#### **Executive Summary**

#### AP-05 Executive Summary - 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. The current Five-Year Consolidated Plan covers program years 2020 through 2024, a period beginning on July 1, 2020 and ending on June 30, 2025. This Annual Action Plan is for the 2021 Program Year, the second of the current 5-year cycle. It covers the 12-month program year from July 1, 2021 through June 30, 2022.

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 \$2,495,935 in CDBG funds for Program Year 2021.

The HOME program has as its primary purpose the provision of safe, decent, affordable housing to lowand moderate-income households. The Camden County HOME Consortium is scheduled to receive \$1,133,695 in HOME funding for Program Year 2021.

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 \$210,7149 in ESG funding for Program Year 2021.

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 the Annual Action Plan for 2021 that directs HUD resources to effectively assisting County residents and communities.

#### 2. Summarize the objectives and outcomes identified in the Plan

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

Objectives and outcomes for the 2021 Program Year are based on community needs that were identified for the current Consolidated Plan and updated 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 2021 objectives in meeting these needs are found within the Goals section of the Plan as well as the Projects section.

#### 3. Evaluation of past performance

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

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

Summary from citizen participation section of plan.

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

A draft of this Annual Action Plan was made available on the County website for more than the required 30-day public review period, specifically from May 10, 2021 through June 10, 2021.

Goal setting for this Action Plan was completed primarily through the consultation process with dozens of government and private sector stakeholders, through the ongoing relationships the County has with its many departments and partners and through the experience of staff in implementing HUD programs in Camden County.

#### 5. Summary of public comments

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

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 an Annual Action 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 Action 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.

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

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

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

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

Table 1 - Responsible Agencies

#### Narrative

#### **Consolidated Plan Public Contact Information**

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

#### 1. Introduction

The goals and strategies for the use of CDBG, HOME and ESG funds were developed in conjunction with the public and stakeholder outreach process used to develop the current Five-Year Strategic Plan as well as this Annual Action Plan. Camden County engaged in aggressive efforts to involve citizens and a variety of public, private and non-profit agencies in informing, shaping and responding to the goals and strategies in the Action Plan. The activities selected for FY2021 reflect these goals.

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

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

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

A virtual public hearing was held to solicit input from the general public, social service agencies, housing providers, local municipalities and various County Departments. At the public hearing in anticipation of the development of the FY 2021 Action Plan, Camden County reviewed the needs and the priorities and the priorities it had established for funding.

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

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CAMDEN
	Agency/Group/Organization Type	Services-homeless Services-Health Other government - Local
	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 Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. 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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Regular interaction through the Homeless Network Planning Committee (HNPC).
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participating member of Camden County Homeless Network Planning Committee (HNPC). Also, a focus group participant and applicant for Urban County CDBG funds thereby providing their assessment of community needs.

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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participating member of Camden County Homeless Network Planning Committee (HNPC). Also, a focus group participant in preparation of current Consolidated Plan.

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
	Other government - County
	Planning organization
	Civic Leaders
What section of the Plan was addressed by	Housing Need Assessment
Consultation?	Public Housing Needs
	Homeless Needs - Chronically homeless
	Homelessness Needs - Veterans
	Homelessness Needs - Unaccompanied youth
	Homelessness Strategy
	Economic Development
	Anti-poverty Strategy
	Public facilities, infrastructure & services
Briefly describe how the	Regular interaction with various County departments, including public works
Agency/Group/Organization was consulted. What	and social services. Also, County staff participated in focus groups for
are the anticipated outcomes of the consultation or	preparation of current Consolidated Plan.
areas for improved coordination?	

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	Homeless Needs - Chronically homeless
	Consultation?	Homelessness Needs - Veterans
		Non-Homeless Special Needs
	Briefly describe how the	Participating member of Camden County Homeless Network Planning
	Agency/Group/Organization was consulted. What	Committee (HNPC). Also, a focus group participant in preparation of current
	are the anticipated outcomes of the consultation or	Consolidated Plan.
	areas for improved coordination?	
9	Agency/Group/Organization	BOROUGH OF AUDUBON
	Agency/Group/Organization Type	Services-Elderly Persons
		Other government - Local
	What section of the Plan was addressed by	Housing Need Assessment
	Consultation?	Economic Development
		Anti-poverty Strategy
		Public facilities and infrastructure; public services
	Briefly describe how the	Camden County maintains an ongoing dialogue with the municipalities through
	Agency/Group/Organization was consulted. What	formal and informal means to continuously assess needs and opportunities.
	are the anticipated outcomes of the consultation or	Additionally, this municipality applied for 2021 Urban County CDBG funds. Its
	areas for improved coordination?	application provided insight into community needs.

10	Agency/Group/Organization	BOROUGH OF AUDUBON PARK
	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
	Briefly describe how the Agency/Group/Organization was consulted. 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	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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

	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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?  Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services  Camden County maintains an ongoing dialogue with the municipalities through formal and informal means to continuously assess needs and opportunities.
	areas for improved coordination?	
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 & services
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
19	Agency/Group/Organization	BOROUGH OF COLLINGSWOOD
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment  Economic Development  Anti-poverty Strategy  Public facilities, infrastructure & services

	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
20	Agency/Group/Organization	BOROUGH OF GIBBSBORO
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment  Economic Development  Anti-poverty Strategy  Public facilities, infrastructure & services
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
24	Agency/Group/Organization	Haddon Township
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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

	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.

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
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment  Economic Development  Anti-poverty Strategy  Public facilities, infrastructure & services

	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment  Economic Development  Anti-poverty Strategy  Public facilities, infrastructure & services
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
40	Agency/Group/Organization	TOWNSHIP OF WATERFORD
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services

	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
41	Agency/Group/Organization	TOWNSHIP OF WINSLOW
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	Briefly describe how the Agency/Group/Organization was consulted. 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.  Additionally, this municipality applied for 2021 Urban County CDBG funds. Its application provided insight into community needs.
42	Agency/Group/Organization	Boroough 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
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A focus group participant in preparation of current Consolidated Plan.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A focus group participant in preparation of current Consolidated Plan.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A focus group participant in preparation of current Consolidated Plan.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A focus group participant in preparation of current Consolidated Plan. Also an applicant for 2021 Urban County housing development funding, which provided insight into their perspective on community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A focus group participant in preparation of current Consolidated Plan. Also an applicant for 2021 Urban County housing development funding, which provided insight into their perspective on community needs.
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A focus group participant in preparation of current Consolidated Plan.
49	Agency/Group/Organization	SENIOR CITIZENS UNITED COMMUNITY SERVICES (SCUCS)
	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

	Briefly describe how the Agency/Group/Organization was consulted. 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 Services-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
	Briefly describe how the Agency/Group/Organization was consulted. 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 and Advocacy Council (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	Homeless Needs - Chronically homeless
	Consultation?	Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Homelessness Strategy
		Public services
	Briefly describe how the	Focus group participant. Also, CPAC is a comprehensive regional organization of
	Agency/Group/Organization was consulted. What	homeless and other public services. As such, County staff have an ongoing
	are the anticipated outcomes of the consultation or	relationship with the organization through meetings, service coordination and
	areas for improved coordination?	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	Housing Need Assessment
	Consultation?	Homelessness Strategy
		Public services
	Briefly describe how the	Focus group participant. Agency operates programs for those coming out of
	Agency/Group/Organization was consulted. What	incarceration. Also operates the Camden County Women's Center, which
	are the anticipated outcomes of the consultation or	shelters and provides services for domestic violence victims.
	areas for improved coordination?	
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	Anti-poverty Strategy
	Consultation?	Public services

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group participant 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A focus group participant in preparation of current Consolidated Plan.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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	Non-Homeless Special Needs
	Consultation?	Public services
	Briefly describe how the	As past recipient of CDBG funds, through reports, monitoring and ongoing
	Agency/Group/Organization was consulted. What	dialogue.
	are the anticipated outcomes of the consultation or	
	areas for improved coordination?	
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	Homeless Needs - Chronically homeless
	Consultation?	Homeless Needs - Families with children
		Homelessness Needs - Veterans
		Homelessness Needs - Unaccompanied youth
		Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. 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, INC.
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Public services
	Briefly describe how the Agency/Group/Organization was consulted. 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.

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 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?
	Camden County Homeless	
Continuum of Care	Network Planning	Goals of this Plan complement, rather than overlap, goals of the Continuum.
	Committee	



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

Table 3 – Other local / regional / federal planning efforts

#### **Narrative**

Camden County is grateful to the various entities that provided input into the current Consolidated Plan and this Action 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.

#### AP-12 Participation - 91.401, 91.105, 91.200(c)

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

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

A draft of this Annual Action Plan was made available on the County website for more than the required 30-day public review period, specifically from May 10, 2021 through June 10, 2021.

Goal setting for this Action Plan was completed primarily through the consultation process with dozens of government and private sector stakeholders, through the ongoing relationships the County has with its many departments and partners and through the experience of staff in implementing HUD programs in Camden County.

#### **Citizen Participation Outreach**

Sort Or der	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applica ble)
1	Public Hearing	Non- targeted/bro ad community	Hearing held March 19, 2021 in an accessible location and with an option for virtual participation. No members of the public participated in the hearing.	None	None	

Sort Or der	Mode of Ou treach	Target of Ou treach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applica ble)
2	Public Hearing	Residents of Public and Assisted Housing	Hearing held March 25, 2021 in an accessible location and with an option for virtual participation. No members of the public participated in the hearing.	None.	None.	

Table 4 – Citizen Participation Outreach

### **Expected Resources**

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

#### Introduction

Camden County is slated to receive \$2,495,935 in CDBG funds for 2021 along with \$1,133,695 in HOME funds and \$210,714 in ESG funds.

#### **Anticipated Resources**

Program	Source of	Uses of Funds	Ехре	cted Amour	nt Available Ye	ar 1	Expected	Narrative Description
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements						Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation
		Public Services	2,495,935	0	0	2,495,935	7,500,000	

Program	Source of	Uses of Funds	Ехре	cted Amour	nt Available Ye	ear 1	Expected	Narrative Description
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership						Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation
ESG	public - federal	TBRA  Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	1,133,695	0	0	1,133,695	4,600,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation
		Transitional housing	210,714	0	0	210,714	850,000	

Table 2 - Expected Resources – Priority Table

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

#### matching requirements will be satisfied

The 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	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
1	Preserve existing	2020	2024	Affordable	Camden	Affordable	CDBG:	Homeowner Housing
	housing stock			Housing	County	Housing	\$226,167	Rehabilitated: 16 Household
							HOME:	Housing Unit
							\$20,326	
2	Add affordable	2020	2024	Affordable	Camden	Affordable	HOME:	Rental units constructed: 184
	housing &			Housing	County	Housing	\$1,000,000	Household Housing Unit
	homeownership							
	opportunity							
3	Improve public	2020	2024	Non-Housing	Camden	Public Facility	CDBG:	Public Facility or
	facilities and			Community	County	Improvements	\$1,396,581	Infrastructure Activities other
	infrastructure			Development	Low-mod	Public		than Low/Moderate Income
					residential	Infrastructure		Housing Benefit: 12000
					areas	Improvements		Persons Assisted
4	Support public	2020	2024	Non-Housing	Camden	Public Services	CDBG:	Public service activities other
	services			Community	County		\$329,000	than Low/Moderate Income
				Development				Housing Benefit: 8500 Persons
								Assisted

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
5	Support homeless	2020	2024	Homeless	Camden	Homeless	CDBG:	Tenant-based rental
	services				County	services	\$45,000	assistance / Rapid Rehousing:
							ESG:	10 Households Assisted
							\$194,911	Homeless Person Overnight
								Shelter: 100 Persons Assisted
								Homelessness Prevention: 20
								Persons Assisted
6	Planning and	2020	2024	Administration	Camden	Administration	CDBG:	Other: 1 Other
	Administration			and Planning	County	and Planning	\$499,187	
							HOME:	
							\$113,369	
							ESG:	
							\$15,803	

Table 3 – 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 28 and 29.
2	Goal Name	Add affordable housing & homeownership opportunity
	Goal Description	The creation of affordable housing units through new construction of rental units. This goal will be addressed through Projects 25, 26 and 27.

3	<b>Goal Name</b>	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 through 13.
4	<b>Goal Name</b>	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 14 through 23.
5	<b>Goal Name</b>	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 24.
6	<b>Goal Name</b>	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 2021, the second year of its current 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 2021 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 - 2021
2	HOME Admin - 2021
3	ESG21 - Camden County
4	Audubon Senior Center facility - 2021
5	Bellmawr Street Reconstruction - 2021
6	Clementon Street Reconstruction - 2021
7	Gibbsboro Senior Center - 2021
8	Haddon Heights ADA ramps
9	Lawnside Senior Center facilities
10	Lindenwold Street Reconstruction
11	Oaklyn Senior Center - 2021
12	Pennsauken Pocket Park
13	Waterford Senior Center
14	Barrington Senior programming - 2021
15	Collingswood Senior programming - 2021
16	Haddon Township Senior programming - 2021
17	Voorhees Senior programming - 2021
18	Winslow Senior programming - 2021
19	Cathedral Soup Kitchen - 2021
20	Center for Family Services - SAFE -2021
21	CASA - 2021
22	SCUCS Counseling Programs - 2021
23	LARC School Respite Program - 2021
24	Joseph's House Day Program - 2021
25	CHDO Project - 2021 - CIS
26	Pennrose housing development project
27	Conifer housing development project



#	Project Name
28	Pennsauken Lend a Hand - 2021
29	Home Improvement Program - 2021

Table 4 - 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	Duningt Name	CDDC Administration 2021		
-	Project Name	CDBG Administration - 2021		
	Target Area	Camden County Low-mod residential areas		
	Goals Supported	Planning and Administration		
	Needs Addressed	Administration and Planning		
	Funding	CDBG: \$499,187		
	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	12/31/2022		
	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 - 2021		
	Target Area	Camden County		
	Goals Supported	Planning and Administration		
	Needs Addressed	Administration and Planning		
	Funding	HOME: \$113,369		
	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	12/31/2022		
	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	ESG21 - Camden County
	Target Area	Camden County
	Goals Supported	Support homeless services
	Needs Addressed	Homeless services
	Funding	ESG: \$210,714
	Description	Shelter and outreach, rapid re-housing and administration of the ESG program. Funding includes \$126,428 for shelter and outreach, \$68,483 for rapid re-housing and \$15,803 for administration.
	Target Date	12/31/2022
	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 facility - 2021
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$100,000
	Description	Converting 3 existing bathrooms to ADA-compliant bathrooms.
	Target Date	12/31/2022
	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 American Community Survey.

	Location Description	247 Oakland Ave., Audubon, NJ
	Planned Activities	Conversion of 3 bathrooms to ADA-compliant bathrooms.
5	Project Name	Bellmawr Street Reconstruction - 2021
	Target Area	Low-mod residential areas
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$249,557
	Description	Reconstruction of Victory Drive from West Browning Road to Peach Road.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The 2,390 residents of Census Tract 6070, Block Group 3, some 73.9% of whom are low-mod income.
	Location Description	Victory Drive from West Browning Road to Peach Road.
	Planned Activities	Reconstruction of Victory Drive from West Browning Road to Peach Road.
6	Project Name	Clementon Street Reconstruction - 2021
	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 Reed Avenue, including both roadway and watermain replacement, from the White Horse Pike to Norway Avenue.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The 1,445 residents of Census Tract 6086, Block Group 1, some 51% of whom are low-mod.
	Location Description	Reed Avenue from the White Horse Pike to Norway Avenue.
	Planned Activities	Reconstruction of Reed Avenue, including both roadway and watermain replacement, from the White Horse Pike to Norway Avenue.

7	Project Name	Gibbsboro Senior Center - 2021
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$17,774
	Description	Debt service payment for Senior Center addition and solar panels.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	According to the American Community Survey, there are 506 Gibbsboro residents age 62 and over.
	<b>Location Description</b>	250 County Route 561, Gibbsboro, NJ.
	Planned Activities	Debt service payment for Senior Center addition and solar panels.
8	Project Name	Haddon Heights ADA ramps
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Infrastructure Improvements
	Funding	CDBG: \$250,000
	Description	Installation of compliant curb cuts at various Haddon Heights intersections.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The approximately 500 Haddon Heights residents with ambulatory disabilities per the U.S. Censue Bureau.
	<b>Location Description</b>	Specific locations to be determined.
	Planned Activities	Installation of compliant curb cuts at various Haddon Heights intersections.
9	Project Name	Lawnside Senior Center facilities
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements

	Funding	CDBG: \$34,000
	Description	Roof improvements for Senior Center.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The approximately 720 Lawnside residents age 62 and older, per the U.S. Census Bureau.
	<b>Location Description</b>	323 E. Charleston Ave., Lawnside, NJ.
	Planned Activities	Roof improvements for Senior Center.
10	Project Name	Lindenwold 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 Elm Avenue, South Holland Street, Myrtle Court and Myrtle Avenue.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	The 980 residents of Census Tract 6077.02, Block Group 2, some 58.2% of whom are low-mod income.
	Location Description	Elm Avenue, South Holland Street, Myrtle Court and Myrtle Avenue.
	Planned Activities	Reconstruction of Elm Avenue, South Holland Street, Myrtle Court and Myrtle Avenue.
11	Project Name	Oaklyn Senior Center - 2021
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$150,000
	Description	Improvements to Oaklyn Senior Center.
	Target Date	12/31/2022

	Estimate the number and type	The U.S.Census Bureau's 2019 American Community Survey
	of families that will benefit	estimates that there are 690 residents of Oaklyn Borough who
	from the proposed activities	are age 62 and above.
	<b>Location Description</b>	500 White Horse Pike, Oaklyn, NJ.
	Planned Activities	Plumbing, HVAC and electrical repairs and improvements to
		the Oaklyn Senior Center.
12	Project Name	Pennsauken Pocket Park
	Target Area	Low-mod residential areas
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$34,500
	Description	Improvements to a small neighborhood park at Chandler and
		Harris avenues.
	Target Date	12/31/2022
	Estimate the number and type	The 1,415 resi48l76dents of Census Tract 6025.03, Block
	of families that will benefit	Groups 2 and 3, which abut the park. Some 48.76% of those
	from the proposed activities	residents are low-mod income, which is above the County's
		exception rate of 48.07%.
	Location Description	Harris and Chandler avenues, Pennsauken, NJ.
	Planned Activities	Improvements to a small neighborhood park at Chandler and
		Harris avenues.
13	Project Name	Waterford Senior Center
	Target Area	Camden County
	Goals Supported	Improve public facilities and infrastructure
	Needs Addressed	Public Facility Improvements
	Funding	CDBG: \$60,750
	Description	Improvements to the Waterford Senior Center.
	Target Date	12/31/2022
	Estimate the number and type	The U.S. Census Bureau's 2019 American Community Survey
	of families that will benefit	estimates that there are 2,269 residents of Waterford
	from the proposed activities	Township, NJ who are age 62 and above.
	<b>Location Description</b>	474 E. Atlantic Ave., Atco, NJ

	Planned Activities	Senior Center improvements.
14	Project Name	Barrington Senior programming - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$28,800
	Description	Salary for senior coordinator at the Barrington Senior Center and provision of various activities for seniors.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 Barrington residents age 62 and above.
	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.
15	Project Name	Collingswood Senior programming - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$42,100
	Description	Salary for Senior Coordinator of Collingswood Senior Center and provision of Senior activities.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 250 Collingswood residents age 62 and above.
	Location Description	30 W. Collings Ave., Collingswood, NJ.
	Planned Activities	Salary for Senior Coordinator of Collingswood Senior Center and provision of Senior activities.
16	Project Name	Haddon Township Senior programming - 2021
	Target Area	Camden County

	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$27,500
	Description	Operating support for various senior services for residents of Haddon Township.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 residents of Haddon Township age 62 and above.
	<b>Location Description</b>	Various.
	Planned Activities	Operating support for various senior services for residents of Haddon Township.
17	Project Name	Voorhees Senior programming - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$38,000
	Description	Support for senior citizen activities, including transportation, in Voorhees Township.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 800 residents of Voorhees Township age 62 and above.
	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 programming - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$69,100

	Description	Salary for senior bus driver and provision of Senior activities in Winslow Township.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 residdents of Winslow Township age 62 and above.
	Location Description	125 S. Route 73, Braddock NJ
	Planned Activities	Salary for senior bus driver and provision of Senior activities.
19	Project Name	Cathedral Soup Kitchen - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Support for an organization that provides meals to needy families and individuals throughout Camden County.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 5,000 individuals the majority of whom are 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.
20	Project Name	Center for Family Services - SAFE -2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	Counseling services for the elderly and disabled.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 Camden County elderly and disabled residents.

	Location Description	560 Benson St., Camden, NJ
	Planned Activities	Counseling services for the elderly and disabled.
21	Project Name	CASA - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	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	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 Camden County youth who have been abused or neglected and referred to CASA by NJ Superior Court.
	<b>Location Description</b>	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	SCUCS Counseling Programs - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$53,500
	Description	Support for Senior Citizens United Community Services (SCUCS) counseling programs in budgeting, credit management and housing affordability.
	Target Date	12/31/2022
	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.
23	Project Name	LARC School Respite Program - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	Support for a program that provides respite care for families with disabled children.
	Target Date	12/31/2022
	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.
	<b>Location Description</b>	1089 Creek Road, Bellmawr, NJ.
	Planned Activities	Support for a program that provides respite care for families with disabled children.
24	Project Name	Joseph's House Day Program - 2021
	Target Area	Camden County
	Goals Supported	Support public services
	Needs Addressed	Homeless services
	Funding	CDBG: \$45,000
	Description	Support for the intake and assessment operations of a homeless shelter.
	Target Date	12/31/2022
	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.
	<b>Location Description</b>	555 Atla.ntic Ave., Camden, NJ
	Planned Activities	Support for the intake and assessment operations of a homeless shelter.
	Project Name	CHDO Project - 2021 - CIS

25	Target Area	Camden County
	Goals Supported	Add affordable housing & homeownership opportunity
	Needs Addressed	Affordable Housing
	Funding	HOME: \$200,000
	Description	Support for Community Investment Strategies, a local Community Housing Development Organization, for the creation of affordable rental housing units.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	25 families with income of 80% or less of Area Median Income.
	Location Description	20 units to be constructed on Snowden Avenue and 5 on Lake Street, both in Haddonfield, NJ.
	Planned Activities	Support for a local Community Housing Development Organization for the creation of 25 affordable rental housing units.
26	Project Name	Pennrose housing development project
	Target Area	Camden County
	Goals Supported	Add affordable housing & homeownership opportunity
	Needs Addressed	Affordable Housing
	Funding	HOME: \$450,000
	Description	Support for the development of 64 affordable rental housing units for seniors and disabled adults.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	64 households of seniors and disabled adults wuth incomes of 80% or less of Area Median Income.
	Location Description	1991 Route 70, Cherry Hill, NJ.
	Planned Activities	Support for the development of 64 affordable rental housing units for seniors and disabled adults.
27	Project Name	Conifer housing development project
	Target Area	Camden County
	Goals Supported	Add affordable housing & homeownership opportunity

	Needs Addressed	Affordable Housing
	Funding	HOME: \$200,000
	Description	Support for the development of 95 affordable rental units in Waterford Township.
	Target Date	12/31/2023
	Estimate the number and type of families that will benefit from the proposed activities	95 families with incomes of 80% or less of Area Median Income.
	Location Description	Haines Boulevard and White Horse Pike, Waterford Township, NJ.
	Planned Activities	Support for the development of 95 affordable rental units in Waterford Township.
28	Project Name	Pennsauken Lend a Hand - 2021
	Target Area	Camden County
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$120,000
	Description	Home Improvement Program up to \$14,000 per household for low to moderate income town residents.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 Pennsauken Township households with incomes of 80% or less of Area Median Income.
	<b>Location Description</b>	To be determined.
	Planned Activities	Home Improvement Program up to \$14,000 per household for low to moderate income town residents.
29	Project Name	Home Improvement Program - 2021
	Target Area	Camden County
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$106,167 HOME: \$20,326

Description	Homeowner rehabilitation for income-eligible residents.
Target Date	12/31/2022
Estimate the number and type of families that will benefit from the proposed activities	Approximately 6 households with incomes of 80% or less of Area Median Income.
<b>Location Description</b>	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 2021 is available based on eligibility criteria other than Low-Mod Area (LMA) benefit while 20% of the funding for LMA projects in four 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 5 - 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

Those needing the assistance of most activities are not concentrated geographically. Seniors and others benefiting from housing rehab and public services reside throughout the County.

#### **Affordable Housing**

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

#### Introduction

For the 2021 Program Year, activities intended to provide or sustain affordable housing include the rehab of 16 existing units and the creation of 184 rental units.

One Year Goals for the Number of Households to	be Supported
Homeless	0
Non-Homeless	200
Special-Needs	0
Total	200

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

One Year Goals for the Number of Households Sup	ported Through
Rental Assistance	0
The Production of New Units	184
Rehab of Existing Units	16
Acquisition of Existing Units	0
Total	200

Table 7 - 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 2021 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.

Additionally, the construction of new affordable rental housing units is likely to benefit some current Public Housing residents by expanding their options for safe, decent, affordable housing.

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.

#### 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 lows income households.

Historically, Camden County has allocated a substantial amount of its annual CDBG entitlement grant for direct housing assistance through funding its Home Improvement Program. Camden County is required to spend 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 2021 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 the current Consolidated Plan, Camden County 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 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 subrecipients 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.

<ol> <li>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</li> <li>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.</li> </ol>	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	Ū
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	
Other CDBG Requirements  1. The amount of urgent need activities	0
	0

# 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 Annual Action Plan

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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)**

- 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.