goal Name	Planning
	Goal Description	Various Planning activities for the municipality concerning such as but not limited to housing, open space and environmental program areas.
7	Goal Name	Administration
	Goal Description	Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursement of funds.
8	Goal Name	Public Facilities
	Goal Description	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.

9	Goal Name	Area Benefit Eligible Public Facilities
	Goal Description	This activity seeks to make improvements to public facilities such as recreation in area benefit eligible neighborhoods in order to improve quality of life conditions.
10	Goal Name	Senior Bus
	Goal Description	Free transportation service for seniors and disabled residents of the Township for medical, shopping and cultural activities.
11	Goal Name	Side By Side Domestic Violence Response Team
	Goal Description	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point of the initial incident through any legal process.

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)

It is estimated that five (5) extremely low families; one-hundred eight (108) low-income families; and one-hundred thirty-two (132) moderate-income families will receive affordable housing opportunities between 2020 and 2024.

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

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

Cherry Hill requires the use of lead-safe practices and other actions aimed at preventing lead poisoning. Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. Under the CDBG rehabilitation programs, lead-safe practices have been underway.

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

Housing programs that include rehabilitation of existing housing stock built prior to 1978 in the Township will require that the homes be assessed for potential lead hazard. Specifically, our housing rehabilitation program requires that homes be tested for lead paint prior to the approval of any rehabilitation projects. In our Handy Helper program, the Township's inspector will make a determination for testing need on a case by case basis, as not all projects require the disruption of painted surfaces and some projects do not occur indoors.

New homes purchased through our Housing Activities and Modest Price Housing program will be tested for lead if built prior to 1978. The Township will also try to seek out opportunities to purchase units that were constructed after 1978.

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

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

Cherry Hill will continue to provide CDBG funds to a variety of anti-poverty public service programs that will assist low- and moderate-income residents. It is anticipated that the following programs will continue per the 2020-2024 Consolidated Plan:

- Transportation for senior and disabled residents;
- Advocacy for the needs of the disabled;
- Advocacy for victims of domestic violence;
- The Single-Family Rehabilitation Loan Program;
- The First Time Homebuyer's Assistance Program for low- and moderate-income residents; and
- The ARHAT Program to provide affordable rental housing to low and moderate-income households.

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

Poverty reduction can be achieved by collaborating between agencies and ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The Township will continue to refer housing program participants to local community resources and programs, as participant needs are identified.

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

For the 2020 Annual Action Plan, a Monitoring Plan has been in place for over seven (7) years. There are at least two channels for sub-recipient monitoring: 1) a quarterly “desk audit” of quarterly reports and 2) on-site monitoring visits. The Township of Cherry Hill recognizes that monitoring is an important and ongoing component of the CDBG and HOME programs and is committed to completing at least one on-site visit at each new or troubled program site before June 30, 2021, where applicable. Department of Community Development staff will be responsible for monitoring the projects and activities, and priority will be given to new CDBG and HOME -funded projects and/or organizations.

Quarterly “desk audits” of the programs allow project managers a chance to track the timeliness of expenditures. On-site monitoring provides an opportunity for Department of Community Development staff members to ensure sub-recipients are in compliance with Federal regulations and are actively working to achieve the objectives outlined in their grant agreement and the Annual Action Plan. Site visits also allow sub-recipients to receive technical assistance and provide feedback about program administration.

It is the policy of the Township to provide equal opportunities for firms owned by minority and women business enterprises to bid on all contracts awarded by the Township. It is also the policy of the Township to prohibit discrimination against any business in pursuit of these opportunities, to conduct its contracting activities so as to prevent such discrimination, and to resolve complaints of discrimination, which has never occurred. The Township intends to maintain a mailing list of small, minority and women-owned businesses interested in participating in housing and non-housing-related CDBG programs. The Township looks to maintain a listing and update it annually.

Expected Resources

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

Introduction

The following resources are anticipated for the 2020 Annual Action Plan.

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	464,918	85,700	0	550,618	1,860,107	

Table 77 - 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

HUD Entitlement Funds. For program year 2020, the Township is expected to receive one (1) entitlement grant from HUD in the amount of \$465,015.00 (not including any program income).

Cherry Hill Township Affordable Housing Trust Fund.

Affordable housing trust funds are intended to better enable municipalities to meet the low- and moderate-income housing needs in their municipality and region. Affordable housing trust funds may contain mandatory development fees, payments in lieu of constructing affordable units on sites zoned for affordable housing, funds in a barrier free escrow, recapture funds, proceeds from the sale of affordable units, rental income, repayments from affordable housing program loans, enforcement fines and application fees, and any other funds collected by the municipality in connection with its affordable housing programs.

The Cherry Hill Affordable Housing Trust Fund has approximately \$2,000,000.00 to create affordable housing in the Township. These funds were approved by the State of New Jersey in 2013. The Township's Housing Element & Fair Share Plan (HEFSP), necessary in order to expend those funds, was adopted by the Cherry Hill Township Planning Board on March 7, 2016 and approved by Council on March 15, 2016. The Superior Court of New Jersey issued a Third Round Judgement of Compliance and Repose (Docket No: L-2609-15) on June 21, 2016 allowing the use of these funds in furtherance of the plan.

The Township continues to receive and apply for Federal, State, and County funds to leverage projects that benefit HUD's three (3) national objectives. Several other funding streams, such as State and County HOME funds, Federal Home Loan Bank of New York Affordable Housing Program (AHP) funds, Low-Income Housing Tax Credits, McKinney-Vento Homeless Assistance funds, SuperNOFA grants and other funds will be examined to increase the leverage of the Township's federal and local funds. The Township will also continue to support the efforts of the Cherry Hill Township Division of Housing and local non-profits to secure additional funds to be used for affordable housing development, economic development, and social services.

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

Most of the Township's publically owned land is deed restricted through the New Jersey Green Acres Program. The Township participates in the planning incentive program under the New Jersey Green Acres Program, which requires acquisition and planning for open space and recreation. Many of the needs identified in this plan will utilize CDBG monies for acquisition of affordable housing, which will be transferred to non-profit housing provider.

Discussion

The Township will invest these resources in projects that can maximize impact in the community by leveraging other funding resources. The Township prefers to provide gap financing to projects, which find additional resources and partnerships to implement the program.

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	Removal of Architectural Barriers	2015	2019	Non-Housing Community Development	Township-wide	Removal of Architectural Barriers	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
2	Handy Helper	2015	2019	Affordable Housing	Township-wide	Handy Helper	CDBG: \$75,000	Homeowner Housing Rehabilitated: 65 Household Housing Unit
3	Single Family Housing Rehabilitation	2015	2019	Affordable Housing	Township-wide	Single-Family Rehabilitation	CDBG: \$91,886	Homeowner Housing Rehabilitated: 5 Household Housing Unit
4	Housing Activities	2015	2019	Affordable Housing	Township-wide	Housing Activities	CDBG: \$100,000	Homeowner Housing Added: 1 Household Housing Unit
5	Modest Priced Housing	2015	2019	Affordable Housing	Township-wide	Modest Priced Housing	CDBG: \$95,219	Rental units rehabilitated: 3 Household Housing Unit
6	Planning	2015	2019	Planning	Township-wide	Planning	CDBG: \$72,000	Other: 0 Other
7	Administration	2015	2019	Administration	Township-wide	Administration	CDBG: \$21,003	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Facilities	2015	2019	Non-Housing Community Development	Township-wide	Public Facilities	CDBG: \$1,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
9	Area Benefit Eligible Public Facilities	2015	2019	Non-Housing Community Development	EXCEPTION AREA/UPPER QUARTILE	Area Benefit Eligible Public Facilities	CDBG: \$1,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
10	Senior Bus	2015	2019	Non-Housing Community Development	Township-wide	Senior Bus	CDBG: \$80,107	Public service activities other than Low/Moderate Income Housing Benefit: 2651 Persons Assisted
11	Side By Side Domestic Violence Response Team	2015	2019	Non-Housing Community Development	Township-wide	Side By Side Domestic Violence Response Team	CDBG: \$2,500	Public service activities other than Low/Moderate Income Housing Benefit: 28 Persons Assisted

Table 78 – Goals Summary

Goal Descriptions

1	Goal Name	Removal of Architectural Barriers
	Goal Description	The installation of barrier free improvements to various Township curbs to a limited low and moderate income clientele.

2	Goal Name	Handy Helper
	Goal Description	Minor home repairs for low and moderate income eligible senior and disabled households.
3	Goal Name	Single Family Housing Rehabilitation
	Goal Description	The substantial rehabilitation of homes throughout the Township, all residents may apply, only low and moderate income eligible residents will be admitted to program. Residents will enter into the program through a no-interest deferred loan.
4	Goal Name	Housing Activities
	Goal Description	Acquisition and rehabilitation of property for occupancy by low and moderate income households at affordable rents.
5	Goal Name	Modest Priced Housing
	Goal Description	The rehabilitation of under the Township administered non-profit ARHAT program for low and moderate income households. All units are located in the Chanticleer, Tavistock, Centura, The Woods II, and Barclay Towers developments. ARHAT is governed by a Board of Trustees who are members of the religious community. The Township is in the process of rehabilitating and up keeping all of the now aging units.
6	Goal Name	Planning
	Goal Description	Various Planning activities for the municipality concerning such as but not limited to housing, open space and environmental program areas.
7	Goal Name	Administration
	Goal Description	Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursement of funds.
8	Goal Name	Public Facilities
	Goal Description	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.

9	Goal Name	Area Benefit Eligible Public Facilities
	Goal Description	
10	Goal Name	Senior Bus
	Goal Description	Free transportation service for seniors and disabled residents of the Township for medical, shopping and cultural activities.
11	Goal Name	Side By Side Domestic Violence Response Team
	Goal Description	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point of the initial incident through any legal process.

AP-35 Projects - 91.420, 91.220(d)

Introduction

A listing of projects are provided in Table 26 and in with additional descriptions on **Figure 10**.

#	Project Name
1	REMOVAL OF ARCHITECTURAL BARRIERS
2	HANDY HELPER
3	SINGLE FAMILY REHABILITATION
4	HOUSING ACTIVITIES
5	MODEST PRICED HOUSING
6	PLANNING
7	ADMINISTRATION
8	PUBLIC FACILITIES
9	AREA BENEFIT ELIGIBLE PUBLIC FACILITIES
10	SENIOR BUS
11	SIDE-BY-SIDE DOMESTIC VIOLENCE RESPONSE TEAM

Table 79 – Project Information

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

The Township Master Plan has focused on revitalizing existing neighborhoods and communities, and enhance the infrastructure necessary to support existing residents. It has been proven that people in crisis need a safe and secure environment to become stable, self-sufficient and ultimately thrive. In turn, thriving people have the ability to support the built environment and proactively participate in community enrichment.

Activities have been selected for inclusion in this Plan based on 2020-2024 Consolidated Plan priorities and public input. During PY2020, the Township will engage in community development activities through increasing the availability and quality of affordable housing, the delivery of public services, investment in neighborhood facilities, delivery of social services, and economic development activities. In addition, the Township balances the growing need for services with HUD regulations and budget constraints.

Eligibility Requirements and Procedures. The following details the eligibility requirements and procedures for the aforementioned programs that don't have specific locations or service specific special needs groups. This does not include the Office of Disabled Ombudsman, Side-by-Side Domestic Violence Response Team, Senior Bus, Public Facilities Historic Rehabilitation, ARHAT Acquisition and

Rehabilitation of Affordable Housing, and Area Benefit Eligible Activities).

Handy Helper Program (Intermediate Housing Rehabilitation). The Township's Handy Helper Program provides financial assistance to income-qualified senior citizens (62 years and older) and disabled individuals that need repairs related to plumbing, carpentry and other minor home repairs. In order to be classified as income eligible to participate in the Housing Rehabilitation Program, the household MUST meet the U.S. Department of Housing and Urban Development's Section 8 income requirements based on household size.

Single Family Housing Rehabilitation (Substantial Housing Rehabilitation). The Housing Rehabilitation Program has been designed to achieve to alleviate housing code violations for families of low- and moderate- income households; to provide financial assistance to families for housing repairs in the most cost efficient manner; to prevent the decline of property values in neighborhoods throughout the Township; and to provide the means for income eligible households to make their home handicapped accessible if there is a need.

Eligibility for assistance under this program MUST be met by two (2) criteria involving 1) the total gross income of the household; and 2) the nature of the repairs that are needed. In order to be classified as income eligible to participate in the Housing Rehabilitation Program, the household MUST meet the U.S. Department of Housing and Urban Development's Section 8 income requirements based on household size. A property is classified as eligible to receive Housing Rehabilitation Program funds if at least one (1) major system of the property has failed or is in imminent danger of failure. Additional details on the Township's Single Family Housing Rehabilitation program is detailed in Appendix I.

As previously noted, the Township has partnered with the Camden County Improvement Authority (CCIA) to administer this program, which is well under way.

AP-38 Project Summary

Project Summary Information

1	Project Name	REMOVAL OF ARCHITECTURAL BARRIERS
	Target Area	Township-wide
	Goals Supported	Removal of Architectural Barriers
	Needs Addressed	
	Funding	CDBG: \$9,903
	Description	The installation of barrier free improvements to various Township curbs to a limited low and moderate income clientele.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5 persons Assisted.
	Location Description	Township-wide
	Planned Activities	The installation of barrier-free improvements to various Township curbs to a limited low and moderate income clientele.
2	Project Name	HANDY HELPER
	Target Area	Township-wide
	Goals Supported	Handy Helper
	Needs Addressed	Handy Helper

	Funding	CDBG: \$75,000
	Description	Minor home repairs for low and moderate income eligible senior and disabled households, which utilizes a forgivable grant model of up to \$1,000.00. Eligibility is income-based for homeowners of single-based for homeowners of single-family housing.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 11 L/M Income Housing Units
	Location Description	Township-wide
	Planned Activities	Minor home repairs for low-and moderate-income eligible senior and disabled households.
3	Project Name	SINGLE FAMILY REHABILITATION
	Target Area	Township-wide
	Goals Supported	Single Family Housing Rehabilitation
	Needs Addressed	Single-Family Rehabilitation
	Funding	CDBG: \$91,886
	Description	The substantial rehabilitation of owner-occupied single-family homes throughout the Township. This program is open to all low and moderate income residents in Cherry Hill. Residents will enter into the program through a no-interest deferred loan, which shall not exceed \$24,999. The administered by a Shared Services Agreement and Subrecipient Agreement with Camden County Improvement Authority (CCIA). Applicants may apply for assistance directly to the CCIA.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitation: 5 Households/Housing Units
	Location Description	Township-wide
	Planned Activities	The substantial rehabilitation of 5 owner-occupied single-family homes throughout the Township. Only low and moderate income residents are eligible to apply for assistance. Residents will enter into the program through a no-interest loan agreement administered by a shared Services agreement and Subrecipient Agreement with Camden County Improvement Authority (CCIA).
4	Project Name	HOUSING ACTIVITIES
	Target Area	Township-wide
	Goals Supported	Housing Activities
	Needs Addressed	Housing Activities
	Funding	CDBG: \$100,000
	Description	The acquisition and rehabilitation of a property located within the Township for occupancy for a low and moderate income household with affordable rents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The acquisition and rehabilitation of a property located within the Township for occupancy for one family of low or moderate income household. The unit will maintain affordable rent.
	Location Description	Township-wide
	Planned Activities	The acquisition and rehabilitation of a property located within the Township for occupancy for a low and moderate income household with affordable rents.
	Project Name	MODEST PRICED HOUSING

5	Target Area	Township-wide
	Goals Supported	Modest Priced Housing
	Needs Addressed	Modest Priced Housing
	Funding	CDBG: \$95,219
	Description	The rehabilitation of a single-family housing unit through the Township's non-profit ARHAT program for low and moderate income households. ARHAT is governed by a Board of Trustees who are members of the community. Township's mission is to create low and moderate income housing by purchasing and rehabilitating aging properties located in the Chanticleer, Tavistock, Centura, the Woods II and Barclay Towers developments.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3 Rental properties rehabilitated
	Location Description	Township wide properties located in the Chanticleer, Tavistock, Centura, the Woods II and Barclay Towers developments.
Planned Activities	The rehabilitation of 3 single-family housing units through the Township's non-profit ARHAT program. ARHAT is governed by a Board of Trustees and its mission is to create low and moderate income housing by purchasing and rehabilitating aging properties located in the Chanticleer, Tavistock, Centura, the Woods II and Barclay Towers developments.	
6	Project Name	PLANNING
	Target Area	Township-wide
	Goals Supported	Planning
	Needs Addressed	Planning
	Funding	CDBG: \$72,000

	Description	Various Planning activities for the municipality concerning such matters, but not limited to housing, open space and environmental program areas.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	Township-wide
	Planned Activities	Various Planning activities for the municipality concerning such matters, but not limited to housing, open space and environmental program areas.
7	Project Name	ADMINISTRATION
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$21,003
	Description	The Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursements of funds.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	Township-wide

	Planned Activities	The Oversight of the CDBG Program, monitoring of activities, fulfilling application and reporting requirements and disbursements of funds.
8	Project Name	PUBLIC FACILITIES
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$1,500
	Description	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities, including but not limited to ADA improvements, historic preservation, removal of achitectecual barriers.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 low and moderately low income people to be assisted by this activity
	Location Description	Township-wide
Planned Activities	The rehabilitation of public and historic facilities and to eliminate blighting influences, publicly owned utilities and public facilities.	
9	Project Name	AREA BENEFIT ELIGIBLE PUBLIC FACILITIES
	Target Area	EXCEPTION AREA/UPPER QUARTILE
	Goals Supported	Area Benefit Eligible Public Facilities
	Needs Addressed	Area Benefit Eligible Public Facilities
	Funding	CDBG: \$1,500

	Description	This activity seeks to make improvements to public facilities such as recreation in a area benefit eligible neighborhood in order to improve quality of life conditions.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 low and moderate income people will be assisted with this activity.
	Location Description	Exception area- upper quartile section of the Township.
	Planned Activities	This activity seeks to make improvements to public facilities such as recreation in a area benefit eligible neighborhood in order to improve quality of life conditions.
10	Project Name	SENIOR BUS
	Target Area	
	Goals Supported	Senior Bus
	Needs Addressed	Senior Bus
	Funding	CDBG: \$80,107
	Description	This activity provides free transportation for seniors and disabled residents of the Township for medical, shopping and cultural activities. This activity is administered by the Township, specifically through the Office of the Municipal Clerk.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The goal is to provide bus services for 2,651 senior and disable resients throughout Cherry Hill Township.
	Location Description	Township-wide

	Planned Activities	This activity provides free transportation for seniors and disabled residents of the Township for medical, shopping and cultural activities.
11	Project Name	SIDE-BY-SIDE DOMESTIC VIOLENCE RESPONSE TEAM
	Target Area	Township-wide
	Goals Supported	Side By Side Domestic Violence Response Team
	Needs Addressed	Side By Side Domestic Violence Response Team
	Funding	CDBG: \$2,500
	Description	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point of the initial incident through any legal process. This activity is administered by the Cherry Hill Township Police Department.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Provide public service activities to 28 victims of domestic abuse.
	Location Description	Township-wide
	Planned Activities	Support network for victims of domestic abuse. Victims matched with a counselor who guides them through the process from one point in the incident through any legal process.

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

Low- and moderate-income residents are generally located in two general areas of the Township: 1) the western side of the Township where a majority of the older housing stock is located, and 2) a pocket of institutional senior housing located at two main campuses of the Jewish Community Center, Saltzman House, and St. Mary's convalescent home.

Geographic Distribution

Target Area	Percentage of Funds
EXCEPTION AREA/UPPER QUARTILE	10

Table 80 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HUD permits an exception to the LMI area benefit requirement that an area contain 51 percent LMI residents. This exception applies to entitlement communities that have few, if any, areas within their jurisdiction that have 51 percent or more LMI residents. These communities are allowed to use a percentage less than 51 percent to qualify activities under the LMI Benefit category. This exception is referred to as the "exception criteria" or the "upper quartile," where Cherry Hill Township applies. In such communities like Cherry Hill Township, activities must serve an area which contains a percentage of LMI residents that is within the upper quartile of all Census block groups within its jurisdiction in terms of the degree of concentration of LMI residents, as provided in **Figure 7**.

Discussion

Most of Township's community facilities, parks, and infrastructure improvement projects are located in these block groups. Particular public facility and infrastructure projects may be targeted to specific locations which are deemed by Township staff or from public input to be most in need of revitalization or public investment.

Housing assistance programs, which benefit individual households are generally not targeted to specific areas but instead are provided on the basis of household need. Because low-income, elderly, disabled, and special needs residents are located throughout the Township, the Owner-Occupied Housing Rehabilitation Program and the Handy Helper Program are generally available Township-wide to eligible households with incomes under 80% of the area median income. In addition, financial assistance for Side-by-Side Domestic Violence Response Team (DVRT), the Office of the Disabled and the Ombudsman

of the Disabled, and the Senior Bus is available Township-wide through CDBG funding.

Public facilities and infrastructure improvement, such as the Removal of Architectural Barriers, Public Facilities and Planning are not limited geographically within the Township. Homelessness and potential homelessness are community issues, and therefore services provided for these are located throughout the Township to provide maximum accessibility. In addition, assistance for special needs populations, including elderly persons, disabled persons, persons with drug/alcohol additions, persons with HIV/AIDS, and victims of domestic violence is provided Township-wide. Economic development is also a need not limited to certain areas of the Township, and therefore activities offered are based on need and eligibility.

The racial and ethnic composure of the Township has diversified in recent years and expected to continue. A striking trend is the diversity of the Golden Triangle Census Designed Place (CDP) where areas of minority growth are expanding. This follows a national trend of immigrant population growth in inner ring suburbs.

Allocation of Priorities. The Township has made estimated allocations for PY2020 based upon 1) the priorities of the 2020-2024 Consolidated Plan; 2) citizen and community input; 3) an analysis of prior budget and expenditures, and 5) Township Council suggestions.

Additional factors that contributed to targeting funds to specific areas of the Township or activities are:

- The stated needs, analysis, and objectives in the 2020-2024 Consolidated Plan;
- Priorities stated in each respective program's solicitation and award guidelines; and
- Compliance with HUD entitlement rules and regulations.

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

Introduction

The following narratives provide an overview for those other actions noted in 91.420 and 91.220(k).

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the limited amount of resources available that can be used for particular needs. An ongoing State budget crisis, failure in the sub-prime mortgage market, and the national recession has resulted in funding shortfalls of housing, health services, and social services. This economic crisis has brought increasing demands for emergency services by families whose income no longer provides for basic life necessities, which the Township has limited resources to respond to the needs of very low- and low-income, families in the Township.

The Township had the two-fold challenge of meeting the needs of the underserved and facing the stark budget realities of the recession in the larger economy. Obstacles to addressing the growing need of underserved low- and moderate-income residents include:

- Prospective homebuyers lack substantial funds or access to credit to initiate homeownership (down payment/closing costs);
- The demand far surpasses the funding available for the various services required to adequately serve the needs of the region's low- and moderate-income individuals and neighborhoods;
- Households seeking mortgages having difficulty meeting underwriting requirements (credit worthiness, bank accounts);
- The ability for prospective households to sustain necessary income for homeownership;
- Fixed incomes (Social Security, Disability);
- Due to language barriers or low educational attainment, some residents are unaware of the services available to them; and
- Working families also encounter the unique challenge of often "making too much money" to qualify for various public services.

Actions planned to foster and maintain affordable housing

Cherry Hill Township's approach to fostering and maintaining affordable housing is to rehabilitate the existing aging housing stock in order to create more quality affordable housing. This is done by:

- Leveraging HOME, CDBG, and Weatherization Assistance Program funds to purchase and rehabilitate deteriorated properties;
- Using an array of other Federal, State, local and private dollars to steadily improve aging multi-

- family rental complexes and single-family homes;
- Acquiring and demolishing properties when rehabilitation is not feasible or desirable; and
- Replacing housing for more viable options through redevelopment and master planning.

Fostering and maintaining affordable housing is a regional issue. Housing costs continue to increase throughout the Philadelphia Metropolitan Statistical Area. The severe shortage of affordable housing in jurisdictions impacts the schools and services in Cherry Hill Township.

The Township uses two main strategies for eliminating barriers to affordable housing and concentrations of poverty. The first strategy involves the preservation of sound housing stock and simultaneous acquisition and demolition of distressed properties, and the use of inclusionary zoning techniques for new development. The second strategy is the encouragement of de-concentration of low-income households through the issuance of housing vouchers.

Actions planned to reduce lead-based paint hazards

Cherry Hill requires the use of lead-safe practices and other actions aimed at preventing lead poisoning. Contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, child care facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination.

Under the CDBG rehabilitation programs, lead-safe practices have been underway.

The following is a summary of the actions taken by the Cherry Hill when utilizing CDBG funds.

Notification. Cherry Hill provides the “Protect Your Family From Lead in Your Home” lead-based paint pamphlet. This pamphlet is provided to the applicant at the time he/she receives an application. The applicant is required to sign a receipt of this pamphlet. Cherry Hill notifies the homeowners of lead-based paint hazards or any lead-based paint hazards that might be caused as a result of the rehabilitation project.

Under New Jersey law, the homeowner must provide disclosure of known lead-based paint hazards to any potential buyer. Cherry Hill will provide the homeowner with a copy of the lead-based paint inspection report. In addition, clearance reports should be provided to the homeowner to demonstrate that any known lead-based paint hazards have been remedied.

Lead Hazard Evaluation. The type of lead-hazard evaluation activity depends on the level of Federal rehabilitation assistance. The levels of Federal rehabilitation assistance and the corresponding lead

hazard evaluation activities are listed below:

3. Less than \$5,000. If the applicant receives less than \$5,000 in rehabilitation hard costs, then paint testing must be conducted to identify lead-based paint on painted surfaces that will be disturbed or replaced.
4. \$5,000 to \$25,000. If the applicant receives \$5,000 to \$25,000 in rehabilitation hard costs, then lead-based paint testing must be done on the entire unit, both interior and exterior. **Lead Hazard Reduction.** Any action taken to address lead-based paint hazards depends on the amount of Federal rehabilitation assistance the homeowner receives. The levels of Federal rehabilitation assistance and the corresponding lead hazard reduction activities are listed below:
5. **Less than \$5,000.** If the applicant receives less than \$5,000 in hard rehabilitation costs, the program must repair any paint that is disturbed during rehabilitation.
6. **\$5,000 to \$25,000.** If the applicant receives \$5,000 to \$25,000 in hard rehabilitation costs, the program must stabilize any lead-based paint hazard or lead-based paint hazards that might be caused as a result of the rehabilitation project. **Relocation.** When lead-based paint hazard reduction work is being performed on properties, it may be necessary to relocate rehabilitation participants, especially those households with children ages 6 and under. Relocation, while costly, is a necessary step to protect the health of the occupants and comply with HUD regulations. The temporary location must be decent, safe, sanitary and free of any lead-based paint hazards. Should it become necessary to relocate any Single-Family Rehabilitation Loan Program participants in the future.

Cherry Hill is implementing HUD's lead based paint regulation for all CDBG-funded rehabilitation projects during 2020 Program Year, and will continue to do so throughout all Program Years.

Actions planned to reduce the number of poverty-level families

Cherry Hill will continue to provide CDBG funds to a variety of anti-poverty public service programs that will assist low- and moderate-income residents. It is anticipated that the following programs will continue per the 2020-2021 Consolidated Plan:

- Transportation for senior and disabled residents;
- Advocacy for victims of domestic violence;
- The Single-Family Rehabilitation Loan Program;
- The First Time Homebuyer's Assistance Program for low- and moderate-income residents; and
- The ARHAT Program to provide affordable rental housing to low and moderate-income households.

Actions planned to develop institutional structure

The Cherry Hill Township Department of Community Development acts as the primary administrative

agency for the Cherry Hill Township CDBG programs. As part of this responsibility, the Department of Community Development consistently reviews the performance of sub-recipients and monitors the overall program delivery structure to ensure coordination and compliance.

As the entitlement grantee for the CDBG program, the Department of Community Development is the lead agency for the development of this 5-Year Consolidated Plan, as well as the Annual Action Plans that outline the proposed activities and expenditures under these programs, and the Consolidated Annual Performance & Evaluation Reports (CAPERs). The Department oversees planning, community development, housing, lead paint abatement, and various programs for the Township.

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

The Township of Cherry Hill will continue to utilize both CDBG and other municipal resources to support the provision of housing and services to low- and moderate-income households. In addition, Cherry Hill will seek to utilize not-for-profit agencies where appropriate to advance the Consolidated Plan Goals.

Discussion

The Township will explore the following strategies and actions during PY2020 to address identified obstacles to meeting underserved needs:

- Continue Homebuyer Assistance Programs to lower the cost of homeownership and provide funding for citizens that lack substantial funds to initiate homeownership;
- Explore available funding opportunities from federal, state, and private resources to address needs of the underserved;
- Leverage resources across Township Departments to better match resources to needs;
- Work with the Department Public Works and Engineering to develop criteria when assessing CIP projects to better serve low- and moderate-income communities;
- Prioritize services to the elderly and special needs populations through the Handy Helper and Single-Family Owner-Occupied Housing Rehabilitation Program;
- Improve direct Township outreach to those households in need through development of new partnerships with the Mayor's Citizens Advisory Committee, the Office of the Disabled Ombudsman, local Neighborhood Associations and organizations serving minority populations; and
- Include bilingual staff and develop translated materials in as many interactions with low- and moderate-income individuals as possible.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(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.

The Township's CDBG entitlement allocation for PY2015 is \$396,562.00. The Township anticipates \$126,000.00 in program income (in the form of recaptured funds from our Owner-Occupied Housing Rehabilitation Program). The breakdown of funds are provided in **Figure 13**. The Township does not anticipate any income from a "float-funded" activity, as there are none.

The Township also does not have any updated reports on program income received in the preceding program year; proceeds from Section 108 loan guarantees, as there are none; surplus funds from urban renewal settlement projects, as there are none; grant funds returned to a line of credit, as there are none; income from "float-funded" activities, as there are none; and urgent need activities, as there are none.

It is anticipated that 80% of CDBG funds will be utilized for activities that benefit persons of low- and moderate-income.

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

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

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

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 80.00% |

Discussion

The Township has historically utilized a three (3) year period to determine the minimum overall benefit of 70% of CDBG funds for low and moderate income households. For the First Program Year, the Township will utilize years 2018, 2019, and 2020.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2014-2018 ACS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

Gloucester Township, New Jersey

**2020-2024 Consolidated Plan
2020 Annual Action Plan**

Submitted to:
US Department of Housing and Urban Development

August 2020



Executive Summary

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

1. Introduction

The purpose of a Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address those needs over a five-year period. This Five-Year Consolidated Plan for the Township of Gloucester covers the period July 1, 2020, to June 30, 2025. The Township of Gloucester will receive an annual share of federal CDBG funds and is a participant in the HOME Consortium administered by Camden County. The Consolidated Plan allows the Township to continue to receive federal housing and community development funds as a direct Entitlement from the U.S. Department of Housing and Urban Development (HUD).

In order to continue to receive these funds for Fiscal 2020 the Township of Gloucester will submit its Five-Year Consolidated Plan and FY 2020 Annual Action Plan to HUD. The 2020-2024 Consolidated Plan has been prepared by the Township Grants Administration Office and its consultant, Triad Associates, to meet application requirements for the following grants and programs:

- **Community Development Block Grant Program (CDBG)**

The Township works with a significant number of non-profit housing and community development organizations through a public driven, citizen participation process to provide a diversity of community development programs and related services to the Township's low- and moderate-income persons and families.

The FY 2020-2024 Consolidated Plan and 2020 Annual Action Plan describe to HUD how the Township of Gloucester intends to use federal and non-federal resources to address the needs of very low, low- and moderate-income persons and families based on the following goals:

- Provide Decent Housing,
- Provide a Suitable Living Environment,
- Expand Economic Development Opportunities

The housing and community development activities described in the *Consolidated Plan* include: homeownership and housing preservation activities; public services provided to community members; the upgrading of public facilities; neighborhood economic development activities; housing and services to homeless people and others with affordable housing and supportive service needs.

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

All activities funded in the next five years will support at least one objective and one outcome.

7. Preserve existing housing through the Housing Rehabilitation Program
8. Support activities that address the needs of the Homeless and Non-homeless Special Needs Populations
9. Maintain and improve the infrastructure including water, sewer, streets, sidewalks, storm water facilities
10. Maintain and improve public facilities including parks and recreation facilities; make handicap accessibility improvements as needed
11. Maintain and improve non-profit facilities that serve low-mod and at-risk residents, including food pantries and facilities for victims of domestic violence
12. Develop economic opportunities for low income residents through investments in existing and new commercial businesses that create jobs
13. Ensure that quality public services in support of youth development, public health, employment and housing needs are available to low income residents
14. Continue Administration and Management activities, including Fair Housing

Housing and Community Development Needs

1. Housing Needs

- Retain existing housing stock – rehabilitation assistance for owner occupied housing
- Debt/mortgage counseling – to head-off foreclosures and homelessness
- Transitional housing for homeless and victims of domestic violence

2. Community Development Needs

- Public Facilities/Infrastructure Improvements – leverage local funding for public and non-profit facilities for seniors, youth, homeless, domestic violence victims, food pantries, parks and recreational facilities, street, water, sewer and drainage improvements

3. Homeless and Special Needs

- Transportation services for disabled adults and the elderly
- Improve coordination and communications among housing and supportive services providers – encourage the increase in communication and information sharing

- Transitional housing for homeless and victims of domestic violence

4. Public and Assisted Housing Needs

Support the Gloucester Township Housing Authority's efforts in the areas of:

- Modernization of existing units
- Continuation of self-sufficiency programs for residents

5. Economic Development

- Leverage private financing to encourage retention and attraction of business and industry to create employment opportunities for low and moderate-income residents; continue to provide economic development programs.

3. Evaluation of past performance

The Township of Gloucester prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY 2018 (July 1, 2018 to June 30, 2019). This CAPER was the fourth of the prior five-year period and reported the FY 2018 accomplishments of the Township's CDBG Program.

During FY 2018, the Township received \$289,364 in CDBG funds. The Township expended a total of \$383,738, which includes program income plus some funds allocated in previous years. Funds were spent on a variety of activities including: Housing Rehab, Road Reconstruction, Financial Counseling, Senior Services General Administration, Planning and Fair Housing.

In FY 2018, 100% of all CDBG funds were expended for activities that benefitted low- and moderate-income persons.

4. Summary of citizen participation process and consultation process

The Township conducted two public hearings and a focus group meeting to solicit input into the preparation of the Consolidated Plan and Action Plan. The meetings were advertised in The Courier-Post. The first public hearing was held at the Township Building on February 26, 2020 to solicit public input on Township needs. The focus group met on February 26, 2020 to discuss the development of the Township's Consolidated Plan and provide input on needs. One attendee provided insights into some of the needs of some specific populations, namely those going through housing and mortgage crises.

Given the COVID-19 public health crisis, which required quarantine in New Jersey beginning in March, the Township's Consolidated Planning process was delayed. On July 15, 2020, the Township advertised that copies of the draft FY 2020-2024 Consolidated Plan and FY 2020 Action Plan were available to the public for review on the Township's website from July 21, 2020 through July 26, 2020.

On July 21, 2020, the Township held a second, virtual public meeting to review the CDBG proposals and proposed funding recommendations. The Gloucester Township Council approved the 2020-2024 Consolidated Plan and FY 2020 Action Plan on July 27, 2020 for submission to HUD. Based on the HUD CPD Notice the submission is based on the announcement of allocations for 2020 by HUD.

5. Summary of public comments

During the February 26th Focus Group meeting, a representative of Jersey Counseling & Housing Development, Inc. described the needs of their organizations and of the populations they serve. Jersey Counseling & Housing Development, Inc. is a non-profit community organization helping families to obtain decent, safe and adequate housing. They offer comprehensive home ownership counseling, pre-purchase counseling and credit counseling. They are one of the only HUD-certified housing counseling agencies in the South Jersey region. A representative from the organization shared that there is a lot of demand for housing counseling but not a lot of program/staff capacity in the area. There are still predatory mortgages that are happening and lenders are harder to negotiate with right now. Housing instability is a very emotional experience and their representative spoke about how people get behind in their payments and then the emotional and lengthy process that it takes to turn the situation around. They also shared that many people are turning to lawyers to file for bankruptcy before turning to housing counselors – and many still lose their home after filing for bankruptcy. Seniors are a particularly vulnerable population, as they may refinance their homes to pay for children’s college and/or fall victim to predatory reverse mortgages.

The Camden County Women’s Center provides shelter and supportive services to victims of domestic violence throughout Camden County. Representatives of the organization shared via email and in conversation that they regularly receive clients from Gloucester Township. A long-term, overarching need for the population they serve is for transitional housing that affords the time and attendant support services to overcome the life-altering trauma that is domestic violence. Often, their clients have never worked before or have had to quit their job to avoid their abuser. The 45 days of shelter provided by the center under current funding guidelines is not nearly sufficient to address all issues. Organization representatives described how their facility, which has room for 38, is nearly always full and that domestic violence victims come from all socio-economic groups. They are currently in need of a maintenance person to fix things (clogged toilets, broken furniture, etc.), keep the common areas of the shelter clean, and clean rooms between residents (which happens almost daily). With up to 38 residents at any one time, half of them children, there is a constant need for upkeep. At this time, these tasks fall to program staff who are occupied with activities such as answering the 24-hour hotline, providing case management and other supports, and transporting clients and their children to various appointments.

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

N/A - all comments were considered

7. Summary

The Township of Gloucester sought to prepare a 2020-2024 Consolidated Plan that will guide progress in addressing the needs of the community by providing decent housing, a suitable living environment and expanded economic opportunities principally for low and moderate-income persons. The plan is based on needs as identified by data and by conversations with community stakeholders. It proposes realistic actions based on the resources anticipated to be available to address those needs.

The Township's Citizen Participation outreach was designed to encourage broad participation from residents. An approved Citizen Participation Plan was used to gather public comments through public meetings and the consultation process provided additional input. Information gathered from the public and data provided by HUD was used to identify goals and the activities of this Consolidated Plan.

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	
CDBG Administrator	GLOUCESTER TOWNSHIP	Grants Administration Office

Table 81– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Christie Ehret, Chief Financial Officer, Township of Gloucester, Township Municipal Building, 1261 Chews Landing Road, Laurel Springs, NJ 08021 (856) 374-3535 cehret@glotwp.com

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The Township of Gloucester has prepared a Five-Year Consolidated Plan for the Years 2020 through 2024 in order to strategically implement federal programs that fund housing, community development and economic development activities in the Township. Through a collaborative planning process that involved a broad range of public and private agencies, the Township developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs. The Township receives HOME funding as part of the Camden County HOME Consortium and planning for the use of both CDBG and HOME funds was done in consultation with Camden County's Community Development Program, lead entity for the HOME Consortium. The Township of Gloucester will submit this 2020-20204 Consolidated and 2020 Annual Action Plan to the U. S. Department of Housing and Urban Development (HUD).

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

The Township conducted two public hearings and a Focus Group meeting to solicit input into the preparation of the Consolidated Plan and Action Plan. The meetings were advertised in The Courier-Post. The first public hearing was held at the Township Building on February 26, 2020 to solicit public input on Township need. On July 21, 2020 the Township held a virtual public hearing to solicit input on the draft Consolidated Plan and 2020 Annual Action Plan. The virtual public hearing was held in lieu of an in-person hearing due to concerns and restrictions resulting from COVID-19.

In addition, all public and assisted housing providers as well as mental health and service agencies were apprised of those hearing and public review period. The Director of the Gloucester Township Housing Authority was consulted directly via phone and email. The Camden County Community Development Director and the Homeless Coordinator for Camden County, who also coordinates the Continuum of Care, were also both consulted directly via phone and email.

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

In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a

Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county, specifically to coordinate the provision of services and housing to the homeless.

In Camden County, the CEAS committee is known as the Homeless Network Planning Committee (HNPC). The HNPC is a consortium of local homeless service and human service providers, city officials, members of local government and consumers, as mandated by the State HSAC. The committee is recognized as the lead agency for planning and coordinating the delivery of services to assist homeless individuals and families to move toward independent living and self-sufficiency through the provision of a continuum of homeless housing and supportive services. The Community Planning and Advocacy Council (CPAC), a nonprofit agency under contract to the County of Camden, provides administrative support to the Homeless Network.

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

Each year, a Point-in-Time count is made of the persons residing in shelter and transitional facilities and living unsheltered in the County.

The Township of Gloucester is part of the Camden County HUD Continuum of Care (CoC). The Continuum of Care process is a collaboration of agencies seeking funding through the HEARTH Act (The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009); a program that includes services such as Supportive Housing Programs, Shelter+ Care Vouchers, etc. With the assistance from the Homeless Network Planning Committee (HNPC), Community Planning and Advisory Council (CPAC), and documents submitted through the Continuum of Care process, the facilities and services and ESG allocations specific to the Township of Gloucester have been identified. The facilities include Emergency Shelters, Transitional Housing and Permanent Supportive Housing. Services include prevention activities, outreach and emergency supportive services.

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

Table 82– Agencies, groups, organizations who participated

1	Agency/Group/Organization	GLOUCESTER TOWNSHIP HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Housing Authority has been in consistent communication and collaboration with the Township Community Development Staff.
2	Agency/Group/Organization	JERSEY COUNSELING & HOUSING DEVELOPMENT, INC.
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Township conducted three public hearings and a focus group meeting to solicit input into the preparation of the Consolidated Plan and Action Plan. Additionally, there have been telephone and personal conversations as part of an ongoing dialogue with the organization.
3	Agency/Group/Organization	Camden County Homeless Network Planning Committee
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	There have been telephone and personal conversations as part of an ongoing dialogue with the organization.
4	Agency/Group/Organization	CAMDEN COUNTY WOMEN'S CENTER
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Regional organization

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Township conducted three public hearings and a focus group meeting to solicit input into the preparation of the Consolidated Plan and Action Plan. Additionally, there have been telephone and personal conversations as part of an ongoing dialogue with the organization.

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	Community Planning & Advocacy Council, 2500 McClellan Ave., Suite 110, Pennsauken, NJ 08109	By assessing and addressing needs of homeless population in general and domestic violence victims and veterans in particular

Table 83– 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))

Gloucester Township is located in Camden County, a CDBG and HOME grantee as an urban county. The Township and County coordinate planning for the use of CDBG funds to avoid redundancy and promote mutually supportive efforts.

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Township conducted two public hearings to solicit input into the preparation of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan and to solicit comments and concerns relative to the proposed Plans and the activities and budget for 2020. The hearings were advertised in the Courier-Post and the first hearing was held in the Township Building on February 26, 2020. Additionally, the Township held a virtual public meeting on July 21, 2020 to discuss the proposed Plans, including the budget and activities for 2020.

The Grants Administration Office held a Focus Group as an additional information gathering session. Community stakeholders identified through the Mayor's office were invited to participate in the focus group to discuss the Township's housing and community development needs, including public services, public facilities and infrastructure and economic development

The Housing Authority was asked to assist in the preparation of those aspects of the Plans that involved public housing facilities, services or issues. The County's Homeless Coordinator was asked to assist in the preparation of those aspects of the Plans that involved homelessness.

Copies of the 2020-2024 Consolidated Plan and the FY 2020 Action Plan were available to the public on the Township's website only due to social distancing required by COVID-19 precautions.

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	Focus Group	Persons with disabilities Housing, homeless & service providers	Advertised in area newspaper and invitations sent to organizations. One organization sent a representative to the Focus Group, which lasted for more than an hour.	Overall need continues to grow. Homeowners try to balance their budgets and are struggling because cost of living is so high. Predatory lending is still happening and many homeowners are impacted especially those who are seniors and/or LMI.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	Hearing held immediately after Focus Group to solicit input from general public. Ad was placed in area newspaper. No members of the public attended.	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	Hearing held virtually on July 21, 2020 to present preliminary budget and solicit feedback. Notice of meeting published in area newspaper.	None	None	
4	Public Meeting	Non-targeted/broad community	Final hearing held in conjunction with Township Council meeting on July 27, 2020 to offer final opportunity for feedback on and Council approval of 5-year and 1-year plans.	None	None	

Table 84– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

During the five-year period covered by the 2020-204 Consolidated Plan, the Township of Gloucester will undertake the following activities to address its various housing and community development needs, which have been identified through community consultation and assessment of program waiting lists and demand:

Housing and Community Development Needs

1. Housing Needs

- Retain existing housing stock – rehabilitation assistance for owner occupied housing
- Debt/mortgage counseling – to head-off foreclosures and homelessness

2. Community Development Needs

- Public Facilities/Infrastructure Improvements – leverage local funding for facilities for seniors, youth, local neighborhoods, parks and recreational facilities, street, water, sewer and drainage improvements

3. Homeless and Special Needs

- Transportation services for disabled adults and the elderly
- Improve coordination and communications among housing and supportive services providers – encourage the increase in communication and information sharing

4. Public and Assisted Housing Needs

Support the Gloucester Township Housing Authority's efforts in the areas of:

- Modernization of existing units
- Continuation of self-sufficiency programs for residents

5. Economic Needs

- Leverage private financing to encourage retention and attraction of business and industry to create employment opportunities for low and moderate-income residents; continue to provide economic development programs

In Gloucester Township the HUD Low-Moderate Income Exception is 49.86%, with 34.39% of the population being considered Low-Mod Income per HUD data. Ten census block groups fit within this threshold, including the area surrounding and including the Gloucester Township Premium Outlets and Camden County College, which has the highest Low- and Moderate-Income area in Gloucester Township (72.27%).

According to the National Organization on Disabilities, a significant income gap exists for persons with disabilities, given their lower rate of employment. In Camden County, among the population over 16 years old, for those with a disability in 20.9 percent were living below the poverty line, as compared to 9.7 percent for those without a disability. In Gloucester Township, among all persons 16 and over, those with a disability, 11.5 percent were living in poverty compared to 7.2 percent of persons without a disability.

Estimated percent of all people that are living in poverty as of 2014-2018.

Estimated percent of all people that are living in poverty as of 2014-2018.

Percent of People in Poverty

Year: 2014-2018

Shaded by: Census Tract, 2010

Insufficient Data

5.62% or less

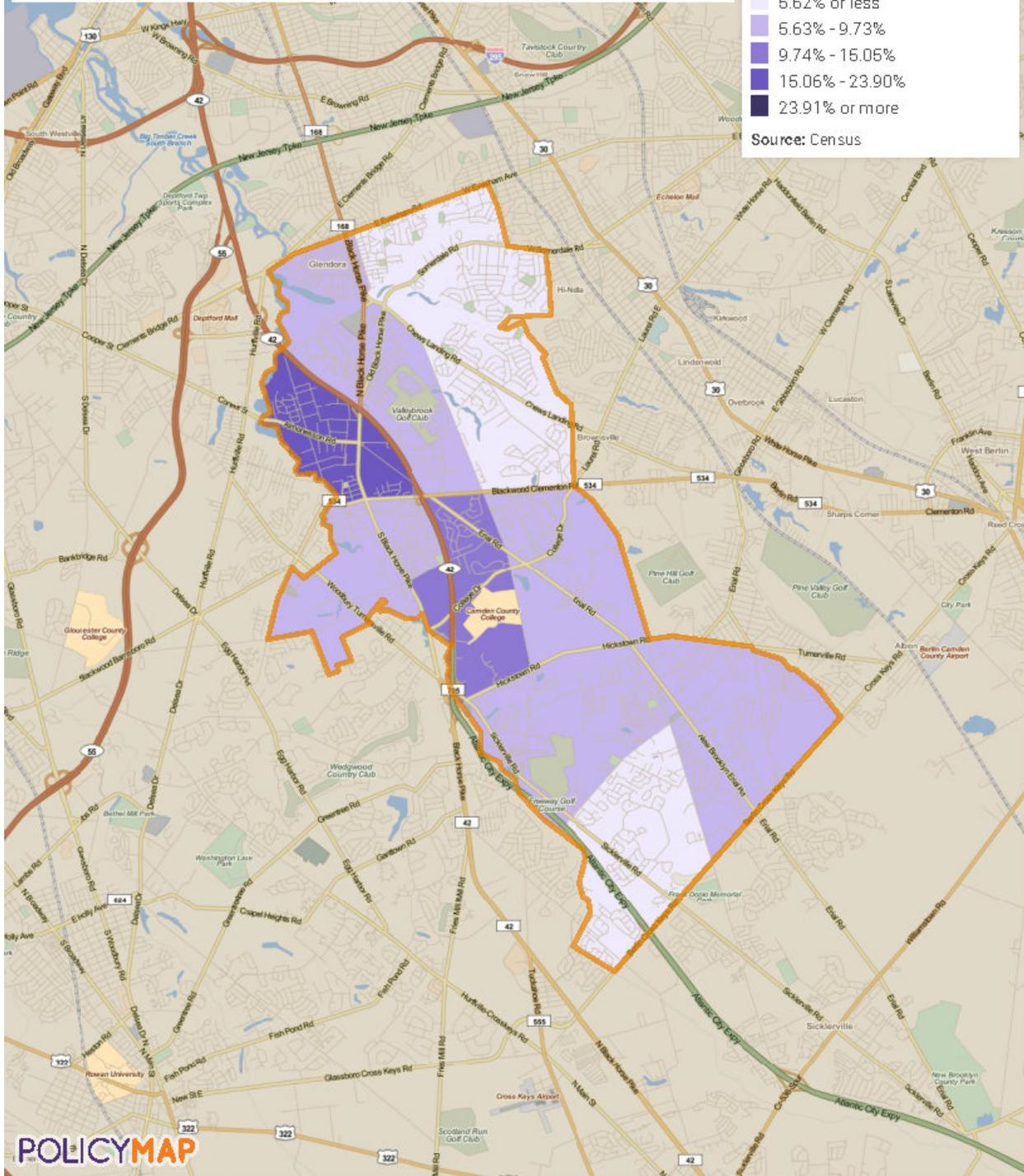
5.63% - 9.73%

9.74% - 15.05%

15.06% - 23.90%

23.91% or more

Source: Census



Poverty Rate Map

Percent of population below the area low and moderate income threshold in FY2019.

Percent of the population with low and moderate incomes in the area in FY2019. Low and moderate income individuals are defined as residents of households with income below 80% of Area Median Income. Percents were suppressed in cases where the number of individuals in the area was less than 11. Income calculations come from the 2011-2015 American Community Survey and HUD Income Limits for Metropolitan Areas and Non Metropolitan Counties. Areas with insufficient data are marked in gray on the map.

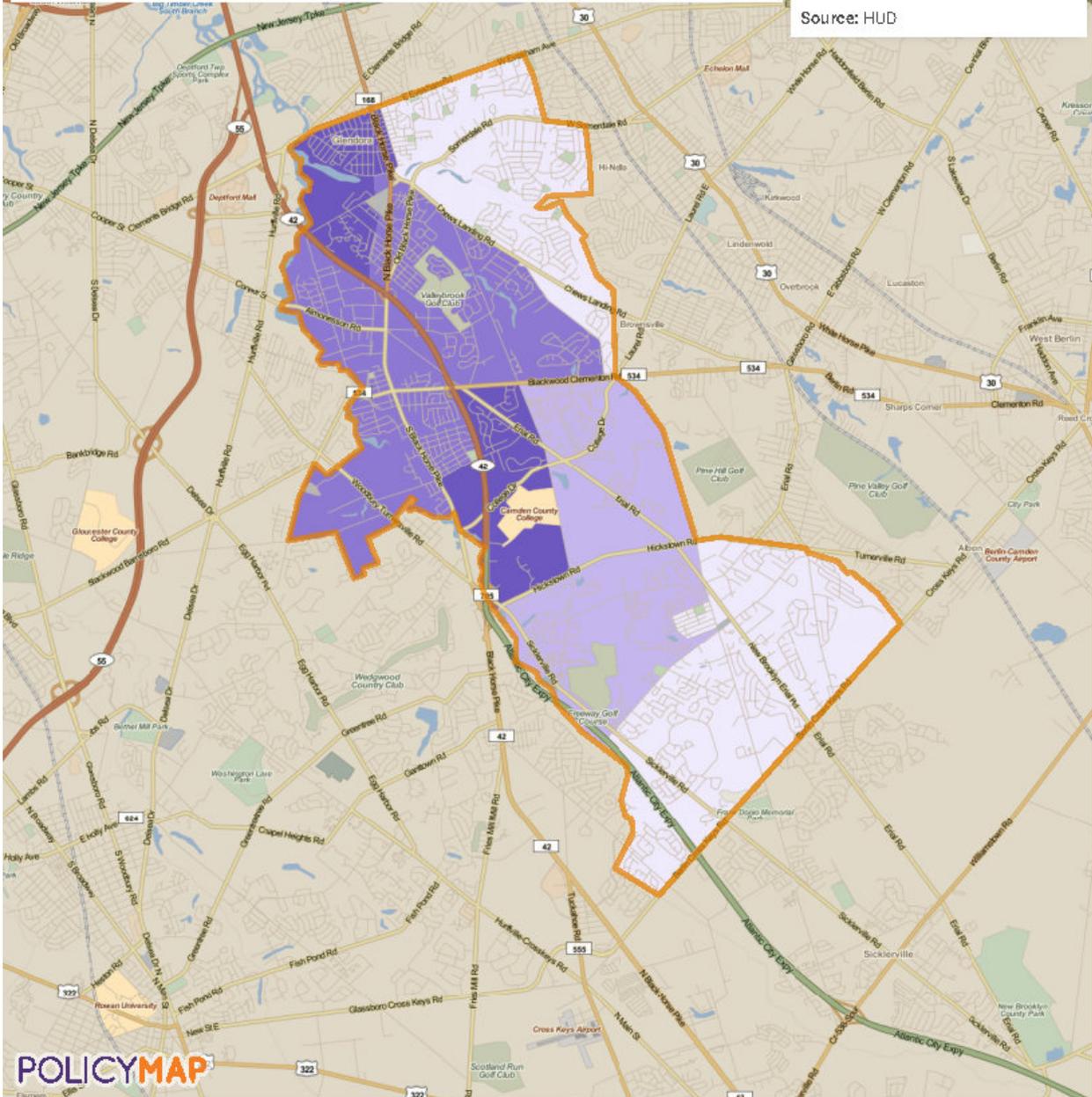
Percent of Low Mod Income Persons

Year: 2019

Shaded by: Census Tract, 2010

- Insufficient Data
- 27.5% or less
- 27.6% - 37.6%
- 37.7% - 47.4%
- 47.5% - 61.8%
- 61.9% or more

Source: HUD



Low Mod Income Map

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

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

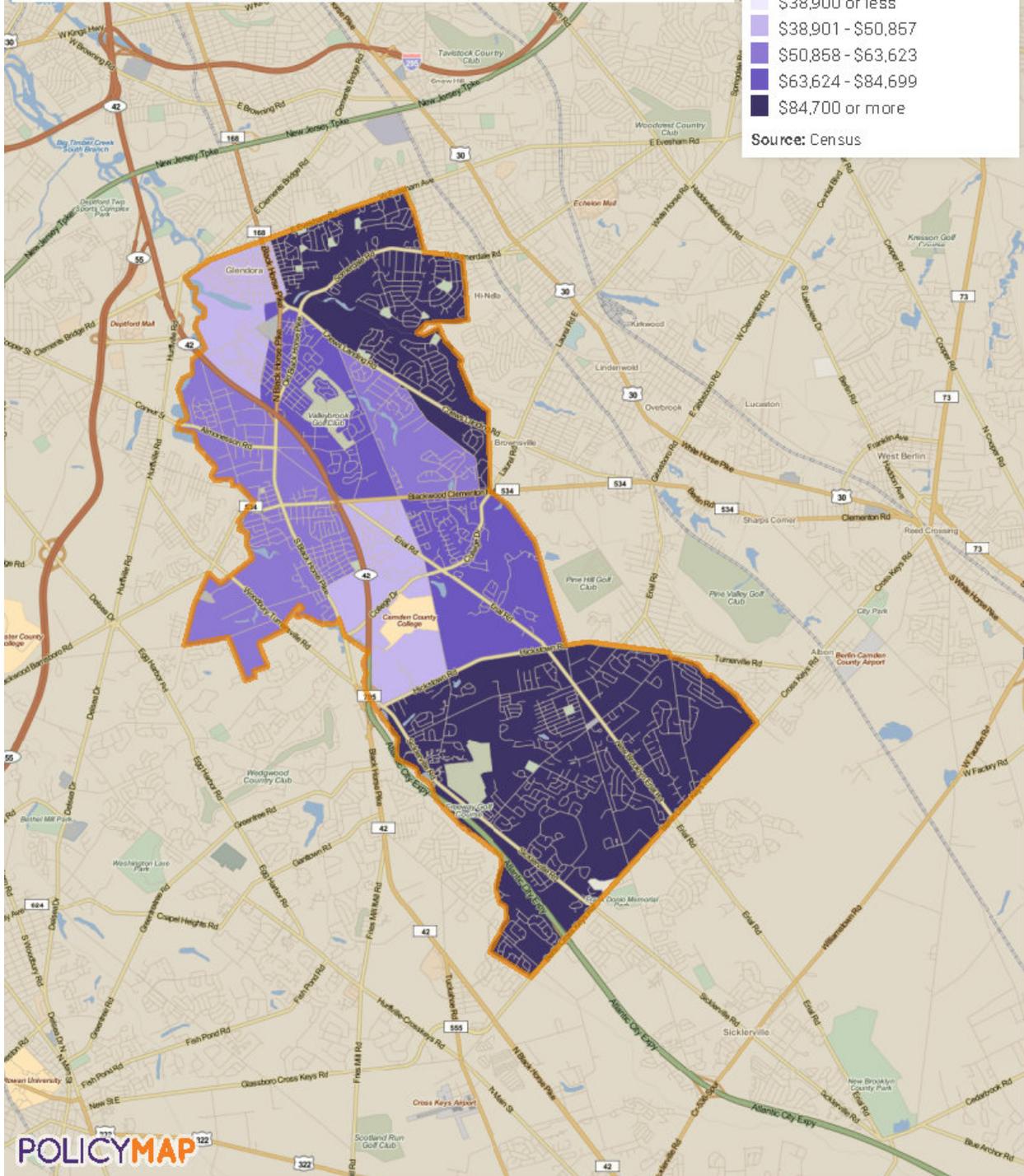
Median Household Income

Year: 2014-2018

Shaded by: Census Tract, 2010

- Insufficient Data
- \$38,900 or less
- \$38,901 - \$50,857
- \$50,858 - \$63,623
- \$63,624 - \$84,699
- \$84,700 or more

Source: Census



Median Household Income

Estimated percent of all homeowners who are burdened by housing costs, between 2014-2018.

Estimated percent of owner households for whom selected monthly owner costs are 30% or more of household income, between 2014-2018. Owner housing costs include all mortgage principal payments, interest payments, real estate taxes, property insurance, homeowner fees, condo or coop fees and utilities (not including telephone or cable television). Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.). According to the Census, these data should not be compared with 2000 Census figures.

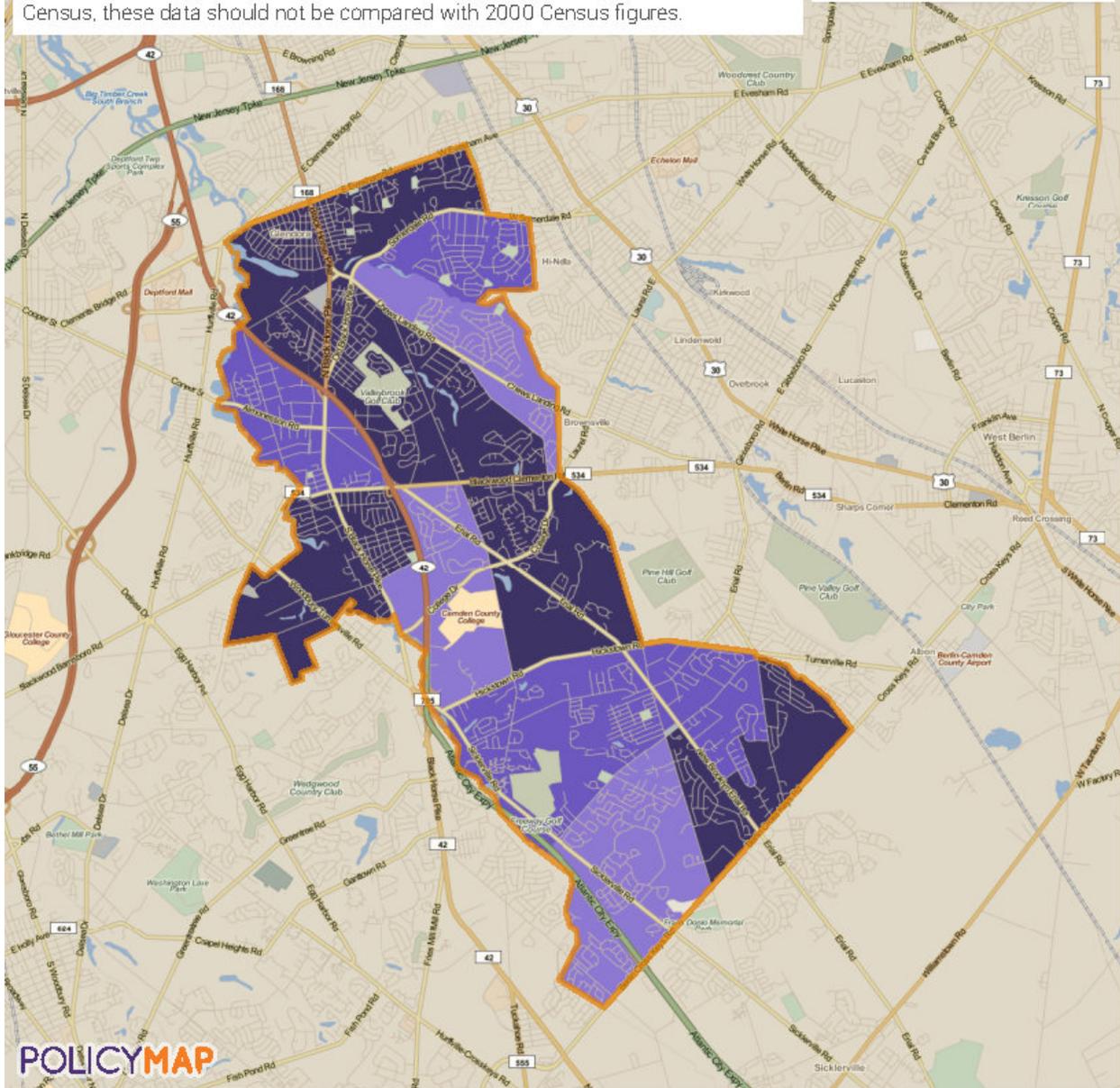
Percent of Homeowners who are Burdened

Year: 2014-2018

Shaded by: Census Tract, 2010

- Insufficient Data
- 16.14% or less
- 16.15% - 20.49%
- 20.50% - 25.11%
- 25.12% - 31.73%
- 31.74% or more

Source: Census



Homeowner Cost Burden

Estimated percent of all renters who are cost burdened, between 2014-2018.

Percent of renter households for whom gross rent is 30% or more of household income, between 2014-2018. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. Percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.). According to the Census, these data should not be compared with 2000 Census figures.

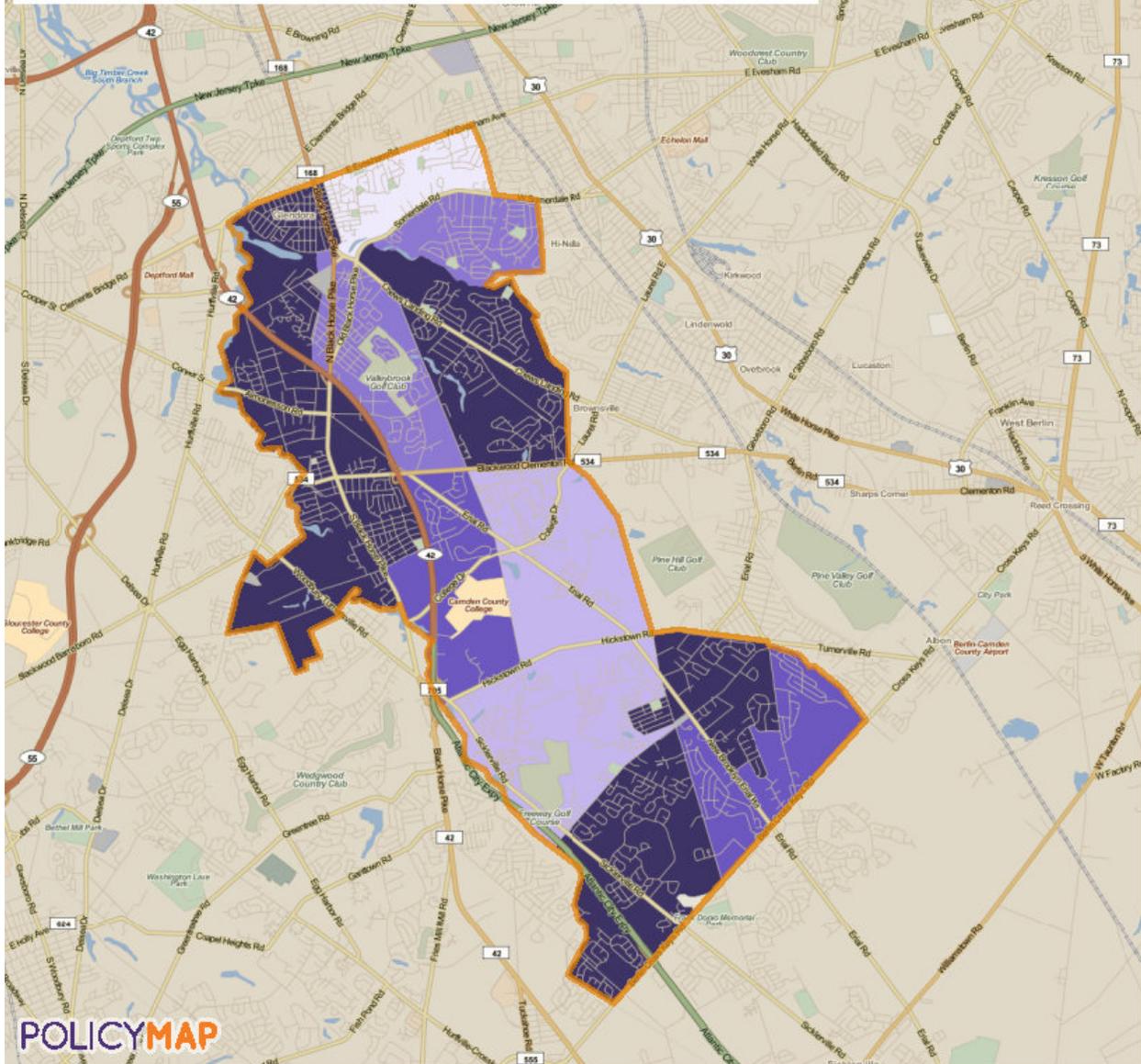
Percent of Renters who are Burdened

Year: 2014-2018

Shaded by: Census Tract, 2010

- Insufficient Data
- 30.49% or less
- 30.50% - 39.95%
- 39.96% - 47.73%
- 47.74% - 56.38%
- 56.39% or more

Source: Census



Renter Cost Burden

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

Describe the jurisdiction's need for Public Facilities:

Gloucester Township has a need for improvements to or expansion of existing public and non-profit facilities that serve seniors, youth, the homeless and those at-risk for homelessness and domestic violence victims as well as food pantries, parks and recreational facilities.

How were these needs determined?

Needs were determined through consultation with local organizations and various departments of Township government. These needs were confirmed through on-site facility visits and staff knowledge of the public and non-profit facilities in the Township.

Describe the jurisdiction's need for Public Improvements:

The Township has a need for improvements to streets, water lines, sewer lines and drainage systems.

How were these needs determined?

Needs were determined through consultation with local residents and various departments of Township government. These needs were confirmed through on-site infrastructure inspections and by staff knowledge of the Township's infrastructure.

Describe the jurisdiction's need for Public Services:

- Low- and moderate-income residents of Gloucester Township have the following needs:Transportation for seniorsFinancial education/counselingFoodSupport structure for victims of domestic violenceReliable source of information and referral

How were these needs determined?

Needs were determined through consultation with residents, local organizations and various departments of Township government. These needs were confirmed through anecdotal experience of the CD program's long-tenured staff.

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

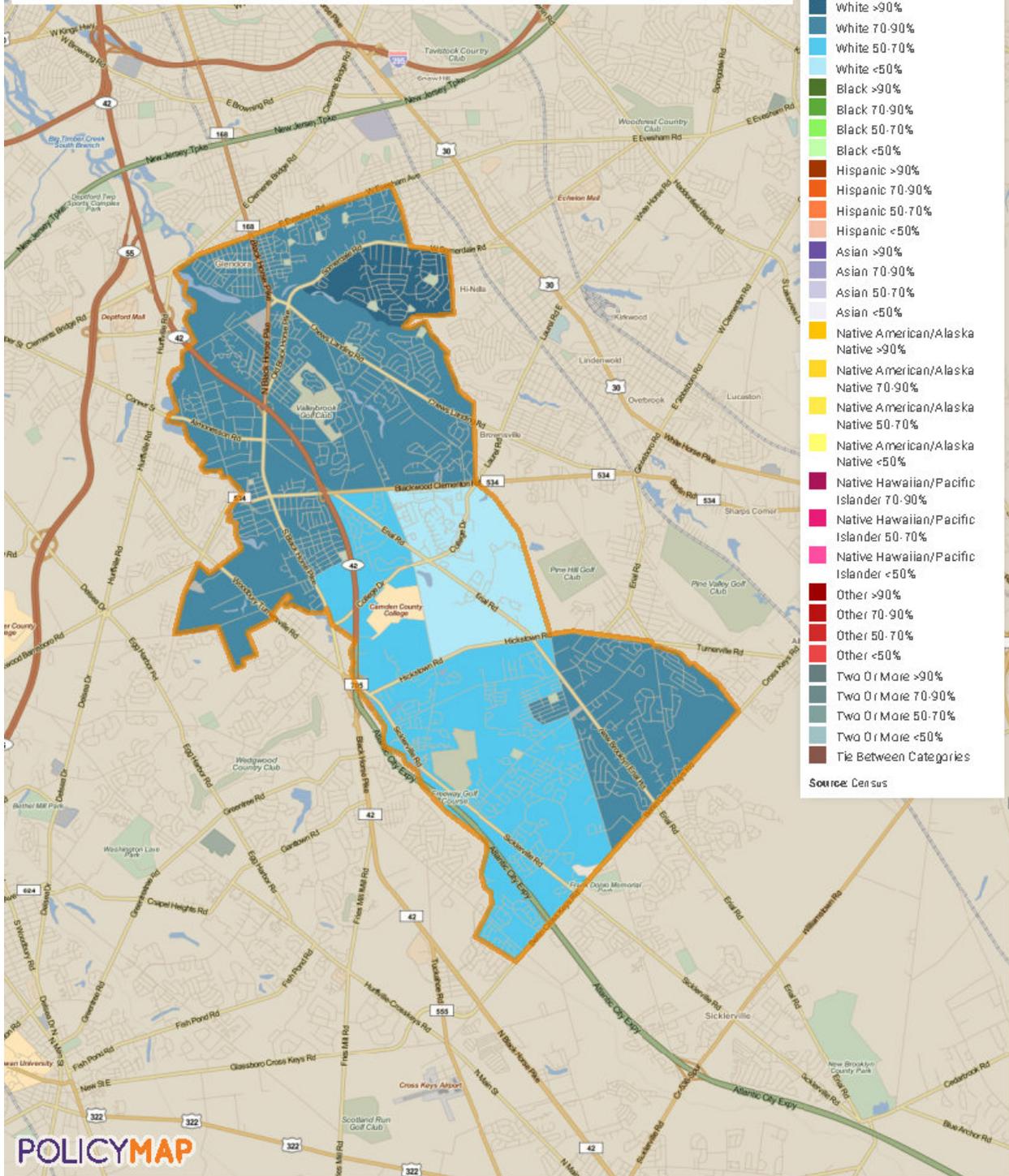
Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Glo Twp Predominant racial or ethnic group between 2013-2017.

Predominant racial or ethnic group, by percentage of the population in the group. Data were obtained from the Census' American Community Survey 2013-2017 estimates. Geographies for which no data were provided or for which the population was less than 10 are represented as having 'Insufficient Data.'



Predominant Race Map

Estimated percent of all people who were Hispanic or Latino, between 2014-2018.

Estimated percent of the population that is Hispanic or Latino, between 2014-2018. Estimated percentage calculations are suppressed in cases where the denominator of the calculation was less than 10 of the unit that is being described (e.g., households, people, householders, etc.).

Percent Hispanic or Latino Population

Year: 2014-2018

Shaded by: Census Tract, 2010

Insufficient Data

2.09% or less

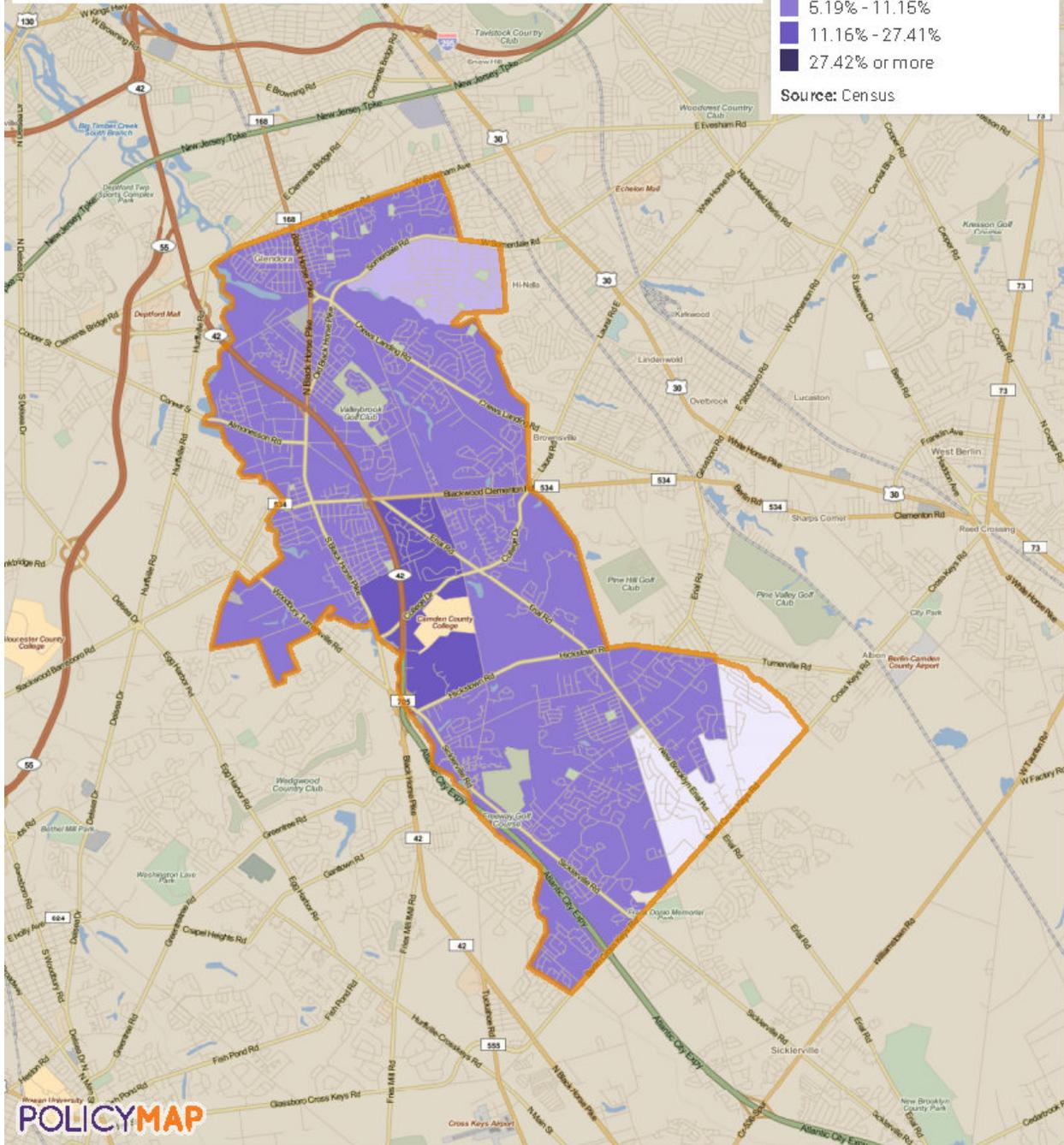
2.10% - 5.18%

5.19% - 11.16%

11.16% - 27.41%

27.42% or more

Source: Census



Hispanic Latino Population Map

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

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

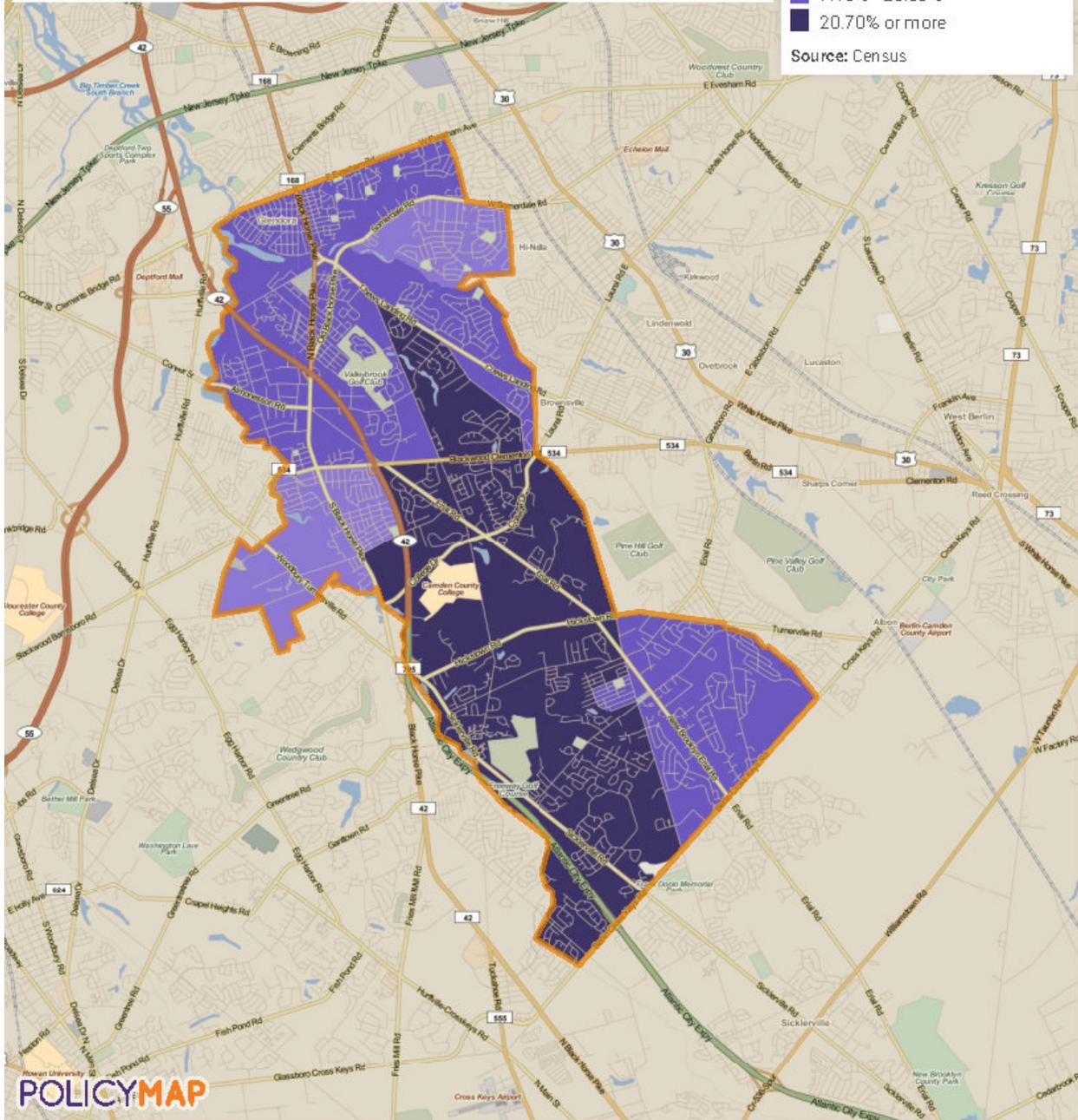
Percent Black or African American Population

Year: 2014-2018

Shaded by: Census Tract, 2010

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

Source: Census



African American Population Map

Estimated percent of all people that are living in poverty as of 2014-2018.

Estimated percent of all people that are living in poverty as of 2014-2018.

Percent of People in Poverty

Year: 2014-2018

Shaded by: Census Tract, 2010

Insufficient Data

5.62% or less

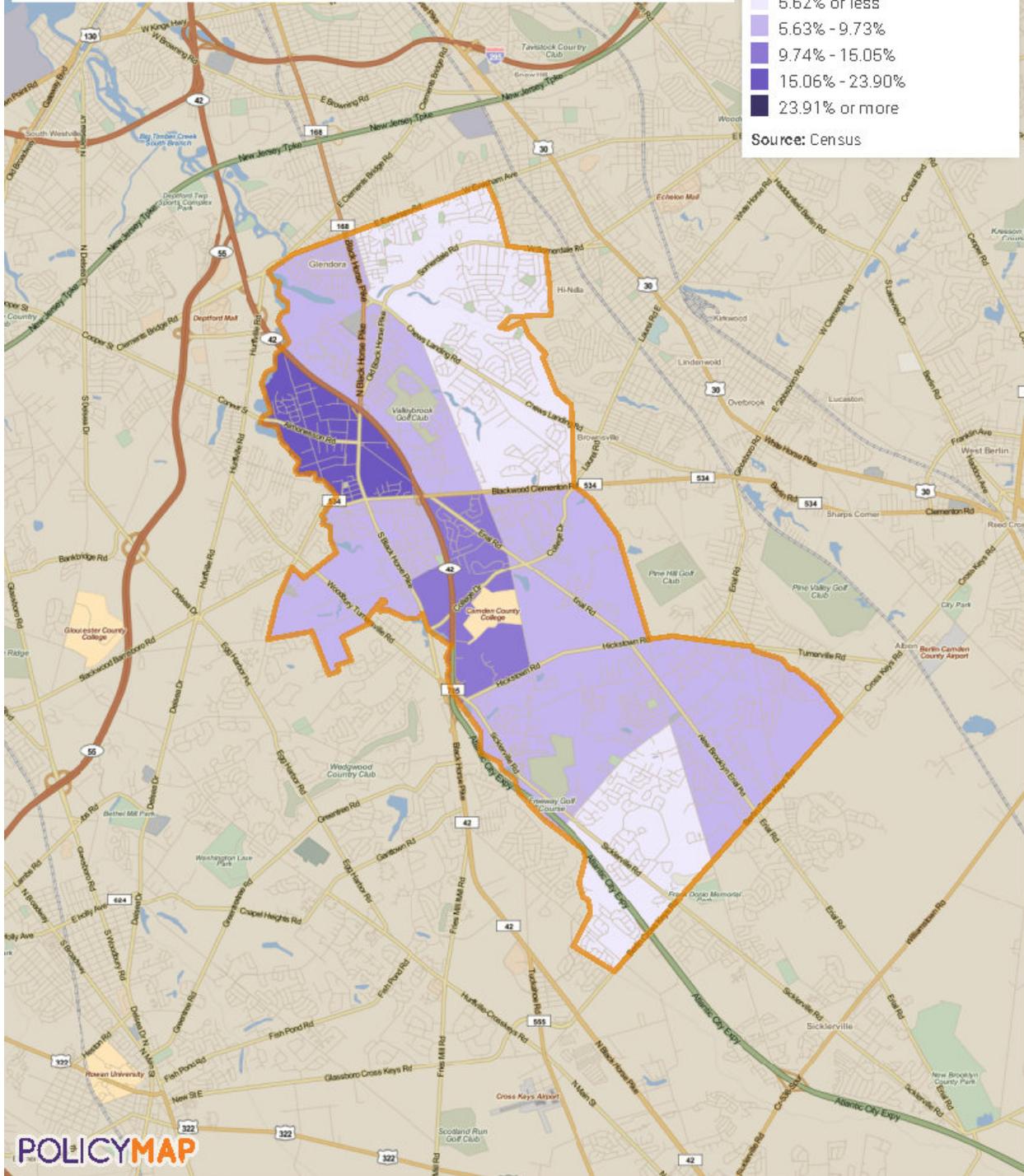
5.63% - 9.73%

9.74% - 15.05%

15.06% - 23.90%

23.91% or more

Source: Census



Poverty Rate Map

Percent of population below the area low-income threshold in FY2019.

Percent of the population that is low income in the area in FY2019. Low income individuals are defined as residents of households with income below 50% of Area Median Income. Percents were suppressed in cases where the number of individuals in the area was less than 11. Income calculations come from the 2011-2015 American Community Survey and HUD Income Limits for Metropolitan Areas and Non Metropolitan Counties. Areas with insufficient data are marked in gray on the map.

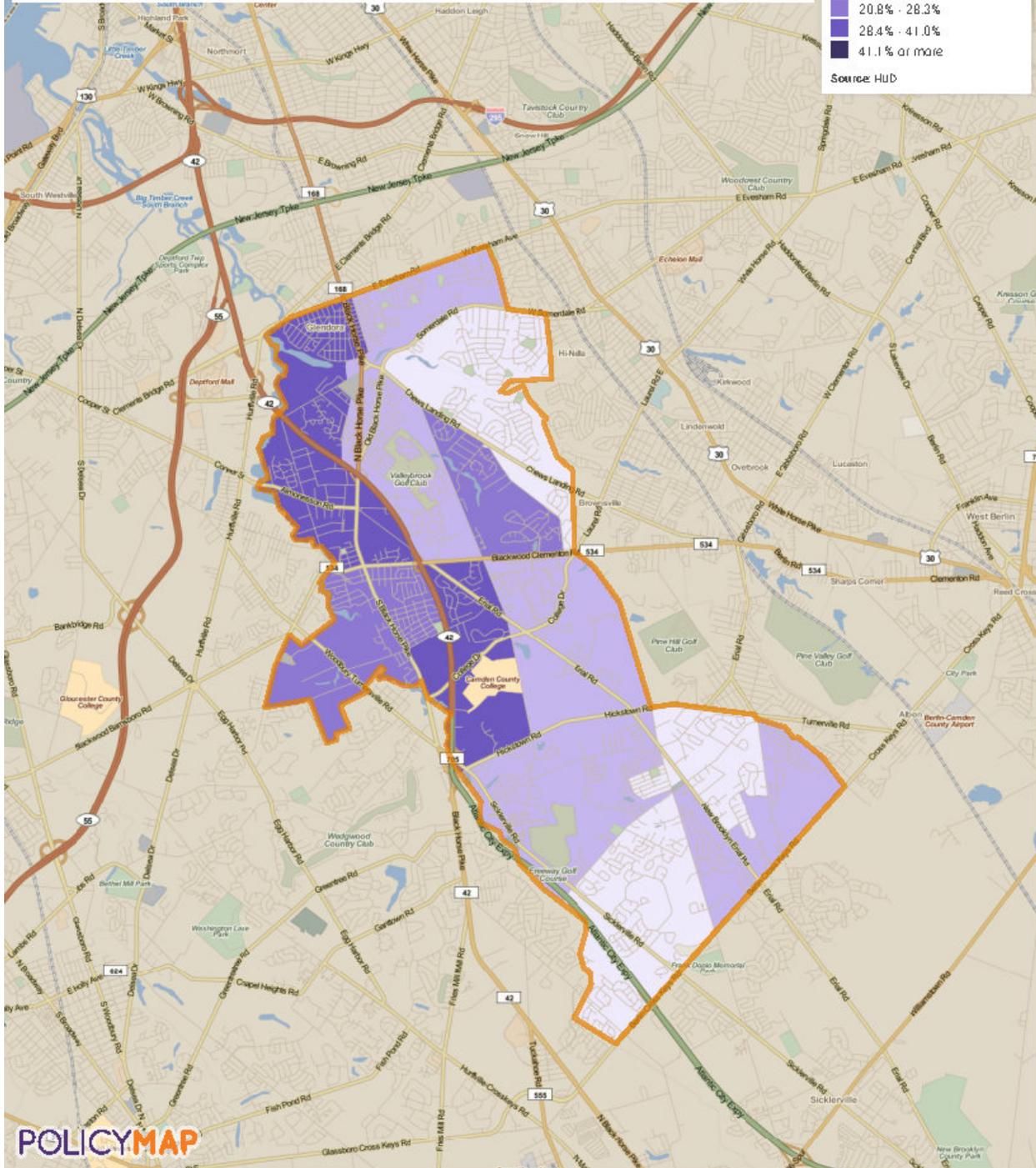
Percent of Low-Income Persons

Year: 2019

Shaded by: Census Tract, 2010

- Insufficient Data
- 13.9% or less
- 14.0% - 20.7%
- 20.8% - 28.3%
- 28.4% - 41.0%
- 41.1% or more

Source: HUD



Low Income Map

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

Introduction

The following section discusses the number of businesses located in Gloucester Township as well as the resident labor force in the township. Gloucester Township is a suburban community that relies on business located both inside and outside of the community for employment. Despite this fact there is a significant amount of business and jobs located in Gloucester Township.

Economic Development Market Analysis

Recently in Gloucester Township a significant amount of economic activity has occurred with the construction and development of the Gloucester Township Outlet malls. It is expected that spin off retail and hotel development will occur after the opening of the outlet malls which will continue to generate economic activity in the Township.

Business Activity

The majority of businesses located in the Township are among the Education and Health services which make up approximately 22% of the workers and 25% of the jobs as well as the Retail Trade jobs making up approximately 14% of workers and 17% of jobs. Both of these industries are exporting worker to nearby communities to fulfill the regional demand for these sectors. The business sectors that are importing workers from other communities include manufacturing, construction and arts, entertainment and accommodations.

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	81	2	0	0	0
Arts, Entertainment, Accommodations	3,431	1,781	13	16	3
Construction	1,520	758	6	7	1
Education and Health Care Services	6,335	2,927	24	27	3
Finance, Insurance, and Real Estate	2,097	437	8	4	-4

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Information	572	81	2	1	-1
Manufacturing	1,965	1,026	7	9	2
Other Services	1,159	708	4	6	2
Professional, Scientific, Management Services	2,690	483	10	4	-6
Public Administration	0	0	0	0	0
Retail Trade	4,141	2,005	15	18	3
Transportation and Warehousing	1,241	280	5	3	-2
Wholesale Trade	1,514	470	6	4	-2
Total	26,746	10,958	--	--	--

Table 85 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	36,346
Civilian Employed Population 16 years and over	33,495
Unemployment Rate	7.92
Unemployment Rate for Ages 16-24	21.16
Unemployment Rate for Ages 25-65	5.48

Table 86 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	7,990
Farming, fisheries and forestry occupations	1,845

Occupations by Sector	Number of People
Service	3,050
Sales and office	9,380
Construction, extraction, maintenance and repair	2,550
Production, transportation and material moving	1,495

Table 87 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,075	51%
30-59 Minutes	11,875	38%
60 or More Minutes	3,675	12%
Total	31,625	100%

Table 88 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	980	230	620
High school graduate (includes equivalency)	8,110	725	2,085
Some college or Associate's degree	9,485	660	1,630
Bachelor's degree or higher	9,305	315	1,265

Table 89 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	8	160	135	220	654
9th to 12th grade, no diploma	605	240	363	715	1,145
High school graduate, GED, or alternative	1,595	2,435	2,140	6,350	3,730
Some college, no degree	2,520	1,960	1,825	3,870	1,285
Associate's degree	343	785	1,180	2,150	308
Bachelor's degree	885	2,265	1,690	3,845	785
Graduate or professional degree	30	755	865	1,465	495

Table 90 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	58,261
High school graduate (includes equivalency)	109,808
Some college or Associate's degree	122,096
Bachelor's degree	189,008
Graduate or professional degree	166,965

Table 91 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The major employment sectors include *Education and Health Care Services* which comprise nearly 22% of the workforce and *Retail Trade* which makes up 14% of the workforce. *Arts, Entertainment, and Accommodations* and *Professional, Scientific and Management Services* make up approximately 12% and 9% of the workforce.

Describe the workforce and infrastructure needs of the business community:

Currently the unemployment rate in the community is 7.92% according to the 2011-2015 American Community Survey, higher than the County. The unemployment rate for persons aged between 25 and 65 is 5.48% is significantly less compared to the population aged 16 to 24 which reports 21.16% unemployment rate.

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.

Currently the Township is working on mitigating the impact of COVID-19 public health crisis on existing and potential new local businesses, and the community as a whole.

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

Currently the resident workforce in the community aligns with the number of jobs in the community. There is a slight excess of workers among the education and health care services, finance insurance and real estate, professional, scientific and management services, transportation and warehousing than the number of jobs. There is an excess of jobs and not enough workers among arts, entertainment, accommodations, as well as construction, and retail trade jobs.

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.

Courses are available at the Camden Community College are as follows:

The Corporate Training Institute at Camden County College is a full-service business resource center, providing customized training solutions for business, government and non-profit organizations. They partner with employers by implementing customized training programs for the current workforce and providing training to the unemployed to support employer hiring demands. Additionally, they have access to over 100 highly credentialed, industry – experienced training consultants with varied backgrounds and technical real-world experience. As part of this Institute, the NJBIA Basic Skills Training has been made available through a partnership between the New Jersey Business & Industry Association (NJBIA), the New Jersey Community College Consortium for Workforce and Economic Development, and the NJ Department of Labor and Workforce Development. Participants must be currently employed in the state of New Jersey. Public employees and those who are unemployed are not eligible to participate. The training programs included through this program are as follows: PC Skills – Windows, Outlook, Excel, Word, PowerPoint, Communications – Verbal & Written, Customer Service, English as a Second Language, Spanish in the Workplace, Mathematics and Measurement.

Camden County Community College Corporate Training Institute is available for employers to train current employees with skills necessary. Individual programs are available by contacting the Camden County Community College Blackwood branch located in Gloucester Township.

The Camden County Workforce Investment board facilitates the training of employees, basic skills training, grants as well as recruitment and employee screening with one stop career centers.

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.

Yes.

All of Camden County, including Gloucester Township, is included in Greater Philadelphia’s Comprehensive Economic Development Strategy, which was prepared by and is being implemented by the Delaware Valley Regional Planning Commission.

The Gloucester Township Economic Development Corporation (EDC) oversees an aggressive economic development program and strives to improve the economic climate in the township by attracting new businesses and helping existing businesses expand. In conjunction with the EDC, the Township offers a variety of services to resident firms, developers, and potential relocation prospects, including financial assistance and assistance at the regional and State level, as well as negotiating the permitting and funding processes. The Township EDC has been focused on business attraction, arts district development, festivals and events, etc. These festivals and events include the Annual Gloucester Township Business Breakfast and newly implemented Gloucester Township Annual Food & Craft Beer Event. Additionally, in 2020 the EDC is focused on supporting the business community in responding to the impacts of the Coronavirus.

Other strategies for supporting improved economic conditions in the township are as follows:

Several areas of the township have been designated as redevelopment areas under the Local Redevelopment and Housing Law. Declaring an area in need of redevelopment allows for financial incentives for redevelopment projects, including granting tax exemptions and abatements as part of a comprehensive strategy to attract new development and redevelopment. Redevelopment areas in the township include Blackwood West and Lakeland.

- The Township's commercial and industrial tax abatement program is a "phase-in" of property taxes over five years for new projects, or the rehabilitation and/or expansion of existing commercial and industrial properties.
- Payment in Lieu of Taxes (PILOT) Program is a form of a long-term tax exemption in which the developer pays an annual service charge to the Township in the place of local property taxes. The municipality may base the amount of the PILOT on a percentage of a project's total cost over the term of the exemption or a percentage of the project's gross revenue which may fluctuate depending on the financial success of the project. In either case, the Township aims to reduce the amount of money a redevelopment project would be responsible for in property taxes.
- In addition to tax exemptions and abatements, the Gloucester Township Economic Development Corporation acts as a link to Camden County College's New Jersey Workforce Development Partnership. Camden County College can help businesses to obtain public funds to pay for training to upgrade employee's skills.

Discussion

See above.

MA-50 Needs and Market Analysis Discussion

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

In Gloucester Township, 73.37% of occupied housing units are owner-occupied and 26.63% are renter occupied. Nearly 95% of owner -occupied units are single family homes, while 71.2% of renter-occupied units are in multi-unit structures or mobile homes. Out of the thirteen Census Tracts in the Township, 11 are majority owner-occupied, 5 of those have owner occupied rates of over 85% of all occupied housing units (6082.05, 6082.06, 6084.01, 6084.02, and 6084.03). Only 3 tracts have over 10% of owner-occupied units in multi-unit structures.

Four of the thirteen census tracts have a majority of their rental units in single family homes. Two of those tracts have 100% of their rental units in single family homes, these tracts though have under 50 rental units in them the two lowest amounts of rentals by tract in the Township. Four tracts have over 80% of rentals in multi-unit structures or mobile homes, they are tracts (6082.06, 6082.09, 6082.11, and 6084.02).

9,240 households in Gloucester Township are cost-burdened, meaning they pay more than 30 percent of their income on housing costs. This accounts for 39.6% of all households according to the 2011-2015 Comprehensive Housing Affordability Strategy. 34.6% of owner households and 53.8% of renter households are cost burdened. Renters clearly have more probability of being cost burdened versus owners in Gloucester Township.

The majority of households (7,790 households or 68.6%) in Gloucester Township making less than 100% of the HUD Area Median Family Income are cost burdened. Of those cost-burdened, 51.7% (4,025 households) are severely cost-burdened, meaning they spend 50% or more of their income on housing. Of all households in Gloucester Township, 17.6% are severely cost-burdened, 26.1% of renters and 14.6% of owners.

87.5% of households making less than 30% of the Area Median Family Income, are cost burdened and 91.8% of those households are severely cost-burdened. 84.6% of renters making less than 30% of the Area Median Family Income, are cost burdened and 93.2% of those households are severely cost-burdened. 87.45% of owners making less than 30% of the Area Median Family Income, are cost burdened and 90.4% of those households are severely cost-burdened). As incomes increase from 30% HAMFI the amount of cost-burdened families decrease, as 85.38% of households in the 30-50% HAMFI are cost burdened, 63.94% of households in the 50%-80%HAMFI are cost burdened, and 41.62% of those making 80%-100% HAMFI.

As previously stated, higher percentages of renter-households in Gloucester Township are cost burdened compared to owners. A majority (53.8% and 3,305 households) of all renter's households are cost-burdened. Though rates are even higher for those making under the median income, 69.9% of

renters making less than 100% HAMFI are cost burdened, 34.7% of all renters in that income category are severely cost burdened. 26.1% of all renters are severely cost-burdened. And though 34.6% of all owners are cost burdened, 67.6% of owners making less than the HUD Area Median Family Income are cost burdened, 35.9% of owners making (0%-100% HAMFI) are severely cost burdened a rate even higher than renters in the same income bracket. What causes these numbers to vary overall is that the majority of owners make over the Area Median, while very few renters do. 60.6% of all homeowners in Gloucester Township make over the area median income while only 24.6% of renters do, so the weight that the income categories give to the overall number are very different. While overall renters have higher rates of cost burden, when just looking at those under median income both renters and owners have very similar struggles with the amount of their income going toward housing which is a major issue in Gloucester Township.

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

Minority concentration is considered an area with a minority population exceeding the total percentage of that group for the entire jurisdiction, in this case the Urban County, by 10 percent or more. In Gloucester Township Black residents account for 15.1% of the population. Two census tracts have a concentration of black residents of 31.4% of the tract population and 26.5% of the tract population. These are the only two areas of minority concentration in the Township.

One way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the Township. The dissimilarity index, based on 2013-2017 American Community Survey compares the integration of racial groups with the white population of the Township on a scale from 0 to 100%. The values of the dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups in question, and a value of 100 representing perfect segregation between the racial groups. Dissimilarity Index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

The Black population is the largest minority group in the Township and compared to the White population has a dissimilarity index of 32.41, meaning that 32.41% of the white population would need to move to another neighborhood so that White and Black populations would be more evenly distributed in the Township. The Hispanic population is the second largest minority population, and has a White/Hispanic dissimilarity index of 25.91. The Asian population is the third largest minority population in the Township, and compared to the White population had a Dissimilarity Index of 33.41. The only other minority group with more than 1,000 residents of the Township, are those that are two or more races, this Dissimilarity Index compared to the White Population is 40.14. The dissimilarity Index of White/Black, White/Asian, and White/Hispanic indicate a low level of segregation in Gloucester Township. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices.

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

The residential market in the area with the highest concentrations of minority populations has previously had a significant number of houses currently in the foreclosure and pre-foreclosure process indicating an unstable market.

Are there any community assets in these areas/neighborhoods?

Camden County Community College and The Gloucester Township Community Park is located among the two census tracts that have the highest percentage of minority populations.

Are there other strategic opportunities in any of these areas?

Township has several economic development projects in various stages of planning and implementation that would benefit the residents of these areas, including a new outlet mall and the upcoming addition of a Dave & Busters and a trampoline fun plex to the mall footprint.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to 2019 data provided by the FCC, all households and neighborhoods in Gloucester Township and Camden County have broadband available to them.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to Broadband Now, New Jersey is the most connected state in the country in terms of broadband and Camden County is no exception. A sampling of Urban County municipalities found that the majority of residents have from 2 to 4 choices as far as residential Internet, which is slightly below average when contrasted with the US generally. Both Viasat and HughesNet cover 100% of the County while Xfinity covers some 99%.

In terms of network tech available in Camden County, the most widespread physical wire broadband Internet connection options are satellite (100% coverage), cable (99%) and fiber (approximately 60%).

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

With the entirety of Camden County situated less than 50 miles from the Atlantic Ocean very near the Delaware Bay, the County is susceptible to hurricanes, tropical storms and nor'easters, whether making direct landfall in the area or passing by out at sea. The flooding and wind damage associated with such storms can leave residents without electricity for extended periods. In extreme cases, damage to homes and infrastructure can also occur. As climate change increases the frequency and intensity of these storms, the risk for property damage and injury or loss of life rises.

With the Delaware River forming the County's northwestern boundary and several of its tributaries running through the County, flooding is also a potential problem here.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Housing occupied by low- and moderate-income households may be more vulnerable to weather-related hazards due to delays in maintenance work such as roofs and windows and because the housing may tend to be older and more susceptible to damage. Also, mobile homes, some of which are occupied by lower-income households, are more susceptible to damage from severe storms.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

Since Public Service activities cannot receive more than 15% of the Community Development Block Grant allocation, the Township elected to continue its course of primarily funding financial counseling to mitigate poverty and prevent homelessness and to support a senior transportation service.

The housing rehab program remains the highest priority because it's an area of need where the limited program funds can make a difference.

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

Geographic Area

Table 92 - Geographic Priority Areas

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

Are there barriers to improvement in this target area?	
--	--

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

It is anticipated that many of the activities supported with HUD funds will be available to eligible residents throughout the Township. The jurisdiction’s elderly residents live throughout the Township, for instance, so that activities targeted at seniors, including transportation, home repairs, the senior center, will not have geographic restrictions.

Improvements to public facilities and infrastructure, however, will primarily take place in the Township’s top quartile of census block groups based on concentration of low-mod residents. The eligible census block groups, though, are scattered throughout the entire Township, making geographic concentrations of activities less desirable than it may be in some jurisdictions.

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

Priority Needs

Table 93 – Priority Needs Summary

1	Priority Need Name	Affordable Housing: Housing rehab
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Other
	Associated Goals	Owner-occupied housing rehab
	Description	Provide grants and loans to income-eligible homeowners for housing rehab projects, both large and small.
	Basis for Relative Priority	This need was assigned a High priority based on past success of the rehab program and ongoing need as measured by a waiting list and consistent resident interest in the program. Aspects of the program that make it an efficient use of CDBG funds include homelessness prevention, preservation of housing stock and maintenance of property values and neighborhoods.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Victims of Domestic Violence
	Geographic Areas Affected	Other
	Associated Goals	Improve non-profit facilities
	Description	During the planning process for this Consolidated Plan, the Township has been made aware of ongoing maintenance and upgrades needed by at least one non-profit serving the Township.
	Basis for Relative Priority	Because these facilities serve particularly vulnerable populations and because the improvements needed are both within the scope of the Township's CDBG budget and would prevent further facility deterioration, this need has been given a high priority for CDBG funding.
3	Priority Need Name	Public Services (Non - Homeless Special Needs)
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly

	Geographic Areas Affected	Other
	Associated Goals	Public services
	Description	Two ongoing needs among Township residents are transportation for the growing senior population and the need for financial education to stave off foreclosure, bankruptcy and other financial distress. It is anticipated that during the 5-year duration of this Consolidated Plan, other public services will also be deemed both crucial and within the scope of this program's ability to help.
	Basis for Relative Priority	<p>For many township seniors, the transportation provided by the Township's CDBG program is indispensable for their daily lives. Food shopping, doctors' appointments and other necessities are within reach because of the Township senior bus service. Since the service is both important and affordable, it is a high priority for the Township's CDBG funds.</p> <p>Likewise the financial education program provided by Jersey Counseling, a local non-profit, with CDBG funds. Each foreclosure or other financial disaster that can be prevented saves not only vulnerable families from added hardship and a loss of autonomy, but saves the local safety net from needing to provide goods and services to that family.</p> <p>These needs are increasingly important given the impacts of the COVID-19 public health crisis.</p>
4	Priority Need Name	Public Housing
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Other
	Geographic Areas Affected	Other
	Associated Goals	Public housing assistance

	Description	Support for Public Housing tenants and facilities
	Basis for Relative Priority	Support for this vulnerable population is deemed important, but major capital projects are beyond the scope of Gloucester Township's limited CDBG appropriation. The Township will continue to support Housing Authority efforts to serve its clients, including funding for smaller improvement projects when possible.
5	Priority Need Name	Economic Development Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Other
	Geographic Areas Affected	Other
	Associated Goals	Planning & Administration
	Description	Develop Economic opportunities for low income residents through targeted redevelopment that creates jobs and provides needed services. Provide assistance to businesses for commercial rehabilitation and security improvements. Job Training Commercial Revitalization
	Basis for Relative Priority	While improving the earning power of and employment opportunities for the Township's low-mod residents is always very important and highly desirable, it is even more important over the next five years to mitigate the impacts of the COVID-19 public health crisis. For this reason, economic development has been given a high priority for local CDBG funds.
6	Priority Need Name	Public infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development

	Geographic Areas Affected	Other
	Associated Goals	Infrastructure improvements
	Description	Improvements to streets, sewer & water lines, sidewalks and other public infrastructure within low-mod residential areas.
	Basis for Relative Priority	While a need exists for infrastructure improvements throughout Gloucester Township and while these improvements can have a major impact on residents and neighborhoods, the current level of CDBG funding to the Township precludes any major improvement projects using only CDBG funds. It is anticipated that CDBG funds will be used for smaller projects in eligible neighborhoods or to be combined with other funding sources for larger projects there.
7	Priority Need Name	Planning & Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Other Other
	Associated Goals	Planning & Administration
	Description	Grant management for CDBG Program in a manner that complies with all HUD regulations. Also, general planning for community development.
	Basis for Relative Priority	Compliant program operation is necessary to continue to bring the benefits of the CDBG program to Gloucester Township.

Narrative (Optional)

Five-Year Plan Objectives and Priority Levels based on Identified Needs

The *Consolidated Plan* documents housing and community development priorities to be used as a guide to achieve a series of objectives over a five-year period, from Fiscal Year 2020 to Fiscal Year 2024. Each Need/Objective is addressed by one or more five-year measures based on an analysis of the Needs identified by the staff, Township Administration and responsible Departments.

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

Introduction

Gloucester Township anticipates receiving \$306,188 in 2020 CDBG Entitlement funds. In addition, the Township will be using \$10,000 in Prior Year Resources from 2014 and anticipates \$50,000 in Program Income. Prior Year Resources will be used toward Housing Rehab, so as to not impact our Administrative and Public Services caps.

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	306,141	50,000	10,000	366,141	1,224,564	Total for 2020-2024: \$1,530,705

Table 94 - 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 CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing

rehabilitation and preservation, affordable housing development activities, public services, economic development, planning and administration. As it has in previous years, Gloucester Township will partner with other public agencies and non-profit organizations with similar goals to leverage resources and maximize outcomes in housing and community development.

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

N/A

Discussion

See above.

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
GLOUCESTER TOWNSHIP	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
JERSEY COUNSELING AND HOUSING DEVELOPMENT INC	Non-profit organizations	public services	Jurisdiction
CAMDEN COUNTY WOMEN'S CENTER	Non-profit organizations	Homelessness	Region
GLOUCESTER TOWNSHIP HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction

Table 95 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

While a wide variety of government and non-profit entities exist to meet the needs of Township residents, all face fiscal challenges compounded by continued high demand for services. Over the course of the 5 years covered by this Consolidated Plan, Gloucester Township plans to partner with a number of these entities to strengthen their ability to address unmet needs.

The Township will implement the Consolidated Plan through its Grants Administration Office and other departments, including Public Works and Community Services. Non-government partners will include area non-profits and the public housing agency.

Gloucester Township's Grants Administration Office is the clearinghouse and facilitator for the activities described in its 2020-2024 Consolidated Plan. As the local unit of government, the Township is empowered to apply for and administer CDBG funds. The Grants Coordinator oversees the administration of all CDBG activities. The Grants Administration Office also applies for and administers

other funding sources, ensuring all resources are highly integrated and administered efficiently. The Office is responsible for:

- Program management and oversight
- Inter Department/Agency Coordination
- Sub-recipient contract administration and monitoring
- Program evaluation
- Report preparation and submission
- Public education and participation
- Special project development
- Consolidated Plan and Annual Action Plan preparation, monitoring and evaluation
- Housing programs
- Economic development programs and initiatives

The major gap continues to be that resources and staff are below levels needed to optimally operate programs. Coordination with County and regional providers ensure that overlap of missions is minimized and facilitates more efficient use of resources.

Additionally, the examination of the gaps in the service delivery system is an ongoing effort by the Camden County Department of Social Services as well as the Comprehensive Emergency Assistance Strategy (CEAS) Committee and Continuum of Care agencies. These agencies will continue to evaluate the needed services. Though these entities work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts continue to seek new ways to better serve their target populations and the general public.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	

Supportive Services			
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 96 - 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)

Through coordination by the Continuum of Care entity, Camden County, including Gloucester Township, has established a support network for homeless residents, including chronically homeless, families with children, veterans and their families, victims of domestic violence and unaccompanied youth. This network covers a wide spectrum, including prevention, shelter, case management, referrals, transitional housing, soup kitchen and food pantry and linkages to workforce development programs.

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

The strength of the support network is that its component organizations are consistently staffed by competent, dedicated professionals and volunteers driven to make a difference where they can. The cooperation and coordination within the network maximize efficiency and, thus, the likelihood of positive outcomes for those it serves.

Gaps in the support system exist largely because of widespread and chronic shortfalls in resources. Service providers are regularly stretched to capacity, even those with a strong volunteer component.

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

The strategy is to keep the channels of communication and the culture of cooperation going strong so that resources can be leveraged and efficiency optimized.

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	Owner-occupied housing rehab	2020	2024	Affordable Housing	Township-wide	Affordable Housing: Housing rehab	CDBG: \$459,752	Homeowner Housing Rehabilitated: 35 Household Housing Unit
2	Improve non-profit facilities	2020	2024	Homeless Non-Housing Community Development	Township-wide	Public facilities - non-profit agencies	CDBG: \$205,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13180 Persons Assisted
3	Public services	2020	2024	Non-Housing Community Development	Township-wide	Public Services (Non - Homeless Special Needs)	CDBG: \$240,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
4	Public housing assistance	2020	2024	Affordable Housing Public Housing	Township-wide	Public Housing	CDBG: \$150,000	Rental units rehabilitated: 15 Household Housing Unit
5	Infrastructure improvements	2020	2024	Non-Housing Community Development	Low-mod census areas	Public infrastructure	CDBG: \$250,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13180 Persons Assisted
6	Planning & Administration	2020	2024	Planning & Administration	Township-wide Low-mod census areas	Economic Development Opportunities Planning & Administration	CDBG: \$240,000	Other: 1 Other

Table 97 – Goals Summary

Goal Descriptions

1	Goal Name	Owner-occupied housing rehab
	Goal Description	Loans and grants to income-eligible homeowners for necessary housing repairs.
2	Goal Name	Improve non-profit facilities
	Goal Description	Grants to local non-profits providing services to eligible populations so that they may improve the quantity and quality of the services they provide.
3	Goal Name	Public services
	Goal Description	Grants to local non-profits and government departments to provide non-housing community services to eligible populations.
4	Goal Name	Public housing assistance
	Goal Description	Grants to Gloucester Township Housing Authority to make improvements to Low Income Housing Tax Credit properties.
5	Goal Name	Infrastructure improvements
	Goal Description	Public infrastructure projects in low-mod census block groups
6	Goal Name	Planning & Administration
	Goal Description	Operation of the CDBG program in a manner that complies with all HUD regulations.

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)

As indicated in the table above the City proposes to assist in the provision of affordable housing through several programs and activities.

- Owner Occupied Housing Rehabilitation for 35 home owners of all income categories over 5 years
- Rental Housing Rehabilitation through the Gloucester Township Housing Authority for 15 existing affordable rental units over 5 years.

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 Township will continue to implement the following initiatives to reduce the hazards of lead-based paint in homes occupied by LMI households:

- A grant/loan program to finance lead hazard reduction in housing units occupied by LMI households.
- Educational programs on lead poisoning hazards for the general public.
- In conjunction with any application for housing rehabilitation, units will be tested for the presence of lead-based paint and hazard reduction will be required as part of any rehabilitation project.
- Housing inspectors will continue to be trained in lead paint hazard detection and safe remediation
- Pursue all available State and federal funding for lead-based paint abatement

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

Lead risk assessments are required for all rehab projects on pre-1978 housing in which paint will be disturbed. Rehab specifications are prepared by individuals trained to recognize lead paint hazards and in the proper ways to reduce them. Likewise, rehab work is monitored by individuals trained in the procedures for lead-safe work practices, interim controls and abatement.

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

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

Poverty is a function of income, which is related to education, job training and employment. In support of improved economic conditions, the Gloucester Township Economic Development Corporation (EDC) oversees an aggressive economic development program and strives to improve the economic climate in the township by attracting new businesses and helping existing businesses expand. In conjunction with the EDC, the Township offers a variety of services to resident firms, developers, and potential relocation prospects, including financial assistance and assistance at the regional and State level, as well as negotiating the permitting and funding processes.

Other strategies for supporting improved economic conditions in the township are as follows:

- Several areas of the township have been designated as redevelopment areas under the Local Redevelopment and Housing Law. Declaring an area in need of redevelopment allows for financial incentives for redevelopment projects, including granting tax exemptions and abatements as part of a comprehensive strategy to attract new development and redevelopment. Redevelopment areas in the township include Blackwood West and Lakeland.
- The Township's commercial and industrial tax abatement program is a "phase-in" of property taxes over five years for new projects, or the rehabilitation and/or expansion of existing commercial and industrial properties.
- Payment in Lieu of Taxes (PILOT) Program is a form of a long-term tax exemption in which the developer pays an annual service charge to the Township in the place of local property taxes. The municipality may base the amount of the PILOT on a percentage of a project's total cost over the term of the exemption or a percentage of the project's gross revenue which may fluctuate depending on the financial success of the project. In either case, the Township aims to reduce the amount of money a redevelopment project would be responsible for in property taxes.
- In addition to tax exemptions and abatements, the Gloucester Township Economic Development Corporation acts as a link to Camden County College's New Jersey Workforce Development Partnership. Camden County College can help businesses to obtain public funds to pay for training to upgrade employee's skills.

The Camden County Board of Social Service works throughout the County as an anti-poverty agency. The Board provides rent assistance, utility assistance, medical assistance, case management and counseling services to assist with financial management and benefit entitlement assistance, and other varied programs that empower low income households assisting them to develop skills for independent living.

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

The Camden County Workforce Investment Board

The Camden County Workforce Investment Board (WIB), which is responsible for policy making and planning for workforce development activities in Camden County, was formed in response to a state directive for the creation of workforce policymaking, planning and implementation entities at the local level that will “develop policies to encourage workforce readiness institutions to transcend their historically narrow roles and to collaborate as a single system designed for the good of the customer...and to design a system that affords opportunity to all those served by the system.”

Camden County Resource Center

The Township’s center for job training and placement is the Camden County Resource Center. The Center is one of nine agencies that work in partnership as Camden County’s One Stop Career Center System, a customer-driven and outcome-based system designed to assist individuals in reattachment to the Labor Force. The system’s customers are both employers seeking qualified workers and individuals seeking appropriate employment. By providing easy access to a complete array of labor market and work preparation services, including training opportunities for specific jobs, as well as related supportive services available regardless of funding sources to both job seekers and employers, the Resource Center and its partners in the system support business growth by connecting employers to a well-prepared labor force.

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

Expected Resources

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

Introduction

Gloucester Township anticipates receiving \$306,188 in 2020 CDBG Entitlement funds. In addition, the Township will be using \$10,000 in Prior Year Resources from 2014 and anticipates \$50,000 in Program Income. Prior Year Resources will be used toward Housing Rehab, so as to not impact our Administrative and Public Services caps.

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	306,141	50,000	10,000	366,141	1,224,564	Total for 2020-2024: \$1,530,705

Table 98 - Expected Resources – Priority Table

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

The federal CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning and administration. As it has in previous years, Gloucester Township will partner with other public agencies and non-profit organizations with similar goals to leverage resources and maximize outcomes in housing and community development.

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

N/A

Discussion

See above.

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	Owner-occupied housing rehab	2015	2019	Affordable Housing	Township-wide	Affordable Housing: Housing rehab	CDBG: \$80,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Public services	2015	2019	Non-Housing Community Development	Township-wide	Public Services (Non - Homeless Special Needs)	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 235 Persons Assisted
3	Public housing assistance	2015	2019	Affordable Housing Public Housing	Township-wide	Public Housing	CDBG: \$50,000	Rental units rehabilitated: 15 Household Housing Unit
4	Infrastructure improvements	2015	2019	Non-Housing Community Development	Low-mod census areas	Public infrastructure	CDBG: \$176,188	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13180 Persons Assisted
5	Planning & Administration	2015	2019	Planning & Administration	Township-wide	Planning & Administration	CDBG: \$70,000	Other: 1 Other

Table 99 – Goals Summary

Goal Descriptions

1	Goal Name	Owner-occupied housing rehab
	Goal Description	Loans and grants to income-eligible household for needed home repairs.
2	Goal Name	Public services
	Goal Description	Support for senior bus service, Camden County Women's Center's shelter for victims of domestic violence and a financial education program provided by Jersey Counseling.
3	Goal Name	Public housing assistance
	Goal Description	Improvements to rental units for senior housing owned by Gloucester Township Housing Authority.
4	Goal Name	Infrastructure improvements
	Goal Description	Street and other eligible improvements in eligible census block groups.
5	Goal Name	Planning & Administration
	Goal Description	General planning and administration of the CDBG program

AP-35 Projects - 91.420, 91.220(d)

Introduction

With input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the Township, Gloucester Township plans a mix of activities in FY 2020 to address a wide range of challenges for those populations. Infrastructure improvements, housing rehab and programming and support for area non-profit service providers are just some of the approaches to strengthening neighborhoods, houses and, most importantly, families in Gloucester Township.

#	Project Name
1	Owner-Occupied Housing Rehab 2020
2	Infrastructure/Public Facilities Improvements - 2020
3	Senior Bus - 2020
4	Financial Counseling - 2020
5	Public Housing Improvements - 2020
6	Planning & Administration - 2020

Table 100 – Project Information

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

In allocating CDBG funds, the Township endeavored to fund activities that were deemed to have the greatest benefit to residents in a timely, efficient manner. The aim was to provide benefits in coordination with other support structures so as to avoid redundancy.

The system for establishing the priority for the selection of these projects in Gloucester Township is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG Program
- Meeting the needs of low- and moderate-income residents
- Focusing on low- and moderate-income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact and
- The ability to demonstrate measurable progress and success.

AP-38 Project Summary

Project Summary Information

1	Project Name	Owner-Occupied Housing Rehab 2020
	Target Area	Township-wide
	Goals Supported	Owner-occupied housing rehab
	Needs Addressed	Affordable Housing: Housing rehab
	Funding	CDBG: \$10,000
	Description	Project delivery costs for local administration of County HOME Funds. Loans and grants to eligible homeowners for necessary home repairs. Loans are repaid in full upon transfer of title. Exceptions to first-come, first-serve are made for verified emergency rehab needs (e.g., leaking roof, burst pipe, no heat).
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	Throughout the Township
	Planned Activities	Housing Rehab Project Delivery
2	Project Name	Infrastructure/Public Facilities Improvements - 2020
	Target Area	Low-mod census areas
	Goals Supported	Infrastructure improvements
	Needs Addressed	Public infrastructure

	Funding	CDBG: \$176,188
	Description	Property Acquisition for construction of a public park facility.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	More than 13,000 residents live in eligible census block groups. Specific numbers will be determined later in the planning process when specific project locations are selected.
	Location Description	116 S Blackhorse Pike
	Planned Activities	Acquisition
3	Project Name	Senior Bus - 2020
	Target Area	Township-wide
	Goals Supported	Public services
	Needs Addressed	Public Services (Non - Homeless Special Needs)
	Funding	CDBG: \$45,000
	Description	Support to help pay for driver for senior bus, which provides a crucial transportation option for the Township's elderly residents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	At least 50 unduplicated senior passengers
	Location Description	Throughout the Township
	Planned Activities	
4	Project Name	Financial Counseling - 2020
	Target Area	Township-wide

	Goals Supported	Public services
	Needs Addressed	Public Services (Non - Homeless Special Needs)
	Funding	CDBG: \$15,000
	Description	Housing counseling, including foreclosure prevention provided primarily to income-eligible residents.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
5	Project Name	Public Housing Improvements - 2020
	Target Area	Township-wide
	Goals Supported	Public housing assistance
	Needs Addressed	Public Housing
	Funding	CDBG: \$50,000
	Description	Improvements to the common areas of a 75-unit senior housing complex, plus upgrades in 5 units.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	79 residents of the Senior Campus 1 complex, a public housing property.
	Location Description	405 Woodbury-Turnersville Road, Blackwood
	Planned Activities	
	Project Name	Planning & Administration - 2020

6	Target Area	Township-wide
	Goals Supported	Planning & Administration
	Needs Addressed	Planning & Administration
	Funding	CDBG: \$69,953
	Description	General CDBG admin & planning, including recordkeeping, monitoring, CDBG planning, reporting and economic development planning.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Several thousand Township residents who will be benefitting from the various activities that are made possible by the administration and planning of the CDBG program.
	Location Description	1261 Chews Landing Road, Laurel Springs, NJ
	Planned Activities	

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

It is anticipated that many of the activities supported with HUD funds will be available to eligible residents throughout the Township. The jurisdiction's elderly residents live throughout the Township, for instance, so that activities targeted at seniors, including transportation, home repairs, the senior center, will not have geographic restrictions.

Improvements to public facilities and infrastructure, however, will primarily take place in the Township's top quartile of census block groups based on concentration of low-mod residents.

Geographic Distribution

Target Area	Percentage of Funds
Township-wide	100
Low-mod census areas	

Table 101 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The geographic distribution described above allows Gloucester Township to adhere to its funding allocation principals, specifically:

- * abiding by CDBG regulations
- * putting the most resources where the greatest need is
- * using resources in the most efficient and effective manner.

The fact that all of the funds will be going toward activities with a Township-wide benefit reflects the fact that eligible residents - both income-based and presumed benefit-based - are located throughout the Township.

Discussion

The Township believes it has developed a plan that will efficiently deliver the most benefits to the most people.

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

Gloucester Township consistently seeks new partnerships and new funding sources to extend the reach of Township programs as well as those operated by our many partners.

Economic development strategies and opportunities are a particular focus of the Township. As the national and state economies have slowly improved, Gloucester Township has seen growth and continued interest in non-residential development. Our proximity to Philadelphia and its New Jersey suburbs combined with affirmative efforts to market the Township have paid dividends in terms of growth and prospects of continued progress.

Lastly, address the impact of the COVID-19 public health crisis on residents, especially those of low- and moderate-income, and businesses is a new priority for the Township.

Actions planned to foster and maintain affordable housing

The Township is funding two activities that directly foster and maintain affordable housing: The Township's own Owner-Occupied Housing Rehabilitation Program and the Gloucester Township Housing Authority's Senior Campus I, which is receiving CDBG funds to improve senior rental units.

Actions planned to reduce lead-based paint hazards

In implementing its residential rehab program, the Township will follow all regulations concerning testing for and controlling lead-based paint.

This includes Lead Risk Assessments when planned rehab work will disturb painted surfaces in homes built prior to 1978 and subsequent clearance tests on those properties. It also includes using the appropriate level of lead hazard control depending on the rehab costs of the project.

Additionally, educational materials on the effects of lead-based paint and how residents can reduce exposure, especially in children, is provided to participants in the rehab program and to the public in

general through printed materials available in the Township Municipal Building.

Actions planned to reduce the number of poverty-level families

Assistance to a local financial counseling service is expected to help that organization give vulnerable families the skills to avoid foreclosure and other financial hardships; the residential rehab program will keep eligible homeowners from having to use their limited incomes and modest savings on needed home repairs.

Also, the Township's ongoing Economic Development activities combat poverty by adding jobs to the local economy, providing earning opportunities for residents, including those in the low- and moderate-income ranges.

Actions planned to develop institutional structure

The Township will implement the 2020 Annual Action Plans through the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives. Additionally, training of Community Development staff will continue, topics to include best practices, HUD requirements, partnering opportunities and funding availability.

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

The Township will continue to provide referrals and linkages as appropriate in the course of operating all program activities. Ongoing dialogues with local providers and with provider organizations will facilitate this effort.

Discussion

See above.

Program Specific Requirements

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

Introduction

Gloucester Township has identified all CDBG activities to be undertaken in FY 2020 in the Projects Table, including administrative, public services, acquisition for public facilities construction, public housing improvements and housing rehabilitation.

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	50,000
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:	50,000

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%

Discussion

We anticipate \$50,000 of Program Income to come in during this program year.

All planned activities are eligible under low-mod benefit criteria.

Appendix - Alternate/Local Data Sources