

**Gloucester Township, New Jersey**

**Community Development Block Grant Program**

# 2021 Annual Action Plan

DRAFT for Public Review

April 2020

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## Executive Summary

### AP-05 Executive Summary - 91.200(c), 91.220(b)

#### 1. Introduction

The purpose of an Annual Action Plan is to develop activities that address the Township's housing and community development needs, as outlined in the Five-Year Consolidated Plan, over the upcoming program year. This Annual Action Plan must align with the Consolidated Plan for the Township of Gloucester, which covers the period July 1, 2020, to June 30, 2025. The Township of Gloucester will receive an annual allocation of \$287,405 of federal CDBG funds in 2021, anticipates \$25,000 in program income and is a participant in the HOME Consortium administered by Camden County. The Annual 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 2021 the Township of Gloucester will submit its FY 2021 Annual Action Plan to HUD by May 15, 2021. The 2021 Annual Action 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 2021 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 Annual Action Plan, aligned with the *Consolidated Plan* include: homeownership and housing preservation activities; public services provided to community members; the upgrading of public facilities; and housing and services to those with affordable housing and supportive service needs.

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

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

Per the Consolidated Plan, all activities funded in the next five years will support the following objectives:

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

The 2021 Annual Action Plan focuses on the following subset of the five-year objectives:

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 public facilities including parks and recreation facilities; make handicap accessibility improvements as needed
4. Ensure that quality public services in support of youth development, public health, employment and housing needs are available to low-income residents
5. Continue Administration and Management activities, including Fair Housing

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

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

The Township of Gloucester prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for FY 2019 (July 1, 2019 to June 30, 2021). This CAPER was the final of the prior five-year period and reported the FY 2019 accomplishments of the Township's CDBG Program.

During FY 2019, the Township received \$294,485 in CDBG funds. The Township expended a total of \$384,872, which includes program income plus some funds allocated in previous years. Funds were spent on a variety of activities including: Housing Rehab, Financial Counseling, Senior Services General Administration, Planning and Fair Housing.

In FY 2019, 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**

Summary from citizen participation section of plan.

The Township conducted two public hearings to solicit input into the preparation of the 2021 Annual Action Plan. The meetings were advertised in The Courier-Post and on the Township website. Given the current COVID-19 pandemic and the need for social distancing, these hearings were

held virtually via the Zoom online meeting platform. The first public hearing was held on March 30, 2021 to solicit public input on Township needs. There was no resident participation at this meeting. The second public hearing will be held on April 28, 2021.

On April 8, 2021 the Township placed the FY 2021 Action Plan for public for review on the Township's website for 30 days, from April 8, 2021 through May 8, 2021. The Gloucester Township Council approved the FY 2021 Action Plan on TBD for submission to HUD by May 15, 2021.

**5. Summary of public comments**

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

No public comments have been submitted.

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

N/A – No public comments have been submitted.

**7. Summary**

The Township of Gloucester sought to prepare a 2021 Annual Action 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 input from Township staff and the priorities of the Consolidated Plan, informed by needs as identified by data and by conversations with community stakeholders.

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.

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

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

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

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

**Table 1 – Responsible Agencies**

**Narrative**

**Action 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)

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

### **1. Introduction**

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

In 2020, the Township of Gloucester prepared a Five-Year Consolidated Plan for the Program 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 2021 Annual Plan aligns with this Consolidated Plan.

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 coordinates with the Camden County Improvement Authority on meeting demands of Township residents for housing rehabilitation needs.

In addition, the Township consults with local public service agencies and community groups on a regular basis to continue to understand the demand for services in the community and the ability of local agencies to meet that demand. These entities include the Gloucester Township Housing Authority, Jersey Counseling, Consumer Credit and Budget Counseling and NJ Association on Corrections/Camden County Women's Center.

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

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

**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>	Agency staff have been in consistent communication and collaboration with the Township Community Development Staff.
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>	Agency staff have been in consistent communication and collaboration with the Township Community Development Staff.
5	<b>Agency/Group/Organization</b>	CONSUMER CREDIT & BUDGET COUNSELING
	<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>	Agency staff have been in consistent communication and collaboration with the Township Community Development Staff.

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

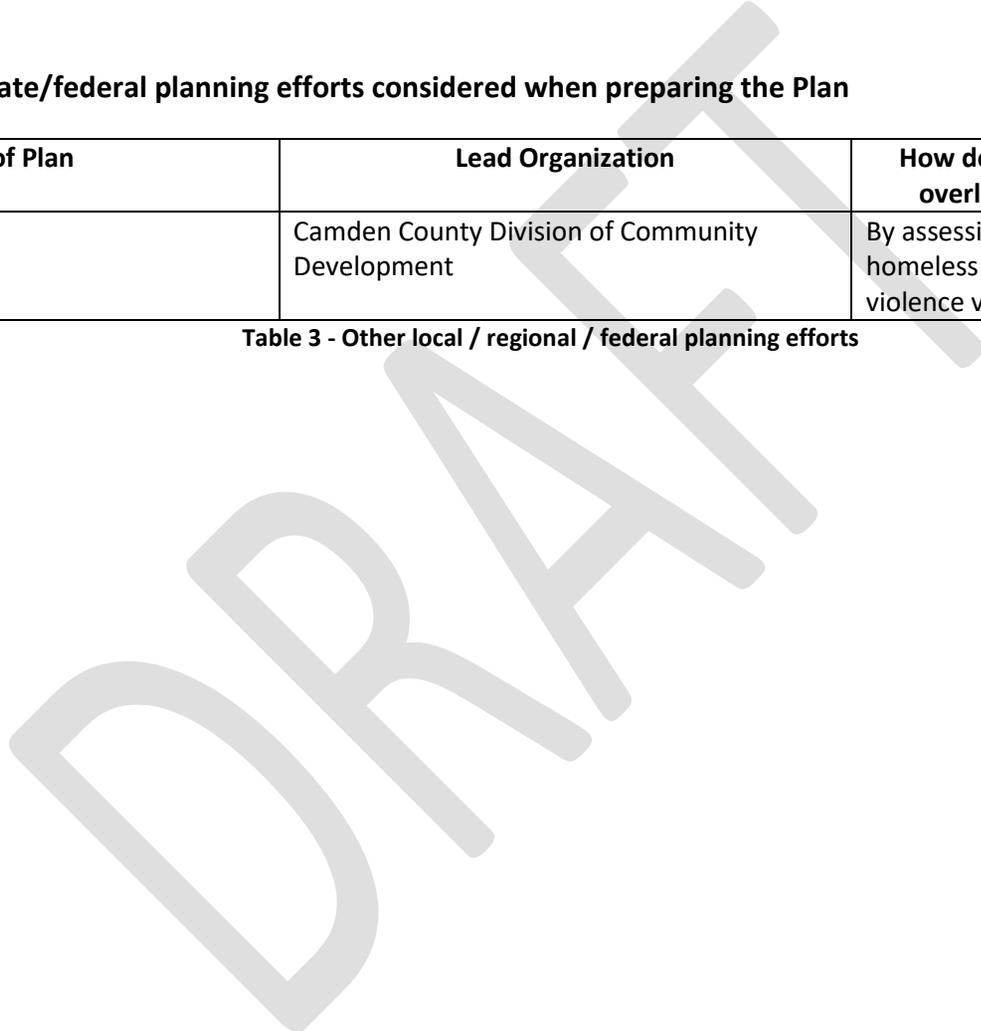
N/A

**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**

**Narrative**



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

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

The Township conducted two public hearings to solicit input into the preparation of the 2021 Annual Action Plan. The meetings were advertised in The Courier-Post and on the Township website. Given the current COVID-19 pandemic and the need for social distancing, these hearings were held virtually via the Zoom online meeting platform. The first public hearing was held on March 30, 2021 to solicit public input on Township needs. There was no resident participation at this meeting. The second public hearing will be held on April 28, 2021.

On April 8, 2021 the Township placed the FY 2021 Action Plan for public for review on the Township’s website for 30 days, from April 8, 2021 through May 8, 2021.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	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)
1	Virtual Public Hearing	Non-targeted/broad community	Hearing held virtually on March 30, 2021 to present preliminary budget and solicit feedback. Notice of meeting published in area newspaper.	No comments were received.	N/A – no comments were received.	
2	Virtual Public Hearing	Non-targeted/broad community	Hearing held virtually on April 28, 2021 to present the full budget draft and solicit feedback. Notice of meeting published in area newspaper.	TBD	TBD	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

Gloucester Township anticipates receiving \$287,405 in 2021 CDBG Entitlement funds. In addition, the Township is budgeting to use \$3,000 of remaining program income from PY2020 and anticipates \$25,000 in Program Income in PY2021.

#### 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	287,405	25,000		312,405	937,159	Total for 2020-2024: \$1,530,705 less 2020/2021 = \$937,159

Table 5 - Expected Resources – Priority Table

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

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

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

N/A

**Discussion**

See above.

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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	Owner-occupied housing rehab	2020	2024	Affordable Housing	Township-wide	Affordable Housing: Housing rehab	CDBG: \$158,405	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Public services	2020	2024	Non-Housing Community Development	Township-wide	Public Services (Non - Homeless Special Needs)	CDBG: \$48,000	Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted
3	Public housing assistance	2020	2024	Affordable Housing Public Housing	Township-wide	Public Housing	CDBG: \$50,000	Improvements for 75 senior households
4	Planning & Administration	2020	2024	Planning & Administration	Township-wide	Planning & Administration	CDBG: \$64,000	Other: 1 Other

Table 6 – Goals Summary

#### Goal Descriptions

1	<b>Goal Name</b>	Owner-occupied housing rehab
	<b>Goal Description</b>	Loans and grants to income-eligible household for needed home repairs.
2	<b>Goal Name</b>	Public services
	<b>Goal Description</b>	Support for senior bus service and a financial education program provided by Jersey Counseling.

3	<b>Goal Name</b>	Public housing assistance
	<b>Goal Description</b>	Security improvements for senior housing owned by Gloucester Township Housing Authority.
4	<b>Goal Name</b>	Planning & Administration
	<b>Goal Description</b>	General planning and administration of the CDBG program

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## 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 2021 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 2021
2	Senior Bus - 2021
3	Financial Counseling - 2021
4	Public Housing Improvements - 2021
5	Planning & Administration - 2021

Table 7 – 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**

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1	<b>Project Name</b>	Owner-Occupied Housing Rehab 2021
	<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: \$158,405
	<b>Description</b>	Rehab of 5 housing units through the Township's Housing Rehab Program, improvements to 5 senior homes through Senior Fix It Program, and associated project delivery costs.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 low/moderate income families and 5 seniors will benefit
	<b>Location Description</b>	Township Wide
	<b>Planned Activities</b>	Housing Rehab, Senior Fix It and Project Delivery Costs
2	<b>Project Name</b>	Senior Bus - 2021
	<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: \$38,000
	<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>	6/30/2022
	<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>	Township-wide
	<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>	Financial Counseling - 2021
	<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: \$10,000
	<b>Description</b>	Housing counseling, including foreclosure prevention provided primarily to income-eligible residents.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 low/moderate income households will benefit
	<b>Location Description</b>	Township-wide
	<b>Planned Activities</b>	Housing counseling, including foreclosure prevention provided primarily to income-eligible residents.
<b>4</b>	<b>Project Name</b>	Public Housing Improvements - 2021
	<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>	Security improvements to the common areas of a 75-unit senior housing complex

	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 Senior Households will benefit
	<b>Location Description</b>	Gloucester Township Housing Authority's Senior Campus I at 405 Woodbury-Turnersville Road, Blackwood, NJ
	<b>Planned Activities</b>	Security improvements to the common areas of a 75-unit senior housing complex.
5	<b>Project Name</b>	Planning & Administration - 2021
	<b>Target Area</b>	Township-wide
	<b>Goals Supported</b>	Planning & Administration
	<b>Needs Addressed</b>	Planning & Administration
	<b>Funding</b>	CDBG: \$64,000
	<b>Description</b>	Administration of the CDBG program, including planning, monitoring, record-keeping and reporting.
	<b>Target Date</b>	6/30/2022
	<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.

## **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 8 - 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.

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## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

### **Discussion**

Gloucester Township was a participant in the Camden County Regional Analysis of Impediments. Below are the identification of impediments and upcoming actions that the Township plans to take during the 2021 Program Year:

#### ***Impediment I: Lack of Affordable Housing***

Camden County is committed to providing affordable housing and has consistently used available resources to support this goal.

Homeownership is inaccessible to many low- and moderate-income residents who may need assistance in obtaining credit or who may not have sufficient funds to pay for down payment and closing costs. The costs of housing in Camden County are significantly higher than in most nearby Counties, making it challenging for low- and moderate-income residents to afford to live in the County.

#### ***Gloucester Township Actions to Address Impediment I***

- Continue to utilize CDBG Entitlement resources and County HOME resources to fund the Homeowner Rehabilitation Program and Senior Fix-It Program
- Support improvements at the Gloucester Township Housing Authority Senior Campus to ensure that the condition of existing affordable, senior housing is maintained.
- Develop and implement a Market to Affordable Program to increase affordable homeownership, including an affirmative marketing plan to promote first time homebuyer opportunities to communities of color
- The Township has consistently funded and will continue to fund housing counseling services to support residents in navigating the often-complex systems to access housing.

#### **Impediment II – Lack of Coordinated Approach to Fair Housing Issues**

As in many municipalities, the response to fair housing issues is fragmented. Although there are a number of fair housing agencies that serve County residents, there is no single coordinating effort and/or clearinghouse to guide and coordinate efforts to uphold fair housing in the

County. Furthermore, there is an ongoing and increased need for education, outreach, and referral regarding the Fair Housing Act and the New Jersey Law Against Discrimination (LAD). The LAD prohibits discrimination when selling or renting property. The law covers owners, agents, employees and brokers and makes it unlawful to refuse to rent, show or sell property based on a person's race, creed, color, national origin, nationality, ancestry, marital status, domestic partnership status, familial status, affectional or sexual orientation, sex, or mental and physical disability, including AIDS and HIV-related illness.

#### **Actions to Address Impediment II**

- Gloucester Township will identify a Fair Housing Officer to receive resident calls regarding fair housing violations in the Township.
- The Township will participate as needed in any relevant County-wide efforts to address fair housing and homelessness challenges.
- The County will continue to fund housing counseling services in order to provide community resources to combat impediments to fair housing.

#### ***Impediment III – Transportation Availability and Access to Jobs***

Camden County's network of transportation facilities plays an important role in the economy of the region. The existence of viable public transportation is key for residents to be able to access jobs throughout the County. This is especially true for those residents that experience reverse commuting challenges.

#### **Actions to Address Impediment III**

The Township will participate in any County-led transportation improvement efforts to increase access to jobs and quality of life.

- The Townships remains committed to seeking out new businesses to locate in and bring jobs to the township. This includes removing barriers for business in the Township.

#### ***Impediment IV – Bias in Lending, Credit Counseling & Money Management***

- Utilize CDBG funding to provide financial and housing counseling services for Township residents
- Provide education for families with the Housing Choice Vouchers, so that they may better understand their housing rights and know who to call and consult for remedies if they believe those rights are violated.
- Continue enforcement of Fair Housing Ordinances and ensure County residents are aware that they can contact the County Fair Housing Officer if they have any negative or concerning experiences.

## **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. For example, through efforts to meet emerging COVID-19-related community need, the Township has recently forged a new partnership with Consumer Credit and Budget Counseling, in order to expand its current housing counseling services offered to Township residents.

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

Lastly, addressing the impact of the COVID-19 public health crisis on residents, especially those of low- and moderate-income, and businesses is a new priority for the Township. In addition to the CARES Act-funded efforts that the Township is implementing, we have seen an increase in demand for low/moderate income resident assistance through the Housing Rehab program and have increased the 2021 budget in order to meet that demand and do so fully acknowledging the increase in cost of many building materials since the pandemic began. It is important that residents in the Township remain in stable and affordable housing, always but especially in the face of expected increases in housing need once eviction and foreclosure moratoriums are lifted.

### **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, including the Senior Fix-It Program, and the Gloucester Township Housing Authority's Senior Campus I, which is receiving CDBG funds to

improve security throughout their campus.

### **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 2021 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.

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# 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 2021 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	25,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>25,000</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**

We anticipate \$25,000 of Program Income to come in during this program year.

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

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