



## CONSOLIDATED PLAN FY 2010-2014

# Fifth Program Year Action Plan FY 2014

# Narrative Responses

## EXECUTIVE SUMMARY

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

Gloucester Township has prepared this FY 2014 Annual Action Plan, the fifth of five such Plans to be prepared as part of the Township's Five-Year Consolidated Plan process. The Gloucester Township Five-Year Consolidated Plan covers the period FY 2010 to FY 2014, (July 1, 2010 – June 30, 2015). While the purpose of a Consolidated Plan is to identify housing and community development needs, the Annual Action Plan is to develop specific goals and objectives to address those needs for the coming fiscal year. The Consolidated Plan and this Annual Action Plan allow the Township to continue to receive federal housing and community development funds and is submitted annually to the U.S. Department of Housing and Urban Development (HUD) by May 15.

CDBG funds make possible, activities that are critical to the survival of the Township's low and moderate income population. The department's activities, many of which have continued since the inception of the program, provide much needed services and improvements in low and moderate income neighborhoods and to individual families, township wide.

The Township's Home Improvement Loan Program is generally appropriated the largest portion of the CDBG funds each year. This program provides no interest loans to income eligible individuals and families to make necessary and sometimes emergency repairs to owner occupied single family dwellings. This program allows senior citizens and other low and moderate income residents to stay in their homes while creating and maintaining safe and affordable housing in the Township. The Township will utilize CDBG funds to continue the Program in FY 2014.

Other on-going activities include the allocation to Jersey Counseling, which offers debt management services to low and moderate income people. This organization has been providing critical counseling services to the Township's most vulnerable population for more than 20 years. The Township also continues to contribute funds to the Municipal Alliance Against Alcohol and Drug Abuse Program. This program then funds school programs that target at risk youth and their families in order to teach healthy living styles to prevent substance abuse in later life. Programs include DARE, Keepin' It Real, Anti Bullying Programs, DWI Programs and afterschool programs for all school age children. The program also sponsors drug and alcohol free events for young people.

A vital service provided to the Senior Citizen population of Gloucester Township is the Senior Transportation Program. The Township operates a bus service Monday through Friday for seniors and disabled residents. This door-to-door service allows seniors to shop, pay bills and socialize on a daily basis. The salary of the bus driver will be covered with CDBG funds.

A significant portion of its annual allocation is budgeted for infrastructure and public facility projects, including ADA improvements. For FY 2014, the Township has elected to fund the replacement of the Senior Center roof.

In 2014 the Township will continue to fund the Commercial Façade Improvement Program and will also initiate a new program, the Small Business Loan Program which will create jobs for low to moderate income residents.

The Township of Gloucester depends heavily on the funds that HUD provides to assist its low and moderate income residents. This is a segment of the population with limited resources. The Home Improvement Program alone solves problems for residents who would have nowhere else to turn for assistance, making it possible for them to continue to stay in the Township and continue to raise families in safe, decent and affordable homes. The Township looks forward each year to receiving CDBG funds that provide for its residents.

## **B. Citizen Participation**

Gloucester Township held a separate public hearing to receive specific input regarding priority needs that should be addressed during the upcoming year. Applications for municipal improvement projects and public services were distributed. The initial "Needs" hearing was held on February 20, 2014 in the Township Building. As part of the citizen participation process, copies of the draft Annual Action Plan were made available for citizens during a 30-day comment period (March 29, 2014 to April 30, 2014) and after the completion of the final Plan. A second public hearing was held on April 10, 2014 in the Township Building to allow the public to comment on the draft Annual Action Plan. After consideration of comments by public officials, Township staff, local organizations and residents, the final Annual Action Plan as presented at a public meeting on May 12, 2014 after which the Gloucester Township Council adopted a resolution to authorize the

Mayor to sign the necessary Certifications and grant application forms and submit the documents to the US Department of Housing and Urban Development.

Detailed information on the exact activities to be funded with CDBG funds is found in Section 3 of this 2014 Annual Action Plan document.

Gloucester Township will continue to review its priority needs and encourage citizen input in evaluating program objectives and accomplishments. The resources available under CDBG, Camden County HOME and related programs are insufficient to address all identified needs; however, the Township has allocated funds for those activities that address the most pressing needs identified in the Five Year Consolidated Plan and as reviewed and confirmed at the time of preparation of the FY 2014 Annual Action Plan.

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

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

- One (1) activity is designed to meet the *Affordability for the purpose of providing decent affordable housing* Outcome Statement
- Four (4) activities are designed to meet the *Sustainability for the purpose of creating suitable living environments* Outcome Statement
- Two (2) activities are designed to meet the *Sustainability* outcome with the objective of *creating economic opportunities*

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

Gloucester Township has an excellent history with respect to past performance. As of April 1, 2014 the available balance to drawdown is 1.45 times the Township's annual CDBG allocation.

### **E. Year 2014 Action Plan**

The FY Year 2014 Action Plan for the Township of Gloucester will include \$258,151 in CDBG funds, and \$35,000 of Program Income for a total of \$293,151.

The 2014 Action Plan provides \$18,000 for debt and mortgage counseling programs. The owner-occupied housing rehabilitation program is funded for 2014 at \$90,000 from CDBG and Program Income. The 2014 Plan will also provide \$77,799 in funding for the replacement of the Senior Center roof and \$20,722 for the Senior Transportation Bus Driver. In addition, \$35,000 will be allocated towards the Small Business Loan Program to create low/moderate income jobs. The remaining funds are budgeted for general administration, economic development planning and program delivery costs directly associated with individual activities.

**Year 2014 Action Plan, by Category**

<b>2014 Gloucester Township CDBG</b>	<b>TOTALS</b>	<b>CDBG</b>	<b>Program Income</b>
Drug Awareness and Prevention (Municipal Alliance)	\$0	\$0	
Debt & Mortgage Counseling (Jersey Counseling) <b>Public Service</b>	\$18,000	\$18,000	
Senior Bus Driver- <b>Public Service</b>	\$20,722	\$20,722	
<u>Owner-Occupied Housing Rehabilitation</u> Township Program, including Senior Fix-It Program	\$90,000	\$90,000	
<u>Infrastructure Improvements</u> - Senior Center Roof	\$77,799	\$77,799	
General Administration and Planning/Economic Development Consultant Services- ( <b>Planning and Administration</b> )	\$51,630	\$51,630	
Commercial Business Façade Improvement Program(Economic Development – Prevention of Slum/Blight on a Spot Basis)	\$0	\$0	
Small Business Loan Program (Economic Development Job Retention)	\$35,000		\$35,000
<b>Total</b>	<b>\$293,151</b>	<b>\$258,151</b>	<b>\$35,000</b>

## General Questions

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

### Program Year 5 - (FY 2014) Action Plan Executive Summary:

Gloucester Township is located in Camden County and has a 2010 population of 64,634. As of 2010 there were 22,976 occupied housing units in the Township, 17,604 owners and 5,372 renters.

The average household size for an owner-occupied unit is 2.95 while an average household for a renter occupied unit is 2.23.

### Low Income Areas of Concentration

Low (and moderate) income persons have incomes of less than 80 percent of the area median income as calculated by HUD. Using 2010 Census HUD calculated that the population of Gloucester Township was 64,487, of which 21,645 are low and moderate income persons. In Gloucester Township 80 percent of the median family income (MFI) was \$68,858. Township-wide, 33.6 percent of the population was low income. HUD identifies low income census tracts as those where 51 percent or more of the population have incomes of 80 percent or less of MFI. For Entitlements with less than 25% of their Block Groups above 51%, the Jurisdiction can claim 25% of the Block Groups that have the highest ratios as low income. (Refer to Percentage of Low/Moderate Income households by Census Block Groups Map in Section 5) Since Gloucester Township has only three Block Groups over 51% they claim the lowest 10 Block Groups giving them a low/mod figure of 47.25%. The following are considered low and moderate income for eligibility purposes.

CT 6082.02, BG 2 - 47.9% low income  
CT 6082.04, BG 4 – 98.0%  
CT 6082.07, BG 3 – 51.3%  
CT 6082.08, BG 2 – 47.6%, BG 3 – 47.3%, BG 4 – 56.0%  
CT 6082.09, BG 1 – 47.8%  
CT 6083.02, BG 2 – 47.0%, BG 3 – 48.1%  
CT 6084.02, BG 2 – 48.9%

### **Minority and Hispanic Areas of Concentration**

The examination of the 2010 Census Data indicates that 15,641 persons (24.2%) were identified as non-white, including African-American, Asian, American Indian, and Pacific Islander, Multi-Racial and other. Some Hispanics are included within these statistics. Separate statistics were prepared for those indicating themselves as Hispanic or Latino. This figure is 3,650 (5.6%). The Census Bureau's American Fact Finder separates Hispanic / Latino by Race so it is easy to separate this segment of the population.

A racial concentration in Gloucester Township is considered to exist in Census Tracts where 21.75 percent or more of the persons are African American or where 6.45 percent or more are Asian. Each of these figures represents 1.5 times the average ratio for African Americans or Asians in the Township. There are only three Census Tracts that could be considered a concentration of African Americans; CT 6082.02 – 24.9%, CT 6082.10 – 26.9% and CT 6084.04 – 26.9%. There are two Census Tracts that are concentrations of Asians; CT 6082.11 – 13.3% and CT 6084.04 – 8.2%.

The 2010 Census indicates that the Hispanic population in Gloucester Township at that time was 3,650 (5.65%). The Township considers a concentration of Hispanic persons to exist in Census Tracts where more than 6.75 percent or more of the population are Hispanic, which is 1.5 times the average ratio of Hispanics for the Township as a whole; CT 6082.10 – 7.0% and Ct 6083.03 – 12.8%.

Only one Census Tracts contain concentrations of two concentrations, Ct 6082.10 for both African-Americans and Hispanics.

Only Street Reconstruction is concentrated within the designated low and moderate income areas of the Township because these are both eligible for CDBG/HOME investment and have been identified in the Township's 2014 Capital Budget as most in need.

The primary obstacle to meeting underserved needs in Gloucester Township is a lack of financial resources. To address this obstacle the Township continues to work with Camden County, State, Federal, non-profit and for-profit agencies and organizations to increase their financial involvement in the various actions and activities necessary to more quickly and efficiently revitalize low income neighborhoods, increase job opportunities for lower income residents and increase the supply of affordable owner-occupied and rental housing units.

## Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

### **Program Year 5 (2014) Managing the Process response:**

1. Gloucester Township, in particular the Grants Administration Office, was the Lead Agency for overseeing the development of the 2010-2014 Five-Year Consolidated Plan and this FY 2014 Annual Action Plan. The Township is also the clearinghouse and facilitator for the activities described in the Annual Action Plan. As the local unit of government, the Township of Gloucester is empowered to apply for and administer CDBG funds, HOME funds when provided through the Camden County HOME Investment Partnership program, and other grants. The Township also supports other activities by submitting applications for funding or by providing certifications of consistency with the Consolidated Plan. The following outlines the Township's structure for administration of its entitlement program, including major public and private agencies responsible for administering programs covered by the Plan:

- The Coordinator of the Grants Administration Office oversees the administration of all CDBG and HOME entitlement activities.
- The Grants Administration Office also applies for and administers many other funding sources, ensuring the use of all resources is coordinated and administered efficiently.
- The daily oversight of activities for all programs and initiatives comes under the management of the Grants Coordinator. In addition to community development and housing support, the Township housing rehabilitation staff provide grant and loan assistance to eligible low and moderate income home owners.
- The Gloucester Township Housing Authority's position and relationship to the Township is narrated under Needs of Public Housing.
- Camden County provides their resources and programs with the Township and is therefore listed as having a role in the Township's Annual Action Plan. The contributions are administered by the various human services providers.
- The numerous community organizations contribute expertise in the management of programs and activities. There are a variety of private non-profit service providers who continue to support community development in the Township. Lending institutions work in the Township and region to provide financing for special programs that support and supplement community development, economic development and housing activities in the Township of Gloucester.

2. The Township recognizes that the preparation of the Five-Year Consolidated Plan and each separate Annual Action Plan requires discussion and consultation with diverse groups, organizations and agencies. In the course of preparing the 2010-2014 Consolidated Plan, the Township conducted meeting with groups of organizations that represented various elements in the planning process. The Township maintained an on-going relationship as part of the Annual Action Plan preparation process. The following organizations were involved in the Annual Action Plan planning process.

## GOVERNMENT

- Township of Gloucester
  - Mayor
  - Members of Township Council
  - Township Administrator
  - Department Heads
    - Public Works
    - Parks and Public Property
    - Police
    - Fire
    - Community Development

## NON-PROFIT

### Shelter and Transitional Housing Organizations

- Interfaith Homeless Outreach Council
- YMCA
- Homeless Youth Association

### Affordable Housing Development Organizations

- Jersey Counseling and Housing Agency
- Housing & Economic Opportunities, Inc

### Neighborhood Organizations

- Blackwood West Redevelopment Corp.
- Gloucester Township Economic Development Corp.

### Special Needs Organizations

- Living Alternatives of South Jersey & Vicinity, Inc.
- CASA of Camden County
- Camden County Department of Health & Human Services

3. During the Consolidated Plan development process the Township improved the coordination between its existing housing programs and other agencies and levels of government as described in the Consolidated Plan.

The improved collaborative approach employed by the Township has proven to be a valuable tool and the Township built on that process during the development of the 2014 program year.



## **Citizen Participation**

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

### **Program Year 5 – (FY 2014) Citizen Participation response:**

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

- 1) Contribute during meetings and planning sessions;
- 2) Review and comment upon the participation plan itself;
- 3) Receive information about the meetings, the plan, and comments made about the plan;
- 4) Participate in public hearings;
- 5) Comment on both the 2010-2014 Five-Year Consolidated Plan and the 2013 Annual Action Plan;
- 6) Comment on Plan amendments as they occur, and
- 7) Register complaints about the plan and its amendments.

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

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices about the plan prior to public hearings on the plan;
- Holding two public meetings in accessible places at convenient times after providing reasonable notice;
- Posting a complete copy on the draft and final Consolidated Plan and Annual Action Plan on the Township website, publishing a summary of the Annual Action Plan activities and a listing of locations where hard copies of the Plans could be examined;
- Making the Annual Action Plan available for public examination and comment for a period of thirty (30) days before submission to HUD (this time period is generally initiated between April 1<sup>st</sup> and April 30<sup>th</sup>);
- Providing citizens, public agencies, and other interested parties reasonable access to records regarding any uses of any assistance for affordable and supportive housing that the County may have received during the preceding five years; and
- Considering the views and comments of citizens, and preparing a summary of those views for consideration with the Annual Action Plan submission.

The Township actively sought public input in the course of developing the Five-Year (2010-2014) Consolidate Plan. As the lead agency for the Consolidated and Annual planning process, the Grants Administration Office made every effort to solicit public participation during the development of this Plan. Two (2) local public hearings were scheduled, each in the evening at the Township Building, an accessible public facility convenient to the general public and fully handicapped accessible. To notify the public of the hearings, public notices were published in the non-legal section of the Courier Post and posted on the Township website [www.glotwp.com](http://www.glotwp.com).

A draft of the Annual Action Plan was released for public comment for at least 30 days, from March 29, 2014 to April 30, 2014, prior to its submission to the U.S. Department of Housing and Urban Development. A summary of the Plan, including notice for public hearings, was published in the Courier Post. Notice for the hearings was published at least 1 week prior to the hearings. The first "Needs" public hearing, primarily attended by municipal representatives, was held on February 20, 2014 in the Township Building on Chews Landing Road in Laurel Springs at 6:00 pm. Proof of Publication for the hearing is enclosed in Section 6 Citizen Participation.

No members of the public attended the "Needs" public hearing or the hearing on the draft Action Plan. Information was disseminated on current CDBG and HOME programs, current levels of funding, and overall program performance. All meeting attendees were also given the opportunity to discuss and suggest priority needs for housing and community development.

The Township provides a minimum of seven (7) days written notice of any public meetings so citizens can plan to attend meetings and information sessions. All meetings are held in a facility that is ADA compliant, providing full access to all members of the public. As part of printed public notices, citizens are notified that comments will also be received by mail or telephone. The appropriate office hours and phone numbers are printed. All requests or comments received by mail are answered within 15 days of their receipt.

At the April 10<sup>th</sup> public hearing meeting, the Township presented the draft Annual Action Plan. The final Plan was included on the Township Council's agenda for public review and comments. The Resolution of Authorization was placed on the Council meeting agenda and the document was authorized for submission at the May 12, 2014 meeting.

As previously stated, the Annual Action Plan, both the draft and final versions, were made available to the public. Citizens, public agencies, Township departments and other interested parties had the opportunity to receive information, review and submit comments on any proposed submission. All documents are available on the Township website and during normal working hours in the Grants Administration Office. All records are maintained for at least five years.

Comments received from the public regarding the Annual Action Plan and activities to be funded in FY 2014 were recorded and made part of the public hearing records. In general, comments received may be summarized as follows:

- Public Hearings held on February 20, 2014 (6:00 pm in the Gloucester Township Municipal Building in Laurel Springs) No residents attended.

- Public Hearing held on April 10, 2014 (5:00 pm in the Gloucester Township Municipal Building in Laurel Springs) – No members of the public attended.
  - Thirty (30) day comment period March 31, 2014 to April 30, 2014
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The Township has met and exceeded the requirements of the HUD regulations.

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

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

## Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

### Program Year 5 (2014) Institutional response:

Gloucester Township is the clearinghouse and facilitator for the activities described by the Township's 2010-2014 Consolidated Plan. As the local unit of government, the Township of Gloucester is empowered to apply for and administer CDBG funds, HOME funds, and other grants. The Township will also support other activities through providing certifications of consistency with the Consolidated Plan. The following provides the Township's institutional structure for administration of its entitlement program. The Township does not foresee any changes to this structure in the coming program year.

The Coordinator of the Grants Administration Office oversees the administration of all CDBG and HOME entitlement programs. The Office also applies for and administers other funding sources, ensuring all resources are highly integrated and administered efficiently. The Office is responsible for the following:

- Program management and oversight
- Inter Department/Agency Coordination
- Sub-recipient contract administration and monitoring
- Program evaluation
- Report preparation and submission
- Public education and participation
- Project development
- Consolidated Plan and Annual Action Plan preparation, monitoring, and evaluation
- Housing Rehabilitation programs

The daily oversight of activities for all programs and initiatives comes under the management of the Grants Coordinator. In addition to community development and housing support, Township staff provides assistance to sub-recipients of grants and loans. The sub-recipient grants and loans include, but are not limited to Community Development Block Grants (CDBG) and HOME Investment Partnership Program funds.

Other Township agencies that participate in housing, community development, and economic development in the Township of Gloucester are as follows:

- The Gloucester Township Housing Authority
- Department of Public Works
- Department of Parks and Public Property
- Police Department
- Fire Department
- Department of Community Development

The Gloucester Township Housing Authority (GTHA) is an important housing provider assisting primarily extremely low income households.

Camden County, through the Department of Health and Human Services, provides and shares their resources and programs with the Township and is therefore considered as having a role in the Township's Consolidated Plan. The contributions are administered by the various human services providers. Additionally, the Homeless Network Planning Council, Camden

County Continuum of Care, coordinates the emergency assistance in the Township and financial assistance to people at risk of becoming homeless, including the variety of State and County programs identified in the “Specific Homeless Prevention Elements” narrative.

### **Closing Gaps or Actions**

The major gap remains scarce resources and limited staff to effectively operate programs. Coordination through the Township Departments and organizations listed in the “Managing the Process” narrative ensure that overlap of missions is minimized, and facilitates more efficient use of resources. Opportunities for networking in support of improving services, efficiency, and to eliminate gaps are provided through the coordination efforts described in the following section.

The Housing Authority and the Continuum of Care prepare multi-year plans that identify the needs, goals and objectives for the particular planning period. These agencies will continue to evaluate the needed services and determine whether it is appropriate to seek CDBG or HOME funding from the Camden County and the Township of Gloucester to meet some of these needs. Though these entities work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

## Performance Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

### Program Year 5 (2014) Performance Monitoring response:

Internal controls have been designed to ensure adequate segregation of duties. The Grants Administration Office prepares agreements for non-housing activities supported by CDBG and establishes accounts. Invoices are monitored for compliance with the approved spending plan and federal regulations. The Grants Administration Office also administrates the Township of Gloucester's Integrated Disbursement and Information System (IDIS) and is primarily responsible for setting up and administering activities.

Sub-recipient monitoring will occur through regular telephone and on-site monitoring visits by the GAO Coordinator. These on-site visits with administrative staff of the agency or entity which has received funding will occur as necessary, but will be conducted at least once a year. The sub-recipient will provide the Coordinator with an annual report and a list of all Township clients served by the program. Any problems regarding the administering of the services provided by the sub-recipient will be discussed during the meeting. If violations of regulations are detected by the GAO Coordinator, the sub-recipient will be notified in writing and given 30 days to correct violations.

To ensure long term compliance with housing codes, the Township's Bureau of Code Enforcement and Housing Rehabilitation Program staff works closely to guarantee an efficient effort.

The following outcomes will be measured for each of the goals specified in the 2014 Annual Action Plan.

### **Goal - Reduce Housing Blight and Deterioration Among Owner Households**

FY 2014 Goal:

- Maintain the existing housing stock for low and moderate income households and save demolition costs through the rehabilitation of existing owner occupied housing by continued funding of the Township's Home Improvement Loan Program
- Decrease the incidence of Lead Poisoning through lead paint reduction, mitigation and/or abatement activities through the Home Improvement Loan Program in coordination with the New Jersey Department of Community Affairs Lead Abatement regulations.

### **Goal-Improve and Maintain Infrastructure**

FY 2014 Goal:

- Improve the long term life and functionality of essential rights-of-way in low and moderate income neighborhoods through funding for street reconstruction and for the replacement of the roof on the Senior Center building

## **Goal- Support Public Services**

FY 2014 Goal:

- Improve the economic stability of low income households through the continued funding of Financial Counseling Services through the Jersey Counseling and Housing Agency
- Continue to assist the Gloucester Township Municipal Alliance to provide a variety of drug awareness and prevention activities.
- Continue to assist persons with disabilities and Senior citizens by providing transportation to shopping areas and other vital services

## **Goal – Economic Development Activities**

FY 2014 Goal:

- Improve the commercial facades through the implementation of the Commercial Façade Improvement Program
- Increase and create low to moderate income jobs through the creation of a Small Business Loan Program

## **Minority Business Outreach**

Gloucester Township shall encourage participation by minority-owned businesses in CDBG assisted activities and shall maintain records concerning the participation of minority-owned businesses to assess the results of its efforts and to complete the semiannual "Minority Business Enterprise Report" to HUD. Any contractor interested in bidding on jobs available under the Home Improvement Loan Program will receive an application package and, if qualified, will be included on a list of contractors to receive announcements about the availability of bid packages.

## **Comprehensive Planning Requirements**

To ensure compliance with the comprehensive planning requirements of the Consolidated Plan process, the Grants Administration Office reviews the process on an ongoing basis. The review ensures compliance with federal requirements concerning citizen participation and consistency of actions taken with those specified in Gloucester Township's "Citizen Participation Plan". Records documenting actions taken are being maintained for each program year.

## **Performance Measurement Plan**

In accordance with HUD's Community Planning and Development Notice 03-09, Gloucester Township has incorporated a Performance Measurement System designed to measure both the productivity and impact of the Community Development Block Grant Program. In accordance with the HUD Training Manual and Guidebook *Community Planning and Development Outcome Performance Measurement Framework*, and HUD Memorandum of May 15, 2006 from Assistant Secretary, Pamela H. Patenaude, Gloucester Township has developed the following:

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

Objectives:

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

Outcomes

- Availability / Accessibility
- Affordability
- Sustainability

The combination of these creates an Outcome Statement for each activity.

**FY 2014 CDBG activities** (Administration and Planning are excluded)

1. **Residential Housing Rehabilitation** (Activity: Housing Rehabilitation - Owner Occupied Residential)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #9 – ***Owner occupied units rehabilitated or improved***

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

2. **Public Services** (Activities: Jersey Counseling and Housing Agency, Municipal Alliance Against Alcoholism and Drug Abuse and Senior Transportation Bus Driver)

Outcome Statement: (Code SL-3)

Sustainability for the purpose of creating suitable living environments

Specific Outcome Indicators:

Indicator #2 – ***Public Service activities***

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

3. **Municipal Infrastructure projects** (Activity: Senior Center Roof Replacement)

Outcome Statement: (Code SL-3)

Sustainability for the purpose of creating suitable living environments

Specific Outcome Indicators:

Indicator #1 – ***Public facility or infrastructure activities***

- Number of persons assisted:
  - With new access to a facility or infrastructure benefit
  - With improved access to a facility or infrastructure benefit



- Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

**4. Economic Development Activities(Activity: Commercial Façade Improvement Program and Small Business Loan Program)**

Outcome Statement: (Code EO-3)

Sustainability for the purpose of creating economic opportunity

Specific Outcome Indicators:

Indicator #15 – **Jobs Created**

- Total Number of Jobs
- Total Number of Jobs Retained
- Businesses Assisted
  - New businesses
  - Business expansion

## **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

### **Program Year 5 (2014) Lead-based Paint response:**

Incidents of lead-based paint poisoning are not a statistically significant event in the Township of Gloucester. A significant portion of the Township housing stock was constructed after 1974. Inspectors involved in the Township's owner occupied housing rehabilitation program funded with CDBG, HOME or other State-funded programs are experienced in the detection and abatement of lead-based paint and each property built prior to 1978.

## Specific Housing Objectives

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

### Program Year 5 (2014) Specific Housing Objectives response:

#### HOUSING AND COMMUNITY DEVELOPMENT OBJECTIVES AND PRIORITIES

The following section outlines the housing program that Gloucester Township intends to continue over the next year. This program will be coordinated primarily to benefit low and moderate income persons. This program reflects priorities determined by public meetings, and consultation with Township and non-profit agencies.

In the Township, the Grants Administration Office, the Township's Community Development Consultant and the Mayor have the responsibility for the development of the FY 2014 Annual Action Plan and the specific activities and budgets. They have received consultation comments from Township departments, individuals, and non-profits. The final Annual Action Plan, proposed activities and budget are reviewed and approved by Township Council.

As a result of this process, the Township has adopted the strategy of promoting preservation of the existing housing stock with an emphasis on housing occupied by low and moderate income seniors. This housing priority reflects the fact that the Township has a younger overall housing stock but a growing senior population.

#### Housing Priorities, Activities, and Goals

##### Single Family Homeowner Housing Rehabilitation - CDBG and HOME Program Housing Rehabilitation:

Basis for Prioritization: Elimination of substandard housing is a high priority in the Township. The basis for this priority is the demand for assistance. Homeowner housing rehabilitation is seen as a means of preserving the existing, affordable housing stock, assisting elderly persons to remain self-sufficient in their own homes, and preserving neighborhood pride. Without this type of assistance, the housing stock in the older residential areas would deteriorate to an unsafe condition. The low income levels of some residents make it difficult for homeowners to retain ownership or make necessary repairs and conduct proper maintenance. For this reason, the Township's grants Administration Office will continue to administer the Home Improvement Program for low-income residents whose homes have major systems in need of replacement or rehabilitation.

Neighborhoods have traditionally been the fundamental building blocks of communities. The preservation of existing housing units has social and economic implications. People have personal investment in their home and in their neighborhood, and when this personal connection exists, viable and dynamic communities flourish.

Many studies have shown rehabilitation is a valuable activity due to its cost efficiency. The owner occupied housing rehabilitation program is a very cost effective means of providing and maintaining affordable dwellings.

Prioritizing this particular need will have positive effects for several segments of the population.

Objective: To eliminate, to the extent possible, housing code violations in the homes of the Township's low and moderate income residents, thereby providing affordable housing for this population.

Geographic Location: Township-wide for CDBG and/or HOME funds based on income eligibility.

FY 2014 Goals: The Township proposes to rehabilitate 12 owner occupied homes. This reduced goal is due to the significant reduction in the Township's CDBG allocation over the past few years and the fact that no Camden County HOME funds are allocated to the Township in FY 2014. There are currently fifteen (15) applicants on the waiting list.

Housing rehabilitation funds will also be used to fund the Township's "Senior Fix-It Program" for very low-income Seniors and disabled homeowners. Applicant's income cannot exceed 30% of County Median Income. Eligible residents may receive up to \$2,000 for minor repair work such as exterior painting, minor heating repairs, electrical, plumbing, door and window repairs or replacement and hand rails. There is a significant demand from these individuals due to their fixed incomes and limited resources or self-help skills.

Obstacles: Obstacles include insufficient State and Federal funding and poor financial credit of applicants needing additional funds. A significant obstacle is the new Lead Regulations. In the past few years, the level of rehabilitation activity for single family homes has increased. The Township has tried, in the face of decreasing CDBG and HOME funding, to maintain its level of funding for its housing rehabilitation program.

#### **Other Affordable Housing Programs**

- Camden County HOME Program funds will continue their program to **expand homeownership among low and moderate income households** with their Down Payment and Closing Cost Assistance Program for first-time homebuyers
- Camden County with HOME funds will assist two CHDO organizations with acquisition, rehabilitation and sale of 8 homes to first-time low income households.
- Camden County with HOME funds Will assist developers with the rehabilitation or creation of 75 units for low income renters.

## Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

### Program Year 5 (2014) Needs of Public Housing response:

1. The Gloucester Township Housing Authority does not own or maintain any public housing, and has no involvement with Section 8 vouchers or Section \* Housing Choice Vouchers aside from a HAP contract the Authority administers for HUD. The contract involved a 224-unit, Section 8 project-based development for seniors and the disabled called Franklin Square in Glendora.

The GTHA has several tax credit financed projects planned for completion in the next five years, including a 75-unit building for the elderly (anticipation completion 2015) and a 100-unit general occupancy building and a 75-unit building for the elderly (both anticipate completion 2015).

The GTHA also administers a financing program for income eligible home buyers.

### Gloucester Township does not contribute to funding resident initiatives in the GTHA.

Camden County does not have a County-wide PHA. Outside Gloucester Township, lower income populations are served by local public housing authorities in several municipalities throughout the County:

- The Housing Authority of the City of Camden administers a housing Choice Voucher program, more than 2,000 low-income housing units and a homeownership program.
- The Collingswood Housing Authority and the Clementon Housing Authority each offer public housing and Housing Choice Vouchers.
- Gloucester City provides 15 scattered-site single family homes for rent to lower-income and a complex for income-eligible seniors and the disabled.
- Cherry Hill operates a Housing choice Voucher program. The Township also requires a 20% set-aside in every multi-family development for low and moderate-income households.
- Pennsauken Township administers a Housing Choice Voucher program.

Each PHA has provided Camden County with copies of its Agency Plan, which is on file at the County Community Development Office.

2. Not Applicable

## Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

### Program Year 5 (2014) Barriers to Affordable Housing response:

No major impediments regarding fair housing or affordable housing that require action by Gloucester Township have been identified. The Township is aware of rising housing costs in the community and continues to fund its housing rehabilitation program, assisting low income households to cope with rising housing costs. An examination of 1990, 2000 and 2010 Census data documents that the number and percentage of minorities; Black, Asian, Other Minorities and Hispanics have increased throughout the Township during each Census period. The percentage of Hispanics has increased from 1.4% in 1990 to 5.6% in 2010, likewise Black, Asian and Other Minority ratios have made equal or more dramatic increases. In the past two decades the ratios for Blacks in the Township increased from 6.0% to 16.2%, for Asian/Pacific Islanders it increased from 2.0% to 3.7% and for Other Minorities the increase was 0.6% to 4.4%. Overall the minority population of Gloucester Township has increased by 15.5%. Clearly there are no discernible barriers to minorities in accessing housing throughout Gloucester Township.

Gloucester Township has continued to assist low income residents with debt and mortgage counseling services through their funding of the Jersey Counseling and Housing Agency. Gloucester Township continues to make certain its public policies are not discriminatory and consider policies in light of their impacts on housing affordability.

As previously stated, the Camden County Improvement Authority is working to improve the rate of participation in their home ownership program, especially by racial and ethnic members of the community. The County with an allocation of HOME Investment Partnership Program funds is also assisting in the rehabilitation of existing units and the creation of new affordable housing for both homeowners and renters throughout Camden County.

Gloucester Township will continue to fund its housing rehabilitation program, which assists lower income homeowners with maintaining their housing. Periodically the Township requests HOME funds from the County to increase the number of units it can complete.

In some cases the barriers to affordable housing are directly linked to Fair Housing. As part of its Fair Housing efforts, Gloucester Township has completed a draft Analysis of Impediments to Fair Housing Choice, (Dated April 2013) The AI identified four "potential impediments" and proposed actions.

1. The Township's increasingly diverse minority population may require language accommodations to ensure that all residents can access Township programs and services.

**Proposed Action:** *Conduct a four-factor analysis to determine the extent to which translation of vital documents is necessary to assist persons with limited English proficiency.*

2. Minorities, persons with disabilities and female-headed households with children have greater difficulty securing and sustaining affordable housing in the Township. **Proposed Actions:** *1. Continue to offer financial incentives toward the creation of new affordable housing opportunities with CDBG and HOME funds. (Because of limited funding to the Township this proposed action should and does come annually from the Camden County*

CDBG and HOME programs); 2. Fund homeownership counseling and financial management education for lower income households. (This is addressed through annual funding of the Jersey Counseling and Housing Agency, Inc. with Township CDBG fund; \$18,000 is being budgeted in FY 2014)

3. The Township's supply of decent, affordable housing is inadequate in terms of size, total inventory, cost and accessibility. **Proposed Action:** Continue CDBG-funded rehabilitation activities, such as the Township's Home Improvement Program and Senior Fix-It Program, to preserve and improve the quality of the existing affordable housing stock, where possible. (The Township has budgeted \$90,000 for Housing Rehabilitation in FY 2014, this represents 30% of the Township's CDBG and Program Income for this program year)

4. Although the Township targets redevelopment and revitalization activities to lower income areas where the need is greatest, it must seek balance with investing to create additional opportunities outside of these areas. **Proposed Actions:** 1. In developing policy priorities for the use of CDBG and HOME funds, the Township should give first priority to the use of funds for new multi-family rental developments in non-impacted areas. 2. The Township should prepare a written policy that encompasses the Site and Neighborhood Standard requirements at 24CFR983.6(b).

Gloucester Township is presently reviewing the Analysis of Impediment to Fair Housing Choice to determine additional actions to be undertaken in this area.

## HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

### **Program Year 5 (2014) HOME / ADDI response:**

The Township of Gloucester will not receive HOME Investment Partnership from Camden County during FY 2014.



## Specific Homeless Prevention Elements

1. Sources of Funds—identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—in a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—the jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—the jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

### Program Year 5 (2014) Specific Homeless Prevention Element response:

Housing needs of the homeless is a low priority in Gloucester Township. There are no homeless shelters or transitional housing facilities located in the Township. Local residents in need of Public Assistance are referred to the Camden County Board of Social Services.

The Township will continue to address the needs of the homeless, or persons who are about to become homeless through referrals to the following:

- Camden County Board of Social Services' Housing Assistance Office
- Volunteers of American Shelter for single males in Camden.
- Anna Sample Family Shelter in Camden.
- NJ Homeless Prevention Program
- YMCA's Solace shelter for victims of domestic violence

Issues and programs regarding homelessness in general in Camden County, including Gloucester Township, are administered through the Camden County Board of Social Services' Housing Assistance Office

Individuals or families seeking assistance for prevention or re-housing services must meet certain eligibility criteria, including

- Currently homeless or at risk of homelessness as defined by HUD
- Willingness to participate in an initial consultation and eligibility screening.
- Ability to provide required documentation to verify eligibility and determine level of assistance.

The intake worker will complete the on-line eligibility screening with the household seeking assistance using the NJ Helps tool. NJ Help determines the eligibility for the following programs:

- Food & Nutrition programs – SNAPS, WIC, End Hunger NJ
- Child & Family Resources – TANF, Childcare Assistance, Kinship Navigator, Earned Income Tax Credit
- Income Supports – General Assistance (GA)
- Health Insurance – Medicaid, NJ Family Care, Medicare
- Mortgage Insurance –NJ HOPE
- Utility Assistance – LIHEAP, Lifeline, USF
- Senior & Disability Services – Senior Prescription Assistance, HAAAD, CRPD, JACC, NJ Work Ability, AISA Community Care Alternative, Traumatic Brain Injury Waiver Program.
- Employment & Training – One Stop Career Center, Youth Corp, Self Employment Assistance, WIA Training, WDP Training.

The intake worker will also check eligibility for other mainstream benefits programs through the NJ Helps website.

All households enrolled in the program will be approved up to 3 months of financial assistance. Households may receive no more than two 3 month extensions based on a case by case determination.

### **Continuum of Care**

The Homeless Network Planning Council, Camden County Continuum of Care, is in the process of developing a centralized and coordinated assessment system in preparation for HEARTH. At this point, a centralized assessment system has not been approved; however, the HNPC anticipates finalizing the assessment and system within the next 12 months.

### **Emergency Solutions Grants**

Emergency Solutions Grant funds are awarded to community agencies through a request for proposals. Proposals are submitted for consideration to the Homeless Network Planning Council which makes its recommendations to the HSAC. The funding is distributed to social services providers who make their programs available to residents of all participating jurisdictions within the County.

## Emergency Shelter Grants (ESG)

### Program Year 5 (2014) Emergency Shelter Grants response:

NOT APPLICABLE

The Township of Gloucester does not receive ESG funding.

Camden County receives funds and administers the ESG program throughout the County. More specific information on the Camden County ESG program is narrated above.

## Community Development

Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

### Program Year 5 (2014) Non-Housing Community Development Needs response:

The following describes the goals for use of funds to meet important community development objectives in the Township of Gloucester.

#### **Non-Housing Priorities, Activities and Goals**

##### **Improve Public Facilities**

Public facilities in the Township of Gloucester are important for supporting the quality of life by providing spaces for the provision of services, the holding of events that bring the community together, and for addressing public safety concerns. They also meet needs for open space and recreation. The Township will continue to support efforts to address these community development needs.

Objective: To improve the quality of public facilities throughout the Township with an emphasis on those facilities to affect the Township's low and moderate income residents, primarily Seniors and the disabled.

Geographic Location: Township-wide

FY 2014 Goals: The Township proposes to replace the roof and interior flooring at the Gloucester Township Senior Community Center and to also investigate the need to construct a handicapped accessible baseball field at the Township recreation complex.

It is important that the Senior Community Center continue to provide the wide variety of social, educational and nutrition programs to this most vulnerable segment of the population.

The Township has no recreation fields dedicated expressly for the handicapped. The “Field of Dreams” project will combine Township CDBG funding with private funds to create this unique new facility.

**Improve Public Infrastructure**

Public infrastructure in Gloucester Township is generally well maintained, however street reconstruction in a Township as large as this is always a challenge. The Township has prepared a Capital Budget that includes the replacement of the roof on the Senior Center.

Objective: To improve the quality of public infrastructure in public facilities.

Geographic Location: Township of Gloucester Senior Center

FY 2014 Goals: The Township proposes to replace the roof on the Senior Center and replace flooring with FY 2014 CDBG funds.

Obstacles: The Township of Gloucester does not anticipate any obstacles. These improvements will be completed during Fiscal Year 2014.

**Assist Non-Profit and Township Public Service Providers**

While most Public Service in the Township are provided through the municipal budget or are provided through Departments of Camden County government, the Township of Gloucester has identified certain services that it believes are important to the quality of life for the lower income, Senior and disabled residents of the Township that deserve funding through the CDBG program. The services provided through the Jersey Counseling and Housing Agency in the areas of debt and mortgage counseling and those of the Gloucester Township Municipal Alliance with respect to drug prevention and awareness continue to be selected for funding because of the positive effect they have on this population. Additionally, continuation of the Township’s Senior Transportation Program has been selected to receive funds to finance the Senior Bus Driver.

Objective: To support services that improve the lives of low and moderate-income residents, Senior and disabled residents of the Township.

Geographic Location: Township-wide

FY 2014 Goals: The Township proposes to continue to fund the Jersey Counseling and Housing Agency, Inc. and the Municipal Alliance and to fund a portion of the Senior Bus Driver.

By assisting the Jersey Counseling and Housing Agency the Township shows its commitment to assisting low and moderate income residents in need of debt and mortgage counseling. With financial assistance from the Township, Jersey Counseling provides residents having financial difficulties with advice and resources. Based on past services, it is projected that 150 Township residents will benefit from this program.

The Township of Gloucester will continue to provide matching funds for the State grant to the Gloucester Township Municipal Alliance Against Substance Abuse, for support of programs

which provide drug prevention and counseling, self-esteem building, anti-bullying programs, anger management and parenting skills activities. These programs continue to benefit hundreds of elementary and secondary low and moderate income students and their parents.

By assisting with the costs of the Senior Bus Driver, the Township CDBG program is guaranteeing that this service will continue with no interruption in quality of services or cut backs in availability.

Obstacles: The Township of Gloucester does not anticipate any obstacles.

## Antipoverty Strategy

1. Describe the actions that will be taken during the next year to reduce the number of poverty level families.

### Program Year 5 (2014) Anti-Poverty Strategy response:

Poverty, while always a concern, is much less a problem in Gloucester Township as compared to Camden County as a whole. Gloucester Township's Poverty Rate is 5.4% as compared to the County's Rate of 11.4%. The poverty rate among Black, Asian and Hispanic is even more dramatic. The Poverty Rates for Black, Asian and Hispanic Households in Gloucester Township are 5.4%, 1.3% and 7.5% respectively, while the Rates for the same populations for the County are 20.8%, 12.0% and 23.9% respectively. Only the White population has a Poverty Rate of similar in both the Township and County; 5.4% compared to 6.4.

Gloucester Township has an unemployment rate slightly below the State of New Jersey but 1.6% below Camden County. Minority unemployment in Gloucester Township varies with Black, Asian and "two or more races" below the County average and Other Races and Hispanics being above the County ratios.

The Township's antipoverty strategy is described in more detail in the Consolidated Plan.

## **Non-Homeless Special Needs (91.220 (c) and (e))**

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

### **Program Year 5 (2014) Non-Homeless Special Needs response:**

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

Gloucester Township will continue to implement its Home Improvement Loan Program and Senior Fix-It Program to guarantee that all low income residents, many of whom are seniors, can reside in a code free home. Additionally, the Township is committed to continuation of the Senior Transportation Service Program that provides Seniors and the disabled with free transportation to shopping, doctor's appointments and other vital services by funding a portion of the Senior bus driver's salary. The Township also operates a Senior Center with local funds. This facility has been examined for needed renovations. Gloucester Township will consider using CDBG funding in FY 2014 for roof and interior renovations to the facility.

Victims of domestic violence are the second priority. These services are provided by the Township's Crisis Intervention Team. While no CDBG funds are being budgeted from FY 2014, this is only because funding from previous years is available to support these services throughout FY 2014.

The Township's third priority will be to assist handicapped persons, especially in the provision of access to housing and public facilities, as well as providing transportation. As previously stated the Senior Transportation Service is also to provide necessary transportation for the Township's disabled population.

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

Other housing and social services are provided to residents by the Camden County Department of Human Services, including homeless prevention programs narrated in the Homelessness section of this Action Plan.

## Housing Opportunities for People with AIDS

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

### Specific HOPWA Objectives

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

### Program Year 5 (2014) Specific HOPWA Objectives response:

NOT APPLICABLE

The responses below are limited to the use of HOPWA funds by the City of Camden Division of Housing Services in Camden County. As identified in greater detail in the Camden County Five-Year Consolidated Plan, the AIDS Coalition of Southern New Jersey, located at 100 Essex Avenue, Suite 300, Bellmawr, NJ 08031, is the primary provider of services for persons with HIV/AIDS in Camden, Gloucester, Burlington and Salem Counties, including medical case management, food, employment services, housing, support groups, legal assistance, transportation, and education assistance.



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

1. The City of Camden Division of Housing Services is the lead agency in the tri-county HOPWA Metropolitan Statistical Area (MSA), consisting of Camden, Gloucester and Burlington Counties. The administration of the HOPWA grant has been through a partnership between the City of Camden and the New Jersey Department of Community Affairs Office of HIV/AIDS Housing. During the next year, the City proposes to continue to utilize HOPWA to provide housing assistance vouchers to eligible clients under a Department of Community Affairs rental assistance program for HIV/AIDS individuals and their families. .
2. During the next year of the County's Action Plan, the Camden MSA will be provided housing vouchers to approximately 90 units of housing for HIV/AIDS clients and their families. These families will be receiving supportive housing assistance through the New Jersey Department of Community Affairs Office of HIV/AIDS Housing Unit. During the past year 97 clients were assisted, one being chronically homeless.
3. The Camden MSA will meet its specific objective by providing affordable housing in the coming year to 90 very low and low-income individuals with HIV/AIDS and their families in Camden, Gloucester and Burlington counties.
4. The Camden MSA did not provide assistance in: (1) short-term rent or mortgage and utility payment programs or (2) in-house facilities, such as community residences and SRO dwellings. Camden HOPWA MSA was strictly used for a rental assistance program administered through the City of Camden's Division of Housing Services. The program provides a significant benefit to improving access to safe and affordable housing and reducing the risks of homelessness.
5. The Camden MSA HOPWA program did not use any leveraged funds to address the needs of the clients and their families. However, 30% of the clients income paid for rent.
6. Camden County has the greatest number of HIV/AIDS cases in the Camden HOPWA MSA. Therefore Camden County receives the largest number of rental assistance vouchers in the program. As vouchers are provided to clients on the waiting list additional persons will be screened to receive housing vouchers.
7. There were no barriers encountered to report or actions affecting the delivery of the program. No recommendations have been received concerning program improvement.
8. The demand for decent, affordable housing for the HIV/AIDS population far exceeds the availability of resources provided to the Camden MSA. Other sources of funding should be acquired to leverage the current HOPWA funds to increase the level of service.

9. The Annual HOPWA Progress Report will be prepared and submitted to HUD this year. This report will specifically detail the number of clients served, ethnic and income analyses and a full program description and budget.

**Specific HOPWA Objectives**

The City of Camden will continue to administer the housing assistance program for HIV/AIDS clients in coordination with the New Jersey Department of Community Affairs Office of HIV/AIDS Housing. The provision of safe, decent, affordable housing for 90 HIV/AIDS clients and their families continues to be the goal of the program.