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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Despite the impacts of the coronavirus pandemic on all aspects of society, the Gloucester Township Community Development Program was able to continue its positive performance in regards to using Community Development Block Grant funds to assist the Township's low- and moderate-income populations. Some activities came up short of planned goals, largely because of the effects of the pandemic on such programs as owner-occupied housing rehab.

The information below was compiled from the PR-03 report for each individual activity rather than from the PR-23 report, which is often inaccurate.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Improve non-profit facilities	Homeless Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	1639	327.80%			

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Infrastructure improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	13180	5415	41.08%			
Owner-occupied housing rehab	Affordable Housing	CDBG: \$	Homeowner Housing Added	Household Housing Unit	0	0				
Owner-occupied housing rehab	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	50	74	148.00%	12	7	58.33%
Planning & Administration	Planning & Administration	CDBG: \$	Other	Other	5	5	100.00%	1	1	100.00%
Public housing assistance	Affordable Housing Public Housing	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	79	80	101.27%	79	80	101.27%
Public housing assistance	Affordable Housing Public Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	0	0		0	0	
Public housing assistance	Affordable Housing Public Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	0	0		0	0	

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Public housing assistance	Affordable Housing Public Housing	CDBG: \$	Housing for Homeless added	Household Housing Unit	0	0		0	0	
Public housing assistance	Affordable Housing Public Housing	CDBG: \$	Housing for People with HIV/AIDS added	Household Housing Unit	0	0		0	0	
Public services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	200	1282	641.00%	160	176	110.00%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

All CDBG funds expended during 2019 were directed to high priority needs as identified in the 2015-2019 Consolidated Plan. These included public housing, housing rehabilitation and public services.

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CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HTF
White	234	0
Black or African American	28	0
Asian	1	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
Total	263	0
Hispanic	9	0
Not Hispanic	254	0

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

NOTE - Above totals taken from the individual activity reports rather than the PR-23 report, which is often inaccurate.

The diversity of CDBG program beneficiaries somewhat reflects the make-up of the Township as a whole. Some 11% of beneficiaries during 2019 were African American, which is below the percentage of the Township’s African American population(18.6%)(2014-2018 American Community Survey) while 3.4% of beneficiaries were Hispanic compared to 6.7% of the population.

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CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	394,485	384,872

Table 3 - Resources Made Available

Narrative

Gloucester Township received a 2019 CDBG allocation of \$294,485 and budgeted for \$100,000 in program income.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Low-mod census areas			Other
Township-wide	100	100	Other

Table 4 – Identify the geographic distribution and location of investments

Narrative

Actual spending matched anticipated spending geographically.

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Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The Township leverages federal funding through its own local resources and encourages service providers to seek private funding for social services as well. With the exception of housing rehab, CDBG funds do not serve as the sole source of funding for any CDBG activities. All of the social service providers have various streams of funding available to them and in many cases the funding received from the CDBG program represents a small portion of their overall budget.

During 2019, publicly owned land or property located within the jurisdiction that was used to address the needs identified in the plan included:

- Gloucester Township Housing Authority's Senior Campus I senior housing complex

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CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	91	87
Number of Special-Needs households to be provided affordable housing units	0	0
Total	91	87

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	0	0
Number of households supported through Rehab of Existing Units	91	87
Number of households supported through Acquisition of Existing Units	0	0
Total	91	87

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

With the coronavirus pandemic severely hampering residential rehabs during the final quarter of the program year, the Township did well to come within 4 units of its overall goal for the year.

Discuss how these outcomes will impact future annual action plans.

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With a waiting list of more than 10 for the rehabilitation program and frequent interest in the Senior Fix It program, it is anticipated that these activities will remain an important part of the Township's Action Plans for the foreseeable future.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual	HTF Actual
Extremely Low-income	3	0	0
Low-income	84	0	
Moderate-income	0	0	
Total	87	0	

Table 7 – Number of Households Served

Narrative Information

The 80 senior Housing Authority units are all low-income. The 7 owner-occupied units skew toward the lower end of the eligible income categories.

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CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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

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

- Camden County Board of Social Services' Housing Assistance Office
- Volunteers of American Shelter for single males in Camden
- Anna Sample Family Shelter in Camden
- NJ Homeless Prevention Program

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

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

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

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

- Food & Nutrition programs – SNAPs, WIC, End Hunger NJ
- Child & Family Resources – TANF, Childcare Assistance, Kinship Navigator, Earned Income Tax Credit
- Income Supports – General Assistance (GA)
- Health Insurance – Medicaid, NJ Family Care, Medicare
- Mortgage Insurance –NJ HOPE

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- Utility Assistance – LIHEAP, Lifeline, USF
- Senior & Disability Services – Senior Prescription Assistance, HAAAD, CRPD, JACC, NJ Work Ability, AISA Community Care Alternative, Traumatic Brain Injury Waiver Program.
- Employment & Training – One Stop Career Center, Youth Corp, Self Employment Assistance, WIA Training, WDP Training.

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

The Township occasionally provides support to the Camden County Women's Center located within the Township. The Center provides emergency and transitional housing and a support system for victims of domestic violence.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

In program year 2019, the Township of Gloucester provided financial support to activities that assist in homeless prevention, including the following:

1. Housing Rehabilitation for low- and moderate-income homeowners to assist them in maintaining their property and remain a property owner in a safe and sanitary unit.
2. Continued financial support for the Jersey Counseling Activity and Municipal Alliance Programs. A total of \$15,000 was allocated to the Jersey Counseling Program in FY 2019.

These programs address housing, health, social services, employment, education and youth needs. They also help those likely to become homeless after being discharged from publicly funded institutions and systems of care, such as health care facilities, mental health facilities, foster care or other youth facilities and corrections programs and institutions.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

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permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Township supports the transition to permanent housing in a number of ways:

* By supporting the Camden County Women's Center, where case management and needs assessments encourage clients to identify and address the issues that caused their homelessness and assists in making the links and taking the steps to accomplish the goal of permanent, safe housing;

*By participating in the County Continuum of Care and other joint efforts at addressing homelessness, transition and permanency.

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CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Township CDBG funds assisted the Gloucester Township Housing Authority with making needed improvements to both individual units, where aging HVAC systems were replaced, and common areas, where repairs and painting were completed. All improvements were at the Authority's Senior Campus. These improvements were supported by \$50,000 in 2019 CDBG funds.

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

The Housing Authority has established residents' councils in each public housing project. These councils assist in making decisions regarding priority needs and funding to be allocated to facilitate projects.

The Housing Authority only houses seniors. Their residents largely have home ownership in their past rather than their future, but Authority staff can provide home ownership information as requested.

Actions taken to provide assistance to troubled PHAs

The Gloucester Township Housing Authority is not a troubled PHA.

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CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

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

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

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

During 2019, Gloucester Township continued its longstanding practice of seeking 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 and have helped bring employment opportunities to our residents. 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 taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

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

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

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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 keeps eligible homeowners from having to use their limited incomes and modest savings on needed home repairs.

Also, the Township has an aggressive economic development initiative aimed at supporting existing businesses and attracting new ones. By supporting job-producing enterprises in the Township, the strategy is to enable residents to more readily provide for their own needs and rise above the constraints of poverty.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Township implemented the Annual Action Plans through the efforts of public, private, non-profit and for-profit organizations to meet the stated goals and objectives.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

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

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

A review of the Township's most recent Analysis of Impediments to Fair Housing Choice shows that it continues to be accurate.

The following observations collected during the development of the AI constitute the impediments, or barriers, to fair housing choice in Gloucester Township:

a1. The Township's increasingly diverse minority population may require language accommodations to ensure that all residents can access Township programs and services.

The population of Gloucester Township continues to diversify. Minorities represented 8.7% of the Township's population in 1990; by 2010, this segment had increased to 24.2%. The largest single minority group is Black/African-American, which comprised 16.2% of the population in 2010. The fastest-growing segment is "all other races", which increased 704% over the last two decades. According to ACS data, about 3% of the Township's population 5 years and older speaks English "less than very well." The foreign languages spoken most frequently by persons with limited English proficiency (LEP) include Spanish (481), Chinese (322), Tagalog (211) and Italian (118).

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b1. Action Taken: *By conducting the four-factor analysis outlined in the Federal Register of January 22, 2007, and at www.lep.gov, it has been determined that at this time, translation of vital documents is not necessary to assist persons with limited English proficiency (LEP) in accessing CDBG services and programs. The analysis will be repeated going forward and if it is determined that the need for a Language Access Plan (LAP) exists, the Township will prepare the LAP in order to comply with Title VI of the Civil Rights Act of 1964.*

a2. Minorities, persons with disabilities, and female-headed households with children have greater difficulty securing and sustaining affordable housing in the Township.

Median household income among the Township's Black/African-American population is approximately equivalent to 90% of Gloucester Township's overall median household income. In addition, the poverty rate among Blacks/African-Americans and Hispanics was much higher than that of Whites and Asians. African-American households and White households were the most likely to earn less than \$25,000 in Gloucester Township in 2010. At the opposite end of the scale, Hispanics were the least likely to earn more than \$75,000, while Asians were the most likely.

Persons with disabilities were slightly more likely to live in poverty than persons without disabilities. In Gloucester Township, 5.4% of those with disabilities lived in poverty compared to 4.1% of those without a disability. Female-headed households with children accounted for almost half of all families living in poverty in 2010 and were far more likely to live in poverty as married couple families with children. Consequently, securing affordable housing will be especially difficult for this segment of the population. Black/African-American and Hispanic residents were more likely to be unemployed than White residents. In Gloucester Township, African-American and Hispanic residents had unemployment rates of 8.8% and 8.1%, respectively, compared to 6.3% among Whites. Higher unemployment, whether temporary or long-term, will mean less disposable income for housing expenses. Lower household incomes among African-American residents are reflected in significantly lower homeownership rates when compared to White residents. Across Gloucester Township, 58.6% of African-American residents own their homes compared to 80.7% of White residents.

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b2. Actions Taken: The Township continues to fund homeownership counseling and financial management education for lower income households, particularly minority households, persons with disabilities, and female-headed households with children. a3. The Township's supply of decent, affordable housing is inadequate in terms of size, total inventory, cost and accessibility. Most minority households overall were more likely to live in larger families than White households. However, in 2010 only 20.1% of the rental housing stock contained three or more bedrooms compared to 83.6% of the owner housing stock. Gloucester Township lost two-thirds (67.1%) of its housing stock renting for less than \$500 between 2000 and 2010. Units for more than \$1,000, on the other hand, almost quadrupled, increasing by more than 2,100 units. Workers must earn \$20.67 per hour in order to afford the two-

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bedroom FMR in Camden County. For those who do not earn this high level of pay, they may be forced to double-up with others or lease inexpensive substandard units. Minorities and female-headed households are disproportionately impacted due to their lower incomes. Individuals with disabilities receiving monthly SSI checks as their sole source of income cannot afford a zero-bedroom unit in Camden County.b3. Action Taken: The Township continues CDBG-funded rehabilitation activities, specifically as the Home Improvement Program and Senior Fix-It Program, to preserve and improve the quality of the existing affordable housing stock, where feasible. The Township has also supported improvements at the Gloucester Township Housing Authority property in order to preserve the affordable rental units there.

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CR-40 - Monitoring 91.220 and 91.230

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

The Township's Community Development Program standards and procedures for compliance monitoring are designed to ensure that:

- 1) objectives of the National Affordable Housing Act are met,
- 2) program activities are progressing in compliance with the specifications and schedule for each program, and
- 3) recipients are in compliance with other applicable laws, implementing regulations, and with the requirements to affirmatively further fair housing and minimize displacement of low-income households.

The CD Program continued to carryout monitoring activities and internal audits to ensure that it complies with all CDBG program requirements. The Program has followed the procedures and requirements published by HUD. The Township worked closely with particular entities in the execution and monitoring of the programs described in the Action Plan

Action Plan activities were monitored through the use of checklists and forms to facilitate uniform monitoring.

Fiscal monitoring included review and approval of budgets, compliance with Grant Agreements, approval of vouchers and reviews of fiscal reports and sub-recipient audits.

Monitoring of sub-recipients occurred through regular telephone and on-site monitoring visits.

Minority Business Outreach - The Township encourages participation by minority-owned businesses in CDBG assisted activities and maintains 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 contractor 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 Community Development Program 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 maintained for each program year.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

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The Township placed the CAPER document on public display via the Township website for a period in excess of the required 15 days, from September 10, 2020 through September 29, 2020. The public was notified of the public comment period by an advertisement in the local publication *The Courier-Post*. A copy of the advertisement is provided with this report. No comments from the public were received.

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CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Ongoing assessments of community needs and ongoing successes of the Township's CDBG program in addressing those needs suggest that no significant changes are needed in the program's objectives. The program will continue to seek efficient, effective means to provide housing, facilities and services to our most vulnerable residents. The Township will continue to seek community partners capable of assisting in those efforts.

While always aware of opportunities to improve, the Township believes that the overall direction and implementation of its CDBG program meet both the requirements of the federal government and the needs of our local residents.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.