

GLOUCESTER  
TOWNSHIP, NJ

Community  
Development  
Block Grant  
Program

2020-2024 Five-Year  
Consolidated Plan and  
2020 Annual Action Plan

**DRAFT FOR PUBLIC REVIEW**

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# Executive Summary

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

### 1. Introduction

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

In order to continue to receive these funds for Fiscal 2020 the Township of Gloucester will submit its Five-Year Consolidated Plan and FY 2020 Annual Action Plan to HUD by August 15, 2020. The 2020-2024 Consolidated Plan has been prepared by the Township Grants Administration Office and its consultant, Triad Associates, to meet application requirements for the following grants and programs:

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

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

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

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

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

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

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

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

### Housing and Community Development Needs

1. Housing Needs
  - Retain existing housing stock – rehabilitation assistance for owner occupied housing
  - Debt/mortgage counseling – to head-off foreclosures and homelessness
  - Transitional housing for homeless and victims of domestic violence
2. Community Development Needs
  - Public Facilities/Infrastructure Improvements – leverage local funding for public and non-profit facilities for seniors, youth, homeless, domestic violence victims, food pantries, parks and recreational facilities, street, water, sewer and drainage improvements
3. Homeless and Special Needs
  - Improve coordination and communications among housing and supportive services providers – encourage the increase in communication and information sharing

- Transitional housing for homeless and victims of domestic violence

#### **4. Public and Assisted Housing Needs**

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

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

#### **5. Economic Development**

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

### **3. Evaluation of past performance**

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

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

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

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

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

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

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

## **5. Summary of public comments**

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

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

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

N/A - all comments were considered

**7. Summary**

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

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

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# The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	GLOUCESTER TOWNSHIP	
CDBG Administrator	GLOUCESTER TOWNSHIP	Grants Administration Office

Table 1– Responsible Agencies

### Narrative

### Consolidated Plan Public Contact Information

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

## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

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

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

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

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

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

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



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

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

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

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

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

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

**Table 2– Agencies, groups, organizations who participated**

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

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

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

N/A

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Camden County Division of Community Development	By assessing and addressing needs of homeless population in general and domestic violence victims and veterans in particular

**Table 3– Other local / regional / federal planning efforts**

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

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

**Narrative**

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

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

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

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

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

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Focus Group	Housing, homeless & service providers	Advertised in area newspaper and invitations sent to organizations. One organization sent a representative to the Focus Group, which lasted for more than an hour.	Overall need continues to grow. Homeowners try to balance their budgets and are struggling because cost of living is so high. Predatory lending is still happening and many homeowners are impacted especially those who are seniors and/or LMI.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community	Hearing held immediately after Focus Group to solicit input from general public. Ad was placed in area newspaper. No members of the public attended.	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Virtual Public Hearing	Non-targeted/broad community	Hearing held virtually to present preliminary budget and solicit feedback. Notice of meeting published in area newspaper.	TBD	TBD	
4	Public Meeting	Non-targeted/broad community	Final hearing held in conjunction with Township Council meeting to offer final opportunity for feedback on and Council approval of 5-year and 1-year plans.	TBD	TBD	

Table 4– Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

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

#### Housing and Community Development Needs

##### 1. Housing Needs

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

##### 2. Community Development Needs

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

##### 3. Homeless and Special Needs

- Improve coordination and communications among housing and supportive services providers – encourage the increase in communication and information sharing

##### 4. Public and Assisted Housing Needs

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

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

##### 5. Economic Needs

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

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

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



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

### **Describe the jurisdiction's need for Public Facilities:**

Gloucester Township has a need for improvements to or expansion of existing public and non-profit facilities that serve seniors, youth, the homeless and those at-risk for homelessness and domestic violence victims as well as food pantries, parks and recreational facilities.

### **How were these needs determined?**

Needs were determined through consultation with local organizations and various departments of Township government. These needs were confirmed through on-site facility visits and staff knowledge of the public and non-profit facilities in the Township.

### **Describe the jurisdiction's need for Public Improvements:**

The Township has a need for improvements to streets, water lines, sewer lines and drainage systems.

### **How were these needs determined?**

Needs were determined through consultation with local residents and various departments of Township government. These needs were confirmed through on-site infrastructure inspections and by staff knowledge of the Township's infrastructure.

### **Describe the jurisdiction's need for Public Services:**

Low- and moderate-income residents of Gloucester Township have the following needs:

- Transportation for seniors
- Financial education/counseling
- Food
- Support structure for victims of domestic violence
- Reliable source of information and referral

### **How were these needs determined?**

Needs were determined through consultation with residents, local organizations and various departments of Township government. These needs were confirmed through anecdotal experience of the CD program's long-tenured staff.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

The housing market in Gloucester Township has a diverse housing stock that caters to a variety of household incomes and types. The most significant finding is that 53.37% of renter occupied housing units or households are currently paying more than 30% of household income on rent. Additionally, 31% of homeowners are also cost burdened, paying more than 30% of household income on owner housing costs. The multifamily housing units (3+ units per building) that makes up approximately 19.56% of the housing stock in Gloucester Township is largely one or two bedrooms which does not cater to large families. The owner-occupied housing stock makes up approximately 73.65% of the housing stock with renters occupying nearly 26.35% of the housing.

Most of the development in Gloucester Township occurred between 1970 and 1979 when approximately 27% of the housing stock was constructed. Rapid development continued through the 1980's during which time another 18% of the housing stock was built. An older housing stock leads to issues such as lead paint concerns, maintenance issues, and improving efficiency. The number of housing units in Gloucester Township increased by 4.2% from 2000 to 2017. This growth has been spread across the Township. If Blackwood-Clementon Road is the border between the north and south halves of the Township, then 12,045 units (47.64%) are in North Gloucester Township and 13,239 (52.36%) are in South Gloucester Township. In addition, since 2010, the majority of new units (408,71.33%) have been in South Gloucester Township.

The current gap in affordable housing include: seniors, physically disabled, and those with special needs: such as those suffering from chronic mental illness, chronically homeless individuals, HIV residents are in the greatest need.

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

### Introduction

The following section discusses the number of businesses located in Gloucester Township as well as the resident labor force in the township. Gloucester Township is a suburban community that relies on business located both inside and outside of the community for employment. Despite this fact there is a significant amount of business and jobs located in Gloucester Township.

### Economic Development Market Analysis

Recently in Gloucester Township a significant amount of economic activity has occurred with the construction and development of the Gloucester Township Outlet malls. It is expected that spin off retail and hotel development will occur after the opening of the outlet malls which will continue to generate economic activity in the Township.

### Business Activity

The majority of businesses located in the Township are among the Education and Health services which make up approximately 22% of the workers and 25% of the jobs as well as the Retail Trade jobs making up approximately 14% of workers and 17% of jobs. Both of these industries are exporting worker to nearby communities to fulfill the regional demand for these sectors. The business sectors that are importing workers from other communities include manufacturing, construction and arts, entertainment and accommodations.

### Economic Development Market Analysis

### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	81	2	0	0	0
Arts, Entertainment, Accommodations	3,431	1,781	12	15	4
Construction	1,520	758	5	7	1
Education and Health Care Services	6,335	2,927	22	25	3
Finance, Insurance, and Real Estate	2,097	437	7	4	-3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Information	572	81	2	1	-1
Manufacturing	1,965	1,026	7	9	2
Other Services	1,159	708	4	6	2
Professional, Scientific, Management Services	2,690	483	9	4	-5
Public Administration	0	0	0	0	0
Retail Trade	4,141	2,005	14	17	3
Transportation and Warehousing	1,241	280	4	2	-2
Wholesale Trade	1,514	470	5	4	-1
Total	26,746	10,958	--	--	--

**Table 5 - Business Activity**

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

**Labor Force**

Total Population in the Civilian Labor Force	36,346
Civilian Employed Population 16 years and over	33,495
Unemployment Rate	7.92
Unemployment Rate for Ages 16-24	21.16
Unemployment Rate for Ages 25-65	5.48

**Table 6 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	7,990
Farming, fisheries and forestry occupations	1,845

Occupations by Sector	Number of People
Service	3,050
Sales and office	9,380
Construction, extraction, maintenance and repair	2,550
Production, transportation and material moving	1,495

**Table 7 – Occupations by Sector**

Data Source: 2011-2015 ACS

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,075	51%
30-59 Minutes	11,875	38%
60 or More Minutes	3,675	12%
<b>Total</b>	<b>31,625</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2011-2015 ACS

### Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	980	230	620
High school graduate (includes equivalency)	8,110	725	2,085
Some college or Associate's degree	9,485	660	1,630
Bachelor's degree or higher	9,305	315	1,265

**Table 9 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	8	160	135	220	654
9th to 12th grade, no diploma	605	240	363	715	1,145
High school graduate, GED, or alternative	1,595	2,435	2,140	6,350	3,730
Some college, no degree	2,520	1,960	1,825	3,870	1,285
Associate's degree	343	785	1,180	2,150	308
Bachelor's degree	885	2,265	1,690	3,845	785
Graduate or professional degree	30	755	865	1,465	495

**Table 10 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	58,261
High school graduate (includes equivalency)	109,808
Some college or Associate's degree	122,096
Bachelor's degree	189,008
Graduate or professional degree	166,965

**Table 11 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The major employment sectors include *Education and Health Care Services* which comprise nearly 22% of the workforce and *Retail Trade* which makes up 14% of the workforce. *Arts, Entertainment, and Accommodations* and *Professional, Scientific and Management Services* make up approximately 12% and 9% of the workforce.

**Describe the workforce and infrastructure needs of the business community:**

Currently the unemployment rate in the community is 7.92% according to the 2011-2015 American Community Survey, higher than the County. The unemployment rate for persons aged between 25 and 65 is 5.48% is significantly less compared to the population aged 16 to 24 which reports 21.16% unemployment rate.

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

Currently the Township is working on mitigating the impact of COVID-19 public health crisis on existing and potential new local businesses, and the community as a whole.

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

Currently the resident workforce in the community aligns with the number of jobs in the community. There is a slight excess of workers among the education and health care services, finance insurance and real estate, professional, scientific and management services, transportation and warehousing than the number of jobs. There is an excess of jobs and not enough workers among arts, entertainment, accommodations, as well as construction, and retail trade jobs.

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

Courses are available at the Camden Community College are as follows:

The Corporate Training Institute at Camden County College is a full-service business resource center, providing customized training solutions for business, government and non-profit organizations. They partner with employers by implementing customized training programs for the current workforce and providing training to the unemployed to support employer hiring demands. Additionally, they have access to over 100 highly credentialed, industry – experienced training consultants with varied backgrounds and technical real-world experience. As part of this Institute, the NJBIA Basic Skills Training has been made available through a partnership between the New Jersey Business & Industry Association (NJBIA), the New Jersey Community College Consortium for Workforce and Economic Development, and the NJ Department of Labor and Workforce Development. Participants must be currently employed in the state of New Jersey. Public employees and those who are unemployed are not eligible to participate. The training programs included through this program are as follows: PC Skills – Windows, Outlook, Excel, Word, PowerPoint, Communications – Verbal & Written, Customer Service, English as a Second Language, Spanish in the Workplace, Mathematics and Measurement.

Camden County Community College Corporate Training Institute is available for employers to train current employees with skills necessary. Individual programs are available by contacting the Camden County Community College Blackwood branch located in Gloucester Township.

The Camden County Workforce Investment board facilitates the training of employees, basic skills training, grants as well as recruitment and employee screening with one stop career centers.

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

Yes

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

All of Camden County, including Gloucester Township, is included in Greater Philadelphia’s Comprehensive Economic Development Strategy, which was prepared by and is being implemented by the Delaware Valley Regional Planning Commission.

The Gloucester Township Economic Development Corporation (EDC) oversees an aggressive economic development program and strives to improve the economic climate in the township by attracting new businesses and helping existing businesses expand. In conjunction with the EDC, the Township offers a variety of services to resident firms, developers, and potential relocation prospects, including financial assistance and



assistance at the regional and State level, as well as negotiating the permitting and funding processes. Currently a priority has been placed on business attraction, Arts District development, and festivals and events such as the Annual Business Breakfast and Annual Food & Craft Beer Event. Unfortunately, the events have been canceled or postponed due to the need for COVID-19 precautions.

Other strategies for supporting improved economic conditions in the township are as follows:

Several areas of the township have been designated as redevelopment areas under the Local Redevelopment and Housing Law. Declaring an area in need of redevelopment allows for financial incentives for redevelopment projects, including granting tax exemptions and abatements as part of a comprehensive strategy to attract new development and redevelopment. Redevelopment areas in the township include Blackwood West and Lakeland.

- The Township's commercial and industrial tax abatement program is a "phase-in" of property taxes over five years for new projects, or the rehabilitation and/or expansion of existing commercial and industrial properties.
- Payment in Lieu of Taxes (PILOT) Program is a form of a long-term tax exemption in which the developer pays an annual service charge to the Township in the place of local property taxes. The municipality may base the amount of the PILOT on a percentage of a project's total cost over the term of the exemption or a percentage of the project's gross revenue which may fluctuate depending on the financial success of the project. In either case, the Township aims to reduce the amount of money a redevelopment project would be responsible for in property taxes.
- In addition to tax exemptions and abatements, the Gloucester Township Economic Development Corporation acts as a link to Camden County College's New Jersey Workforce Development Partnership. Camden County College can help businesses to obtain public funds to pay for training to upgrade employee's skills.

## **Discussion**

See above.

## MA-50 Needs and Market Analysis Discussion

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

In Gloucester Township, 73.37% of occupied housing units are owner-occupied and 26.63% are renter occupied. Nearly 95% of owner -occupied units are single family homes, while 71.2% of renter-occupied units are in multi-unit structures or mobile homes. Out of the thirteen Census Tracts in the Township, 11 are majority owner-occupied, 5 of those have owner occupied rates of over 85% of all occupied housing units (6082.05,6082.06,6084.01,6084.02, and 6084.03). Only 3 tracts have over 10% of owner-occupied units in multi-unit structures.

Four out of the thirteen census tracts have a majority of their rental units in single family homes. Two of those tracts have 100% of their rental units in single family homes, these tracts though have under 50 rental units in them the two lowest amounts of rentals by tract in the Township. Four tracts have over 80% of rentals in multi-unit structures or mobile homes, they are tracts (6082.06,6082.09,6082.11, and 6084.02).

9,240 households in Gloucester Township are cost-burdened, meaning they pay more than 30 percent of their income on housing costs. This accounts for 39.6% of all households according to the 2011-2015 Comprehensive Housing Affordability Strategy. 34.6% of owner households and 53.8% of renter households are cost burdened. Renters clearly have more probability of being cost burdened versus owners in Gloucester Township.

The majority of households (7,790 households or 68.6%) in Gloucester Township making less than 100% of the HUD Area Median Family Income are cost burdened. Of those cost-burdened, 51.7% (4,025 households) are severely cost-burdened, meaning they spend 50% or more of their income on housing. Of all households in Gloucester Township, 17.6% are severely cost-burdened, 26.1% of renters and 14.6% of owners.

87.5% of households making less than 30% of the Area Median Family Income, are cost burdened and 91.8% of those households are severely cost-burdened. 84.6% of renters making less than 30% of the Area Median Family Income, are cost burdened and 93.2% of those households are severely cost-burdened. 87.45% of owners making less than 30% of the Area Median Family Income, are cost burdened and 90.4% of those households are severely cost-burdened. As incomes increase from 30% HAMFI the amount of cost-burdened families decreases, as 85.38% of households in the 30-50% HAMFI are cost burdened, 63.94% of households in the 50%-80%HAMFI are cost burdened, and 41.62% of those making 80%-100% HAMFI.

Higher percentages of renter-households in Gloucester Township are cost burdened compared to owners. A majority (53.8% and 3,305 households) of all renter's households are cost-burdened. Though rates are even higher for those making under the median income, 69.9% of renters making less than 100% HAMFI are cost burdened, 34.7% of all renters in that income category are severely cost burdened. 26.1% of all renters are severely cost-burdened. And though 34.6% of all owners are cost burdened, 67.6% of owners making less than the HUD Area Median Family Income are cost burdened, 35.9% of owners making (0%-

100% HAMFI) are severely cost burdened a rate even higher than renters in the same income bracket. What causes these numbers to vary overall is that the majority of owners make over the Area Median, while very few renters do. 60.6% of all homeowners in Gloucester Township make over the area median income while only 24.6% of renters do, so the weight that the income categories give to the overall number are very different. While overall renters have higher rates of cost burden, when just looking at those under median income both renters and owners have very similar struggles with the amount of their income going toward housing which is a major issue in Gloucester Township.

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

Minority concentration is considered an area with a minority population exceeding the total percentage of that group for the entire jurisdiction, in this case the Urban County, by 10 percent or more. In Gloucester Township Black residents account for 15.1% of the population. Two census tracts have a concentration of black residents of 31.4% of the tract population and 26.5% of the tract population. These are the only two areas of minority concentration in the Township.

One way to consider racial distribution in a community is to look at the dissimilarity indices for an area. Dissimilarity indices measure the separation or integration of races across all parts of the Township. The dissimilarity index, based on 2013-2017 American Community Survey compares the integration of racial groups with the white population of the Township on a scale from 0 to 100%. The values of the dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups in question, and a value of 100 representing perfect segregation between the racial groups. Dissimilarity Index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

The Black population is the largest minority group in the Township and compared to the White population has a dissimilarity index of 32.41, meaning that 32.41% of the white population would need to move to another neighborhood so that White and Black populations would be more evenly distributed in the Township. The Hispanic population is the second largest minority population, and has a White/Hispanic dissimilarity index of 25.91. The Asian population is the third largest minority population in the Township, and compared to the White population had a Dissimilarity Index of 33.41. The only other minority group with more than 1,000 residents of the Township, are those that are two or more races, this Dissimilarity Index compared to the White Population is 40.14. The dissimilarity Index of White/Black, White/Asian, and White/Hispanic indicate a low level of segregation in Gloucester Township. All other minority groups have relatively small populations, which introduces some error into the calculation of the dissimilarity indices.

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

The residential market in the area with the highest concentrations of minority populations has previously had a significant number of houses currently in the foreclosure and pre-foreclosure process indicating an unstable market.

**Are there any community assets in these areas/neighborhoods?**

Camden County Community College and The Gloucester Township Community Park is located among the two census tracts that have the highest percentage of minority populations.

**Are there other strategic opportunities in any of these areas?**

Township has several economic development projects in various stages of planning and implementation that would benefit the residents of these areas, including a new outlet mall and the upcoming addition of a Dave & Busters and a trampoline fun plex to the mall footprint.

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

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

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

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

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

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

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

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

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

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# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

It is the intention of the Gloucester Township to invest its limited federal Community Development Block Grant funds in ways that will garner long term, sustainable results. For this reason, the Township has carefully examined its needs for Affordable Housing Development, Preservation of the Existing Housing Stock, Programs to Foster Homeownership, Renovation of Public Facilities and Infrastructure, Public Safety, Public Services and Economic Development. An examination of existing services, housing and the funding sources available to sustain them, with or without Community Development Program assistance, was examined.

Since Public Service activities cannot receive more than 15% of the Community Development Block Grant allocation, the Township elected to continue its course of primarily funding financial counseling to mitigate poverty and prevent homelessness and to support a senior transportation service.

The housing rehab program remains the highest priority because it's an area of need where the limited program funds can make a difference.

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

### Geographic Area

Table 12 - Geographic Priority Areas

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



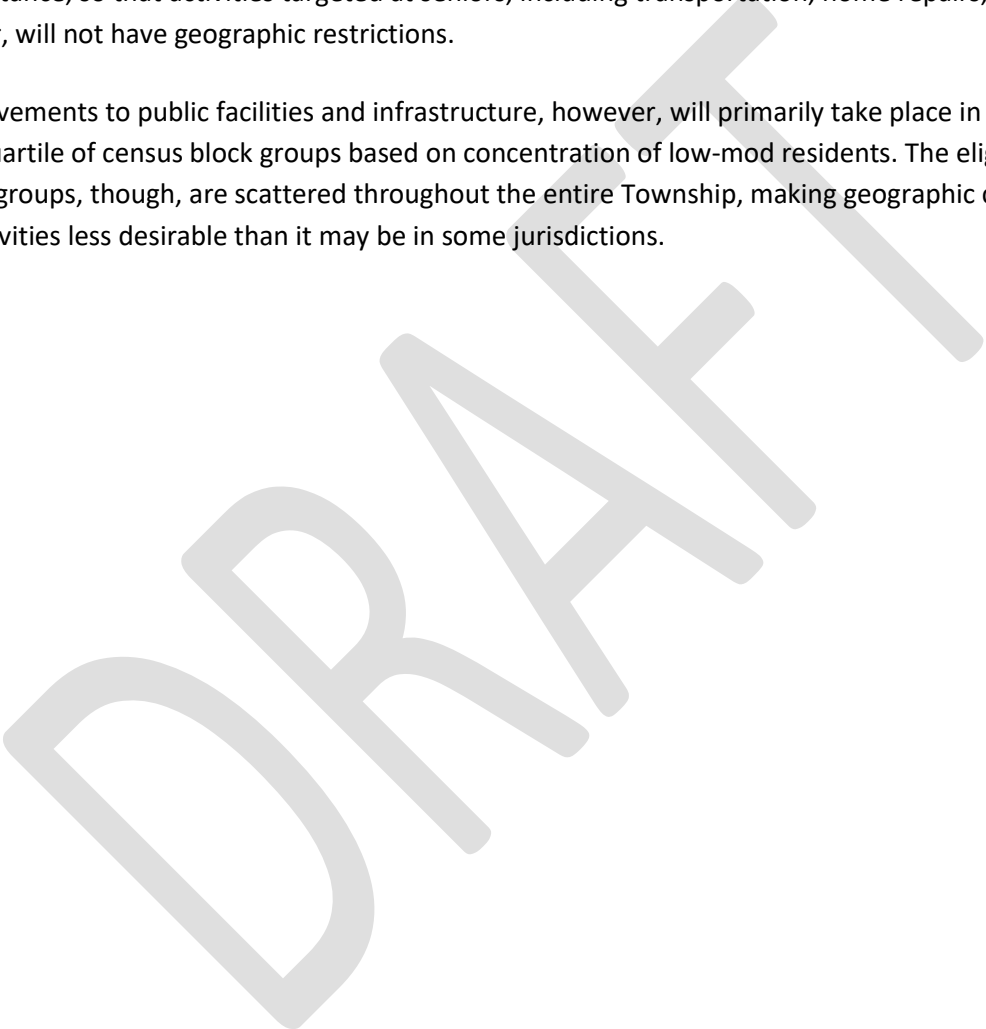
Are there barriers to improvement in this target area?	
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**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

It is anticipated that many of the activities supported with HUD funds will be available to eligible residents throughout the Township. The jurisdiction’s elderly residents live throughout the Township, for instance, so that activities targeted at seniors, including transportation, home repairs, the senior center, will not have geographic restrictions.

Improvements to public facilities and infrastructure, however, will primarily take place in the Township’s top quartile of census block groups based on concentration of low-mod residents. The eligible census block groups, though, are scattered throughout the entire Township, making geographic concentrations of activities less desirable than it may be in some jurisdictions.



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

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing: Housing rehab
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Owner-occupied housing rehab
	<b>Description</b>	Provide grants and loans to income-eligible homeowners for housing rehab projects, both large and small.
	<b>Basis for Relative Priority</b>	This need was assigned a High priority based on past success of the rehab program and ongoing need as measured by a waiting list and consistent resident interest in the program. Aspects of the program that make it an efficient use of CDBG funds include homelessness prevention, preservation of housing stock and maintenance of property values and neighborhoods.
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Improve non-profit facilities
	<b>Description</b>	During the planning process for this Consolidated Plan, the Township has been made aware of ongoing maintenance and upgrades needed by at least one non-profit serving the Township.
	<b>Basis for Relative Priority</b>	Because the facility serves a particularly vulnerable population and because the improvements needed are both within the scope of the Township's CDBG budget and would prevent further facility deterioration, this need has been given a high priority for CDBG funding.
<b>3</b>	<b>Priority Need Name</b>	Public Services (Non - Homeless Special Needs)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly

	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Public services
	<b>Description</b>	Two ongoing needs among Township residents are transportation for the growing senior population and the need for financial education to stave off foreclosure, bankruptcy and other financial distress. It is anticipated that during the 5-year duration of this Consolidated Plan, other public services will also be deemed both crucial and within the scope of this program's ability to help.
	<b>Basis for Relative Priority</b>	<p>For many township seniors, the transportation provided by the Township's CDBG program is indispensable for their daily lives. Food shopping, doctors' appointments and other necessities are within reach because of the Township senior bus service. Since the service is both important and affordable, it is a high priority for the Township's CDBG funds.</p> <p>Likewise, the financial education program provided by Jersey Counseling, a local non-profit, with CDBG funds. Each foreclosure or other financial disaster that can be prevented saves not only vulnerable families from added hardship and a loss of autonomy, but saves the local safety net from needing to provide goods and services to that family.</p>
4	<b>Priority Need Name</b>	Public Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Other
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Public housing assistance
	<b>Description</b>	Support for Public Housing tenants and facilities

	<b>Basis for Relative Priority</b>	Support for this vulnerable population is deemed important, but major capital projects are beyond the scope of Gloucester Township's limited CDBG appropriation. The Township will continue to support Housing Authority efforts to serve its clients, including funding for smaller improvement projects when possible.
5	<b>Priority Need Name</b>	Economic Development Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Other
	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Planning & Administration
	<b>Description</b>	Develop economic opportunities for low income residents through targeted redevelopment that creates jobs and provides needed services. Provide assistance to businesses for commercial rehabilitation and security improvements.  Job Training  Commercial Revitalization
	<b>Basis for Relative Priority</b>	While improving the earning power of and employment opportunities for the Township's low-mod residents is always very important and highly desirable, it is even more important over the next five years to mitigate the impacts of the COVID-19 public health crisis. For this reason, economic development has been given a high priority for local CDBG funds.
6	<b>Priority Need Name</b>	Public infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development

	<b>Geographic Areas Affected</b>	Other
	<b>Associated Goals</b>	Infrastructure improvements
	<b>Description</b>	Improvements to streets, sewer & water lines, sidewalks and other public infrastructure within low-mod residential areas.
	<b>Basis for Relative Priority</b>	While a need exists for infrastructure improvements throughout Gloucester Township and while these improvements can have a major impact on residents and neighborhoods, the current level of CDBG funding to the Township precludes any major improvement projects using only CDBG funds. It is anticipated that CDBG funds will be used for smaller projects in eligible neighborhoods or to be combined with other funding sources for larger projects there.
7	<b>Priority Need Name</b>	Planning & Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	Other Other
	<b>Associated Goals</b>	Planning & Administration
	<b>Description</b>	Grant management for CDBG Program in a manner that complies with all HUD regulations. Also, general planning for community development.
	<b>Basis for Relative Priority</b>	Compliant program operation is necessary to continue to bring the benefits of the CDBG program to Gloucester Township.

## **Narrative (Optional)**

### **Five-Year Plan Objectives and Priority Levels based on Identified Needs**

The *Consolidated Plan* documents housing and community development priorities to be used as a guide to achieve a series of objectives over a five-year period, from Fiscal Year 2020 to Fiscal Year 2024. Each Need/Objective is addressed by one or more five-year measures based on an analysis of the Needs identified by the staff, Township Administration and responsible Departments.

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

**Introduction**

Gloucester Township anticipates receiving \$306,188 in 2020 CDBG Entitlement funds. In addition, the Township will be using \$10,000 in Prior Year Resources and anticipates \$50,000 in Program Income.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	306,188	50,000	10,000	366,188	1,224,752	

Table 14 - Anticipated Resources



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

The federal CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning and administration. As it has in previous years, Gloucester Township will partner with other public agencies and non-profit organizations with similar goals to leverage resources and maximize outcomes in housing and community development.

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

N/A

**Discussion**

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
GLOUCESTER TOWNSHIP	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
JERSEY COUNSELING AND HOUSING DEVELOPMENT INC	Non-profit organizations	public services	Jurisdiction
CAMDEN COUNTY WOMEN'S CENTER	Non-profit organizations	Homelessness	Region
GLOUCESTER TOWNSHIP HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction

**Table 15 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

While a wide variety of government and non-profit entities exist to meet the needs of Township residents, all face fiscal challenges compounded by continued high demand for services. Over the course of the 5 years covered by this Consolidated Plan, Gloucester Township plans to partner with a number of these entities to strengthen their ability to address unmet needs.

The Township will implement the Consolidated Plan through its Grants Administration Office and other departments, including Public Works and Community Services. Non-government partners will include area non-profits and the public housing agency.

Gloucester Township's Grants Administration Office is the clearinghouse and facilitator for the activities described in its 2020-2024 Consolidated Plan. As the local unit of government, the Township is empowered to apply for and administer CDBG funds. The Grants Coordinator oversees the

administration of all CDBG activities. The Grants Administration Office also applies for and administers other funding sources, ensuring all resources are highly integrated and administered efficiently. The Office is responsible for:

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

The major gap continues to be that resources and staff are below levels needed to optimally operate programs. Coordination with County and regional providers ensure that overlap of missions is minimized and facilitates more efficient use of resources.

Additionally, the examination of the gaps in the service delivery system is an ongoing effort by the Camden County Department of Social Services as well as the Comprehensive Emergency Assistance Strategy (CEAS) Committee and Continuum of Care agencies. These agencies will continue to evaluate the needed services. Though these entities work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts continue to seek new ways to better serve their target populations and the general public.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

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

**Table 16 - Homeless Prevention Services Summary**

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

Through coordination by the Continuum of Care entity, Camden County, including Gloucester Township, has established a support network for homeless residents, including chronically homeless, families with children, veterans and their families, victims of domestic violence and unaccompanied youth. This network covers a wide spectrum, including prevention, shelter, case management, referrals, transitional housing, soup kitchen and food pantry and linkages to workforce development programs.

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

The strength of the support network is that its component organizations are consistently staffed by competent, dedicated professionals and volunteers driven to make a difference where they can. The cooperation and coordination within the network maximize efficiency and, thus, the likelihood of positive outcomes for those it serves.

Gaps in the support system exist largely because of widespread and chronic shortfalls in resources. Service providers are regularly stretched to capacity, even those with a strong volunteer component.

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

The strategy is to keep the channels of communication and the culture of cooperation going strong so that resources can be leveraged and efficiency optimized.

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

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner-occupied housing rehab	2020	2024	Affordable Housing	Township-wide	Affordable Housing: Housing rehab	CDBG: \$405,000	Homeowner Housing Added: 35 Household Housing Unit
2	Improve public facilities	2020	2024	Homeless Non-Housing Community Development	Township-wide	Public facilities - non-profit agencies	CDBG: \$75,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13180 Persons Assisted
3	Public services	2020	2024	Non-Housing Community Development	Township-wide	Public Services (Non - Homeless Special Needs)	CDBG: \$350,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
4	Public housing assistance	2020	2024	Affordable Housing Public Housing	Township-wide	Public Housing	CDBG: \$250,000	Rental units rehabilitated: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Infrastructure improvements	2020	2024	Non-Housing Community Development	Low-mod census areas	Public infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13180 Persons Assisted
6	Planning & Administration	2020	2024	Planning & Administration	Township-wide Low-mod census areas	Economic Development Opportunities Planning & Administration	CDBG: \$350,000	Other: 1 Other

Table 17 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Owner-occupied housing rehab
	<b>Goal Description</b>	Loans and grants to income-eligible homeowners for necessary housing repairs.
2	<b>Goal Name</b>	Improve public facilities
	<b>Goal Description</b>	Park improvements and grants to local non-profits providing services to eligible populations so that they may improve the quantity and quality of the services they provide.
3	<b>Goal Name</b>	Public services
	<b>Goal Description</b>	Grants to local non-profits and government departments to provide non-housing community services to eligible populations.
4	<b>Goal Name</b>	Public housing assistance
	<b>Goal Description</b>	Grants to Gloucester Township Housing Authority to make property improvements
5	<b>Goal Name</b>	Infrastructure improvements
	<b>Goal Description</b>	Public infrastructure projects in low-mod census block groups

6	<b>Goal Name</b>	Planning & Administration
	<b>Goal Description</b>	Operation of the CDBG program in a manner that complies with all HUD regulations.

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

As indicated in the table above the City proposes to assist in the provision of affordable housing through several programs and activities.

- Owner Occupied Housing Rehabilitation for 50 home owners of all income categories over 5 years
- Rental Housing Rehabilitation through the Gloucester Township Housing Authority for 15 existing affordable rental units over 5 years.

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

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

The Township will continue to implement the following initiatives to reduce the hazards of lead-based paint in homes occupied by LMI households:

- A grant/loan program to finance lead hazard reduction in housing units occupied by LMI households.
- Educational programs on lead poisoning hazards for the general public.
- In conjunction with any application for housing rehabilitation, units will be tested for the presence of lead-based paint and hazard reduction will be required as part of any rehabilitation project.
- Housing inspectors will continue to be trained in lead paint hazard detection and safe remediation
- Pursue all available State and federal funding for lead-based paint abatement

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

Lead risk assessments are required for all rehab projects on pre-1978 housing in which paint will be disturbed. Rehab specifications are prepared by individuals trained to recognize lead paint hazards and in the proper ways to reduce them. Likewise, rehab work is monitored by individuals trained in the procedures for lead-safe work practices, interim controls and abatement.

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

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

Poverty is a function of income, which is related to education, job training and employment. In support of improved economic conditions, the Gloucester Township Economic Development Corporation (EDC) oversees an aggressive economic development program and strives to improve the economic climate in the township by attracting new businesses and helping existing businesses expand. In conjunction with the EDC, the Township offers a variety of services to resident firms, developers, and potential relocation prospects, including financial assistance and assistance at the regional and State level, as well as negotiating the permitting and funding processes.

Other strategies for supporting improved economic conditions in the township are as follows:

- Several areas of the township have been designated as redevelopment areas under the Local Redevelopment and Housing Law. Declaring an area in need of redevelopment allows for financial incentives for redevelopment projects, including granting tax exemptions and abatements as part of a comprehensive strategy to attract new development and redevelopment. Redevelopment areas in the township include Blackwood West and Lakeland.
- The Township's commercial and industrial tax abatement program is a "phase-in" of property taxes over five years for new projects, or the rehabilitation and/or expansion of existing commercial and industrial properties.
- Payment in Lieu of Taxes (PILOT) Program is a form of a long-term tax exemption in which the developer pays an annual service charge to the Township in the place of local property taxes. The municipality may base the amount of the PILOT on a percentage of a project's total cost over the term of the exemption or a percentage of the project's gross revenue which may fluctuate depending on the financial success of the project. In either case, the Township aims to reduce the amount of money a redevelopment project would be responsible for in property taxes.
- In addition to tax exemptions and abatements, the Gloucester Township Economic Development Corporation acts as a link to Camden County College's New Jersey Workforce Development Partnership. Camden County College can help businesses to obtain public funds to pay for training to upgrade employee's skills.

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

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

**The Camden County Workforce Investment Board**

The Camden County Workforce Investment Board (WIB), which is responsible for policy making and planning for workforce development activities in Camden County, was formed in response to a state directive for the creation of workforce policymaking, planning and implementation entities at the local level that will “develop policies to encourage workforce readiness institutions to transcend their historically narrow roles and to collaborate as a single system designed for the good of the customer...and to design a system that affords opportunity to all those served by the system.”

**Camden County Resource Center**

The Township’s center for job training and placement is the Camden County Resource Center. The Center is one of nine agencies that work in partnership as Camden County’s One Stop Career Center System, a customer-driven and outcome-based system designed to assist individuals in reattachment to the Labor Force. The system’s customers are both employers seeking qualified workers and individuals seeking appropriate employment. By providing easy access to a complete array of labor market and work preparation services, including training opportunities for specific jobs, as well as related supportive services available regardless of funding sources to both job seekers and employers, the Resource Center and its partners in the system support business growth by connecting employers to a well-prepared labor force.

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## **SP-80 Monitoring - 91.230**

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

Performance monitoring is an important component in the long-term success of the Consolidated Plan. The Township, through the Grants Administration Office, has developed standards and procedures for ensuring that the recipients of CDBG funds meet the purposes of the legislation and regulations.

The Office oversees the Township's housing and community development programs and is responsible for all performance measurement activities. The Office has incorporated HUD's Performance Measurement standards into the process of awarding funds, allocating resources and obtaining progress and completion reports. The monitoring procedures under this Plan will continue to build upon existing monitoring systems used by the Township, which have proven successful.

The Grants Office is responsible for overseeing the implementation of public improvement and facilities projects in targeted areas, implements a housing rehabilitation program for low- and moderate-income homeowners and monitors third-party sub-recipients of CDBG funds.

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

- 1) Objectives of the Housing and Community Development Act and the National Affordable Housing Act are met,
- 2) Program activities are progressing in compliance with the specifications and schedule for each program,
- 3) Recipients are in compliance with other applicable laws, implementing regulations, etc.
- 4) That the housing rehabilitation program is in conformance with: Section 504 Handicapped Accessibility, Section 106 Historic Preservation, Housing Quality Standards, Lead-Based Paint regulations and Displacement / Relocation regulations

The Grants Administration Office will review all proposed activities for eligibility per statutory and regulatory requirements and for meeting identified needs in this Plan.

Action Plan activities will be monitored through the use of checklists and forms to facilitate uniform monitoring. Each year the Office re-examines the forms used to determine what revisions are necessary. Each description of projects and activities will contain the specific performance measures by which the project will be evaluated.

Fiscal monitoring will include review and approval of budgets, compliance with Grant Agreements, approval of vouchers and reviews of fiscal reports and sub-recipient audits. The CDBG Program is annually included in the Township's Annual Financial Audit.

Monitoring of sub-recipients will occur through regular telephone and on-site monitoring visits. These visits will be conducted at least once a year. For public facilities and housing projects, site visits will be conducted at least every other year to assure benefit to low-income residents.

**Minority Business Outreach** - The Township will encourage participation by minority-owned businesses in CDBG assisted activities and will 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. Qualified minority contractors are encouraged to bid on properties participating in the Housing Rehabilitation Program.

**Comprehensive Planning Requirements** - To ensure compliance with the comprehensive planning requirements of the Consolidated Plan process, the Township 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 the "Citizen Participation Plan." Records documenting actions taken are being maintained for each program year.

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## Expected Resources

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

#### Introduction

Gloucester Township anticipates receiving \$244,287 in 2015 CDBG Entitlement funds.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	306,188	50,000	10,000	366,188	1,224,752	

**Table 18 - Expected Resources – Priority Table**

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

The federal CDBG funds are intended to provide low- and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing

rehabilitation and preservation, affordable housing development activities, public services, economic development, planning and administration. As it has in previous years, Gloucester Township will partner with other public agencies and non-profit organizations with similar goals to leverage resources and maximize outcomes in housing and community development.

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

N/A

**Discussion**

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## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2020	2024	Affordable Housing	Township-wide	Affordable Housing: Housing rehab	CDBG: \$25,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Improve public facilities	2020	2024	Homeless Non-Housing Community Development	Township-wide	Public facilities - non-profit agencies	CDBG: \$176,188	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13180 Persons Assisted
3	Public services	2020	2024	Non-Housing Community Development	Township-wide	Public Services (Non - Homeless Special Needs)	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
4	Public housing assistance	2020	2024	Affordable Housing Public Housing	Township-wide	Public Housing	CDBG: \$50,000	Rental units rehabilitated: 5 Household Housing Unit
5	Planning & Administration	2020	2024	Planning & Administration	Township-wide	Planning & Administration	CDBG: \$70,000	Other: 1 Other

**Table 19 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Owner-occupied housing rehab
	<b>Goal Description</b>	Project delivery costs for County HOME funds to income-eligible households for needed home repairs.
2	<b>Goal Name</b>	Improve public facilities
	<b>Goal Description</b>	Acquisition of land for construction of public park serving low- and moderate- income families.
3	<b>Goal Name</b>	Public services
	<b>Goal Description</b>	Support for senior bus service provided by the Township's Senior Services department.
4	<b>Goal Name</b>	Public housing assistance
	<b>Goal Description</b>	Improvements to rental units for senior housing owned by Gloucester Township Housing Authority.
5	<b>Goal Name</b>	Planning & Administration
	<b>Goal Description</b>	General planning and administration of the CDBG program

## AP-35 Projects – 91.420, 91.220(d)

### Introduction

With input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the Township, Gloucester Township plans a mix of activities in FY 2020 to address a wide range of challenges for those populations. Infrastructure improvements, housing rehab and programming and support for area non-profit service providers are just some of the approaches to strengthening neighborhoods, houses and, most importantly, families in Gloucester Township.

#	Project Name
1	Owner-Occupied Housing Rehab
2	Senior Bus Driver
3	Infrastructure/Public Facilities Improvements
7	Public Housing Improvements
8	General Administration

Table 20 – Project Information

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

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

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

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

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Owner-occupied housing rehab
	<b>Target Area</b>	Township-wide
	<b>Goals Supported</b>	Owner-occupied housing rehab
	<b>Needs Addressed</b>	Affordable Housing: Housing rehab
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Project delivery costs for local administration of County HOME Funds. Loans and grants to eligible homeowners for necessary home repairs. Loans are repaid in full upon transfer of title. Exceptions to first-come, first-serve are made for verified emergency rehab needs (e.g., leaking roof, burst pipe, no heat).
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 households
	<b>Location Description</b>	Throughout the Township
	<b>Planned Activities</b>	Housing Rehab Project Delivery
2	<b>Project Name</b>	Senior bus driver
	<b>Target Area</b>	Township-wide
	<b>Goals Supported</b>	Public services
	<b>Needs Addressed</b>	Public Services (Non - Homeless Special Needs)
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Support to help pay for driver for senior bus, which provides a crucial transportation option for the Township's elderly residents.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least 50 unduplicated passengers
	<b>Location Description</b>	Throughout the Township

	<b>Planned Activities</b>	Bus takes seniors on a regular schedule to shopping and other areas and can also be scheduled for other stops not on the regular routes.
<b>3</b>	<b>Project Name</b>	Infrastructure/Public facilities improvements
	<b>Target Area</b>	Low-mod census areas
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Public infrastructure
	<b>Funding</b>	CDBG: \$176,188
	<b>Description</b>	Property Acquisition for construction of a public park facility.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	More than 13,000 residents live in eligible census block groups. Specific numbers will be determined later in the planning process when specific project locations are selected.
	<b>Location Description</b>	Eligible residential census block groups throughout the Township.
	<b>Planned Activities</b>	Acquisition
<b>7</b>	<b>Project Name</b>	Public housing improvements
	<b>Target Area</b>	Township-wide
	<b>Goals Supported</b>	Public housing assistance
	<b>Needs Addressed</b>	Public Housing
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Improvements to the common areas of a 75-unit senior housing complex, plus upgrades in 5 units.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 senior households
	<b>Location Description</b>	Gloucester Township Housing Authority's Senior Campus I at 405 Woodbury-Turnersville Road, Blackwood, NJ
	<b>Planned Activities</b>	Improvements to the common areas of a 75-unit senior housing complex, plus upgrades in 5 units.
<b>8</b>	<b>Project Name</b>	General administration
	<b>Target Area</b>	Township-wide

<b>Goals Supported</b>	Planning & Administration
<b>Needs Addressed</b>	Planning & Administration
<b>Funding</b>	CDBG: \$70,000
<b>Description</b>	Administration of the CDBG program, including planning, monitoring, record-keeping and reporting.
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	Township Administration Building, 1261 Chews Landing Road, Laurel Springs, NJ
<b>Planned Activities</b>	Administration of the CDBG program, including planning, monitoring, record-keeping and reporting.

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

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

It is anticipated that many of the activities supported with HUD funds will be available to eligible residents throughout the Township. The jurisdiction's elderly residents live throughout the Township, for instance, so that activities targeted at seniors, including transportation, home repairs, the senior center, will not have geographic restrictions.

Improvements to public facilities and infrastructure, however, will primarily take place in the Township's top quartile of census block groups based on concentration of low-mod residents.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Township-wide	100
Low-mod census areas	

**Table 21 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The geographic distribution described above allows Gloucester Township to adhere to its funding allocation principals, specifically:

- \* abiding by CDBG regulations
- \* putting the most resources where the greatest need is
- \* using resources in the most efficient and effective manner.

The fact that all of the funds will be going toward activities with a Township-wide benefit reflects the fact that eligible residents - both income-based and presumed benefit-based - are located throughout the Township.

### **Discussion**

The Township believes it has developed a plan that will efficiently deliver the most benefits to the most people.

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

### **Introduction**

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

### **Actions planned to address obstacles to meeting underserved needs**

Gloucester Township consistently seeks new partnerships and new funding sources to extend the reach of Township programs as well as those operated by our many partners.

Economic development strategies and opportunities are a particular focus of the Township. As the national and state economies have slowly improved, Gloucester Township has seen growth and continued interest in non-residential development. Our proximity to Philadelphia and its New Jersey suburbs combined with affirmative efforts to market the Township have paid dividends in terms of growth and prospects of continued progress.

### **Actions planned to foster and maintain affordable housing**

The Township is funding two activities that directly foster and maintain affordable housing: The Township's own Owner-Occupied Housing Rehabilitation Program and the Gloucester Township Housing Authority's Senior Campus I, which is receiving CDBG funds to improve senior rental units.

### **Actions planned to reduce lead-based paint hazards**

In implementing its residential rehab program, the Township will follow all regulations concerning testing for and controlling lead-based paint.

This includes Lead Risk Assessments when planned rehab work will disturb painted surfaces in homes built prior to 1978 and subsequent clearance tests on those properties. It also includes using the appropriate level of lead hazard control depending on the rehab costs of the project.

Additionally, educational materials on the effects of lead-based paint and how residents can reduce exposure, especially in children, is provided to participants in the rehab program and to the public in general through printed materials available in the Township Municipal Building.

### **Actions planned to reduce the number of poverty-level families**

Assistance to a local financial counseling service is expected to help that organization give vulnerable



families the skills to avoid foreclosure and other financial hardships; the residential rehab program will keep eligible homeowners from having to use their limited incomes and modest savings on needed home repairs.

Also, the Township's ongoing Economic Development activities combat poverty by adding jobs to the local economy, providing earning opportunities for residents, including those in the low- and moderate-income ranges.

### **Actions planned to develop institutional structure**

The Township will implement the 2020 Annual Action Plans through the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives. Additionally, training of Community Development staff will continue, topics to include best practices, HUD requirements, partnering opportunities and funding availability.

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

The Township will continue to provide referrals and linkages as appropriate in the course of operating all program activities. Ongoing dialogues with local providers and with provider organizations will facilitate this effort.

### **Discussion**

See above.

# Program Specific Requirements

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

### Introduction

Gloucester Township has identified all CDBG activities to be undertaken in FY 2020 in the Projects Table, including administrative, public services, acquisition for public facilities construction, public housing improvements and housing rehabilitation.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

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

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

### Other CDBG Requirements

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

## Discussion

All planned activities are eligible under low-mod benefit criteria.

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**Appendix - Alternate/Local Data Sources**

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