

# Executive Summary

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

### 1. Introduction

In accordance with Title I of the National Affordable Housing Act requirement that local governments, applying for direct assistance under particular federal programs, prepare and adopt a Consolidated Plan according to regulations and guidelines promulgated by the US Department of Housing and Urban Development (HUD), Burlington County has prepared the 2015-2019 Five Year Consolidated Plan.

Burlington County is comprised of 40 municipalities and is the largest county in New Jersey by area, spanning from the Delaware River to the Atlantic Ocean. The largest area of the County is rural, comprised of farms and pinelands covering most of the eastern portion. The western part of the County borders the Delaware River and includes the most densely populated residential areas and the other industrial and commercial areas. Most of the communities in the riverfront corridor are fully developed with very limited potential for growth.

The middle region of the County has experienced considerable change in the last few decades, going from rural farmland and scattered residential, to increased residential and commercial development. The New Jersey Turnpike and Route 295, connecting major cities, run through this region, which has experienced the majority of the County's population growth and accompanying commercial and residential development. Commercial expansion has been primarily in the service and technology industries resulting in an increase in blue and white-collar jobs.

New residential development has ranged from single-family houses in the higher cost range to townhouse and condominium developments. The median value of housing has fluctuated from \$122,500 in 1990 to \$137,400 in 2003 to \$283,700 in 2008, to \$244,500 for owner-occupied properties, according to the 2013 American Community Survey estimates. The same survey showed median monthly rents increased from \$526 in 1990 to \$758 in 2000 to \$1,084 in 2008, and \$1,220 in 2013 for a 43% increase from 2000 to 2008, and a 12.5% increase from 2008 to 2013. Median household income rates have remained stagnant between 2008 and 2013, from \$77,470 to \$77,398. This shows that median property values and rents outpaced household incomes for this time period.

Three separate military bases merged to become Joint Base Dix-McGuire-Lakehurst on October 1, 2009. The former Army Post Fort Dix and McGuire Air Force Base occupied more than 31,065 acres of land

within Burlington County. The former Lakehurst Naval Station and a portion of the former Fort Dix are in Ocean County. The Joint Base is the largest employer in both counties.

Burlington County's Consolidated Plan constitutes a strategic vision for housing and community development within the County. As a comprehensive planning document, the Consolidated Plan identifies Burlington County's needs for affordable housing, supportive services, community and economic development improvements, and outlines a strategy for addressing those needs.

The County's Consolidated Plan responds to national goals established by the U.S. Department of Housing and Urban Development:

- Provide decent housing;
- Establishing and maintaining a suitable living environment; and
- Expanding economic opportunities particularly for moderate-, low- and extremely low-income residents.

The Consolidated Plan is intended to coordinate the County's Community Development activities with those of other public agencies, private non-profit affordable housing providers, and non-housing providers and establishes a unified, coordinated vision for Community Development actions for the next five years.

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

The Strategic Plan outlines major priority needs based on the Needs Assessment and Market Analysis. These include:

- **Public Facilities and Improvements** - Support the use of CDBG funding for public facilities and improvements. This includes, but is not limited to, road improvements, removal of architectural barriers at public facilities, and water/sewer improvements.
- **Public Services - Non Homeless and Homeless** - Support the use of CDBG Public Service funds for activities that benefit and address the issues of housing, homelessness, and homeless

prevention, transportation for seniors and disabled, and supportive services that provide long term meaningful change for their participants through education and training.

- Housing Rehabilitation and Emergency Assistance – Provide housing rehabilitation assistance for low /income homeowners living in substandard housing and provide assistance that addresses emergency housing issues affecting immediate health and safety for low/moderate income homeowners.
- Affordable Housing – Increase and improve housing affordability through the development and/or rehabilitation of new rental and/or homeowner affordable housing and assistance to first time homebuyers.

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

Burlington County Community Development and Housing establishes its goals and activities intended to address identified community needs and gaps in services as established during its citizen participation and local consultation process. Activities and projects which are consistent with the goals and objectives of the Consolidated Plan are chosen according to community needs and along with an evaluation of past performance and implementation capacity of grant/loan recipients.

Burlington County Community Development and Housing has submitted its Consolidated Annual Performance and Evaluation Report (CAPER) for the years 2010, 2011, 2012, and 2013. The CAPER evaluates and provides details on performance for those individual years and of the Five Year Consolidated Plan 2010-2014. Burlington County has, for the most part, been successful at meeting its stated goals and objectives.

Although Burlington County experienced not insignificant cuts to both its CDBG and HOME grant funding which somewhat impacted its ability to reach some of its goals, leveraging of other funding sources enabled the mostly successful achievement of the goals set forth in the previous Five Year Consolidated Plan.

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

To engage the public at large in the consultation process, County sponsored public hearings were conducted. During the early stages of the Plan's development (October, 28, 2014), a public hearing was held. To make the opportunity to be heard accessible to the greatest number of people, the draft plan was placed on the County's website and a hearing took place during the evening in the Human Services Facility, which is handicap accessible. Advance notice was published in the Burlington County Times, Burlington County's official newspaper. Written comments were also invited. The announced purpose of

the hearing was to obtain views, opinions and information to be considered in developing the Consolidated Plan. Assistance was offered to those with language barriers or disabilities.

When the draft Plan was completed it was made available for public reviews for a 30-day period from April 9 to May 9, 2015. A notice of the Plan's availability for review and comment, including a brief summary of the Plan and specified locations where it could be reviewed, was published in the Burlington County Times

The Community Development Office held a public hearing during the 30-day comment period to afford opportunity for comment on the draft Plan and a second public hearing was held by the Board of Chosen Freeholders prior to their adopting the Consolidated Plan.

All notices of County-sponsored public hearings were published at least 14 days in advance of the hearing.

Public hearings were also held at the municipal level by those municipalities submitting proposals for the Year 2015 Community Development Block Grant Program.

The schedule of public hearings and opportunity to review the draft Plan described above will be held again in each of the upcoming four years to assure citizen participation in the subsequent Annual Plans and any substantial modifications to the Consolidated Plan's Five Year Strategy.

**5. Summary of public comments**

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

**7. Summary**

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 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
CDBG Administrator	BURLINGTON COUNTY	Community Development and Housing
HOME Administrator	BURLINGTON COUNTY	Community Development and Housing

**Table 1 – Responsible Agencies**

### Narrative

#### Consolidated Plan Public Contact Information

- Anna Payanzo, Director, Human Services Department County of BurlingtonPO Box 6000Mt. Holly, NJ 08060PH: (609) 265-5610 EMAIL: APayanzo@co.burlington.nj.us
- Karen Trommelen, Division HeadCommunity Development and HousingCounty of BurlingtonPO Box 6000Mt. Holly, NJ 08060PH: (609) 265-5072 FAX: (609) 265-5500EMAIL: KTrommelen@co.burlingotn.nj.us

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **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(I)).**

The County of Burlington is committed to addressing the needs of homeless citizens in relation to both physical and mental/behavioral health needs. Burlington County staff from the Human Services Department, including the Division of Community Development and Housing has taken the lead in Burlington County's Continuum of Care (CoC) and facilitates the process for the CoC and provides direction on planning and policy issues that impact the homeless population. Burlington County also provides assistance to local applicants in the development of applications for Super NOFA funding for programming designed to serve the homeless and special needs populations with Burlington County. The CoC is comprised of public and assisted housing providers, private and governmental health, mental health and service agencies providing services in Burlington County. This collaboration enables Burlington County to provide human services to the homeless and identify and address gaps in services across the County. The Human Services Department works with over 20 providers through the CoC and consolidated planning process.

Current and recent initiatives include:

1. An on-going assessment of the Homeless Management Information System (HMIS) to improve electronic and data monitoring by tracking and monitoring performance and enhancing access to HMIS.
2. More structured collaboration with mental health planning partners, mental health board, residential health care facilities, and transportation assessment.
3. System-wide coordination including Veterans Services coordination, restructuring of CoC into to a performance management and oversight group, and exploration of opportunities for regional coordination and integration.

**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**

Coordination of Burlington County's homeless strategy is coordinated through the CoC and is made up of several private non-profit organizations that directly contract with HUD for Continuum of Care funding. The agencies that make up the Continuum work as part of the CoC, which has made

considerable gains over the past year in its advocacy toward developing a network system to prevent institutional discharge of persons resulting in homelessness.

Outreach, intake, and assessment includes services designed to identify those in need of services and shelter, to gather basic client information, and to achieve a comprehensive view of the client's situation and to facilitate client access to all appropriate community services.

Legacy Treatment Services addresses the special needs of youth in the state foster care system who are in need of specialized behavioral residential services, and those youth who are "aging-out" of the foster care system. Legacy also provides clinical case management services specifically for individuals who are mentally ill and homeless or imminently homeless. Legacy, Twin Oaks, and Catholic Charities Delaware House all provide supportive housing, enhanced supportive housing, and medically enhanced supportive housing services for individuals who are ready for discharge from state psychiatric hospitals. Twin Oaks also provides ICMS for all consumers discharged from the state, county, and psychiatric short-term care facilities in Burlington County. Psychiatric screening outreach staff go to the jails weekly to screen inmates for eligibility for community base mental health services and housing opportunities to prevent homelessness, relapse of substance abuse, disruption of mental health services, increase in psychiatric symptoms, and criminal recidivism.

CONTACT of Burlington County provides a 24-hour telephone referral service linking callers with any needed service in or around the County. Emergency Services maintains a help-line connection with CONTACT to receive referrals of residents need emergency service after regular business hours. Providence House, the County's domestic violence shelter also maintains a 24-hour help line.

Special outreach linkages have been established by agencies that service special needs populations among the homeless. CoC staff work collaboratively with the Mental Health Board, the Board of Social Services, and applicant agencies to ensure that resources are available for individuals discharged from local area hospitals.

In order to accomplish the goals of ending homelessness and reduce the use of hotel/motel placements for emergency shelter services, Emergency Shelters will be located throughout the County to service specific target populations and serve as a "front door" to the homeless delivery system.

Vendors have been identified to provide and improve sheltering options that track quickly to permanent housing and will be instrumental in implementing an approved pilot program that target individuals receiving emergency assistance to provide intensive case management services and be responsible for the development of self-sufficiency plans, quick transition to permanent housing, job training support, improved access to disabilities benefits, and income growth.

Coordination with the homeless service providers and Work First staff will divert new applicants, and increase diversion to training programs and on-the-job training opportunities. Veteran Services work with veterans and their families to identify VA benefits and additional public benefit opportunities such

as housing counseling, health care, child care, educational, legal, transportation, financial planning, and daily living services, and temporary financial assistance.

**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**

The County of Burlington has not received ESG funding in decades and is not expected to receive those funds in the future.

The CoC collaborates with the New Jersey Housing and Mortgage Finance Agency (HMFA) for the management of services using HMIS. HFA, the State Department of Community Affairs (DCA), and the Departments of Human Services and Children and Families also coordinate planning for service funding to individuals with disabilities and homeless youth. Through the efforts of the New Jersey Coalition to End Homelessness, the Association of State Human Services Directors, and the County Welfare Association Directors, leaders of the Burlington County 's teams are informed of and informing state representatives of opportunities for improved coordination.

The CoC works closely with the HMIS lead agency to assess data quality, The HMIS staff regional coordinator meets with the Coc monthly and attends all of the CoC meetings. The HMIS staff works in collaborations with the CoC staff in reviewing agency reports whenever needed in addition to these monthly meetings. Training is offered quarterly. When data quality issues are a concern for an agency, the agency is notified in writing by our HMIS lead agency and the CoC staff person is copied, follow up training is then scheduled to remediate the problem.

**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>	CATHOLIC CHARITIE, DIOCESE OF TRENTON, NJ - PROVIDENCE HOUSE
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy 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>	

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

**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		

**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))**

**Narrative (optional):**

**PR-15 Citizen Participation**

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

**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)

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

In order to undertake a complete and detailed needs assessment covering housing needs, homeless needs, non-homeless special needs and non-housing Community Development needs, Burlington County has utilized the data provided by the U.S. Department of Housing and Urban Development (HUD). This data derived from the 2005-2009 American Community Survey (ACS) data and Comprehensive Housing Affordability Strategy (CHAS) data created by the Census Bureau for the HUD and generated through HUD's eCon Planning Suite, a collection of new online tools to help with the Consolidated Planning process. The econ Planning Suite pre-populates the most up-to-date housing and economic data available to assist in identifying funding priorities.

To assist in understanding the data provided, the terms are defined as follows:

**HUD Income Limits** - Determines the eligibility of applicants for HUD's assisted housing programs.

**HAMFI** – HUD Area Median Family Income

### Housing Conditions

*Standard Condition* - a housing unit that meets the standards set forth in the Section 8 Program for Housing Quality Standards (HQS) (24 CFR 982.401) and all state and local codes and zoning ordinances.

*Substandard* – a dwelling unit that is either dilapidated or unsafe, thus endangering the health and safety of the occupant, or that does not have adequate plumbing or heating facilities.

*Substandard suitable for rehabilitation* - a housing unit that is both economically and structurally viable. To be considered a viable housing unit the estimated costs of completing the rehabilitation required does not exceed 50% of the property equity.

**Cost Burden** *30% cost-burden or "cost-burden"*: Household spends more than 30% of their gross household income on housing costs. *50% cost-burden or "severe cost-burden"*: Household spends more than 50% of their gross household income on housing costs.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The Housing Needs Assessment will allow Burlington County to estimate the housing needs for the upcoming five-year period. These needs will be described according to the HUD-prescribed categories, including income level, tenure, and household type, and by housing problems. Housing problems, according to HUD, include the lack of a complete kitchen or plumbing facilities, cost burden great than 30% of household income, and overcrowding.

The following identifies the areas of cost burden, severe cost burden, substandard housing and overcrowding problems experienced by the County's extremely low-, low-, moderate- and middle-income household populations. The area of disproportionate needs of racial/ethnic groups is also examined and assessed.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	357,999	382,214	7%
Households	130,385	140,682	8%
Median Income	\$58,608.00	\$77,798.00	33%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	8,749	11,565	18,900	13,864	87,625
Small Family Households *	2,182	3,242	6,414	5,445	49,875
Large Family Households *	311	530	1,504	1,076	9,510
Household contains at least one person 62-74 years of age	1,560	2,574	4,455	3,243	15,442
Household contains at least one person age 75 or older	2,437	3,466	4,129	1,907	5,850
Households with one or more children 6 years old or younger *	834	1,380	2,670	1,973	9,460
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	105	100	44	299	15	10	74	30	129
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	14	39	15	15	83	14	0	20	0	34
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	94	95	250	15	454	30	19	125	110	284
Housing cost burden greater than 50% of income (and none of the above problems)	2,969	2,189	674	99	5,931	3,503	3,244	3,740	1,456	11,943
Housing cost burden greater than 30% of income (and none of the above problems)	185	1,678	2,903	932	5,698	502	2,547	4,430	4,022	11,501

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	340	0	0	0	340	429	0	0	0	429

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	3,138	2,419	1,039	173	6,769	3,563	3,269	3,955	1,591	12,378
Having none of four housing problems	639	2,120	4,704	3,411	10,874	637	3,708	9,205	8,669	22,219
Household has negative income, but none of the other housing problems	340	0	0	0	340	429	0	0	0	429

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	932	1,792	1,493	4,217	972	1,294	3,095	5,361
Large Related	134	237	144	515	152	287	885	1,324
Elderly	1,007	816	883	2,706	2,283	3,561	2,991	8,835

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,220	1,220	1,220	3,660	649	666	1,250	2,565
Total need by income	3,293	4,065	3,740	11,098	4,056	5,808	8,221	18,085

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	907	978	289	2,174	863	1,076	1,738	3,677
Large Related	94	129	40	263	137	218	432	787
Elderly	872	523	255	1,650	1,922	1,547	1,095	4,564
Other	1,170	595	155	1,920	610	423	482	1,515
Total need by income	3,043	2,225	739	6,007	3,532	3,264	3,747	10,543

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	104	125	265	30	524	34	4	105	80	223
Multiple, unrelated family households	4	24	0	0	28	10	15	40	30	95
Other, non-family households	0	10	0	0	10	0	0	0	0	0
Total need by income	108	159	265	30	562	44	19	145	110	318

**Table 11 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

Data was not available to provide a reasonable estimate for the need for assistance among single-family households in Burlington County.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to the 2013 American Community Survey estimates, 48,445 Burlington County residents (or about 11% of the population) presented with a disability, while approximately 3,721 (5.6%) had self-care limitations. It could be estimated that that approximately 1,820 disabled household may be in need of housing assistance (11% of those households with a cost burden greater that 50%.

Recent research reveals how the economic downturn has led to increase in the incidents of domestic abuse in the United States. According to the most recent New Jersey Uniform Crime Report (2012), there were 3,666 incidences of domestic abuse reported in 2012 in Burlington County. These numbers do not tell the whole story however, since 75% of all physical assaults against women by intimates go unreported to police (US Department of Justice 2000 report). It has been estimated by Burlington County’s domestic violence agency that approximately 275 victims of domestic violence will either seek shelter or housing information and referral during a one year period.

**What are the most common housing problems?**

Cost burden is the most pressing housing problem in Burlington County with 11,501 homeowners and 5,698 renters with a housing cost burden of over 30%. The other three (3) housing problems (substandard housing and overcrowding) does affect some households, the numbers are not significant. Those households lacking complete plumbing or kitchen facilities number only 498 (combining renters and owners) while 880 households report overcrowding. Households paying more than 50% of their income for housing are also notable with a cost burden for 11,943 homeowners and 5,931 renters.

**Are any populations/household types more affected than others by these problems?**

In reviewing the CHAS data from 2007-2011, it is noted that Renters experiencing a cost burden greater than 50%, the largest percentage (50.7%) of the households fall within 0-30% AMI. However, Renters between 50-80% AMI experience a cost burden greater than 30%.

For Owners, the percentages are more evenly spread among the income levels for those experiencing a cost burden greater than 50% with approximately one-third in each income category. For those Homeowners with a housing cost burden greater than 30%, the greatest percentage (38.5%) of households falls in the 50-80% AMI, closely followed by those in the higher income bracket (80-100%AMI).

Both Renters and Owners in small related households, elderly, and other experience the highest percentage of cost burden greater than 50%.

Overall, the highest incidence of overcrowding, owner cost burden and severe cost burden is found at the extremely low-income level. Large related households are experiencing housing problems, most likely overcrowding considering the lack of affordable housing available to households needing three or more bedrooms. Significant levels of cost burdens and severe cost burden are also found in all types of households (elderly and other) at low-income level and among other owners at the moderate income level.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

A combination of financial factors including lack of a rent burden greater than 30%, the high cost of child care and/or transportation, low wages, and medical costs contribute to the imminent risk of residing in shelters or becoming unsheltered. As with many of those people who are homeless or at risk of becoming homeless, additional contributing issues would include domestic violence, history of mental health or chemical dependency, difficult in navigating systems to access public benefits or community base services, doubling up with family members which may lead to family conflicts, and prior history of homelessness.

Statistics from the 2013 American Community Survey (ACS) for Burlington County indicate that in those households with Supplemental Security Income (SSI), cash public assistance income, or Food Stamps/SNAP in the past 12 months, female householders with no husband present represent 45.45% of the total. This statistic illustrates the vulnerability of this particular sub-set.

Insufficient information is available to adequately address the needs of those families receiving rapid re-housing assistance as Burlington County' Rapid Re-housing Program is in its infancy.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Burlington County has no methodology to provide an estimate of the at-risk population.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

### **Discussion**

Any discussion of particular housing characteristics linked with an increased risk of homelessness starts with the lack of affordable housing for lower income households.

Other factors include:

- Unemployment with a resulting loss of income available for housing
- Insufficient resources available for rental security deposits
- Mental health and substance abuse issues leading to displacement from private housing

increasing the pressure on homeless facilities or resulting in people being unsheltered

- Scarcity of subsidized housing
- Insufficient public transportation

Relative to the demographic factors of household income, poverty, and risk of housing loss, a mapping analysis reveals that there are some visible limitations in access to available housing. Certain communities where there was relatively low household income, relatively high poverty and/or high risk of housing loss were consistently underrepresented in the inventory of available housing. The areas of Southampton, Pemberton, and Wrightstown stood out as having a lack of available housing relative to their need. Discussions with service providers and developers of affordable housing have stated their belief that the challenges of the lack of public transportation and access to public resources are the dominant factors.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD defines a disproportionately greater number of housing problems by a racial or ethnic group as when a group experiences housing problems at a rate more than 10% greater than the income group as a whole. Housing problems, in this context, include the lack of a complete kitchen or plumbing facilities, cost burden great than 30% of household income, and overcrowding.

The data summarizes the percentage of each minority group experiencing any of four housing problems: cost burden (paying more than 30% of income for housing); overcrowding (more than one person per room); and lacking complete kitchen facilities or complete plumbing facilities (substandard housing).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,795	940	955
White	7,015	775	605
Black / African American	2,620	90	230
Asian	175	30	50
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	765	30	25

**Table 13 - Disproportionately Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,505	2,910	0
White	7,915	2,350	0
Black / African American	2,180	340	0
Asian	465	60	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	670	85	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,710	10,760	0
White	10,565	8,270	0
Black / African American	2,825	1,585	0
Asian	475	285	0
American Indian, Alaska Native	4	20	0
Pacific Islander	0	0	0
Hispanic	690	460	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,760	10,885	0
White	5,595	8,340	0
Black / African American	1,295	1,515	0
Asian	335	260	0
American Indian, Alaska Native	60	10	0
Pacific Islander	0	0	0
Hispanic	320	490	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

The disparate impact analysis for one or more housing problems indicates that the White population had percentages at least 10% higher than the jurisdiction as a whole and in the 50%-80% AMI and the 80%-100% AMI.

In examining the statistics for those households with housing problems by race and/or ethnicity in relationship to the total population of each subset, the Black or African American population experienced a proportionately greater need than the other races or ethnicities in all the income categories. However, it should be noted that the differences among each of the races and/or ethnicities is minor (+ or – 1.6%).

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

A disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate than the income level as a whole of the population.

Severe housing problems for occupied units indicate the physical condition or lack of necessary living standards per household. The data that follows summarizes the percentage of each minority group experiencing any of four severe housing problems: cost burden (paying more than 50% of income for housing); overcrowding (more than 1.5 persons per room); and lacking complete kitchen facilities or complete plumbing facilities (sub-standard housing).

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,545	2,185	955
White	6,080	1,710	605
Black / African American	2,390	315	230
Asian	175	30	50
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	710	80	25

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,980	8,440	0
White	3,960	6,305	0
Black / African American	1,130	1,395	0
Asian	230	290	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	480	275	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,115	20,360	0
White	3,420	15,405	0
Black / African American	1,240	3,180	0
Asian	255	505	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	0	0
Hispanic	175	975	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,625	17,020	0
White	1,190	12,750	0
Black / African American	225	2,580	0
Asian	120	480	0
American Indian, Alaska Native	15	55	0
Pacific Islander	0	0	0
Hispanic	60	750	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

The disproportionate greater need for severe housing problems indicates that the White population had percentages at least 10% higher than the jurisdiction as a whole and in the income categories (30%-50%, 50%-80%, and 80%-100% AMI).

In examining the statistics for those households with severe housing problems by race and/or ethnicity in relationship to the total population of each subset, the Black or African American population experienced a proportionately greater need than the other races or ethnicities in all but one income categories. In the 30%-50% AMI category, the Black or African American population was particularly disproportionately affected.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

A disproportionately greater need exists when the members of a racial or ethnic group experience a Housing Cost Burden at a great rate (10% or more) than the households as a whole for those experiencing Housing Cost Burdens.

HUD defines Housing Cost Burden as Housing Cost to Income Ratio. Therefore, the table below shows:

- No Cost Burden – Housing Cost to Income Ratio is less than 30%;
- Cost Burden – Housing Cost to Income Ratio is from 30.1% to 50%; and,
- Severe Cost Burden – Housing Cost to Income Ratio is greater than 50.1%.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	105,270	36,495	22,615	955
White	84,285	26,890	15,320	605
Black / African American	12,680	6,280	4,895	230
Asian	3,490	1,310	715	50
American Indian, Alaska Native	45	99	70	0
Pacific Islander	0	0	0	0
Hispanic	3,155	1,435	1,295	25

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

Cost burden is the most pressing housing problem in Burlington County with 59,110 households reported a cost burden greater than 30%. . Substandard housing and overcrowding is present in the County, but are not significant issues when compared to cost burden.

A housing cost burden reflects the percent of income paid for housing by a household. A household is considered to have a cost burden if they are paying more than 30% of their household income for housing.

DRAFT

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

When analyzing the data for those households experiencing a Moderate to Severe Cost Burden, the most significant issue for Burlington County residents, there are no groups showing a disproportionate need.

For those households paying between 30% and 50% of their income for housing when compared with all households with that housing cost burden and compared with the racial/ethnic distribution throughout Burlington County, the Black or African American population is proportionately impacted more (9.2%); however, the White population is experiences close (8.3%) to the same housing cost burden in the income bracket.

Of those households paying between 50%-80% of their income for housing when compared with all households with that housing cost burden and compared with the racial/ethnic distribution throughout the Burlington County, the Black or African American population is proportionately impacted more (7.2%); however, the White and Hispanic populations experience close to the same housing cost burden (4.7% and 4.3% respectively) in the same income category.

However, as noted in prior sections and in NA-10 there are cost burden problems for elderly owners and small household renters, but these are not broken down into racial/ethnic groups.

### **If they have needs not identified above, what are those needs?**

Over the period from 2000 to 2011 the population of Burlington County increased by 24,215, a growth rate of approximately 6.8%. Considering the County's unique character of redevelopment along the Delaware River in the west, growth and farmland preservation in the center, pinelands preservation in the east, and the still recovering economic recession, using population trends to project the next five years may be unreliable.

Burlington County is comprised of 40 municipalities and is the largest county in New Jersey by area, spanning from the Delaware River to the Atlantic Ocean. The largest area of the County is rural, comprised of farms and pinelands covering most of the eastern portion. The western part of the County borders the Delaware River and includes the most densely populated residential area and the other industrial and commercial areas. The middle region of the County has experienced the most change in

the last few decades, going from rural farmland and scattered residential, to increased residential and commercial development. That growth in the middle region encompasses the New Jersey Turnpike and Route 295, connecting major cities and has experienced the majority of the County's population growth and accompanying commercial and residential development.

With this growth, however, reliance on the automobile has superseded the development of alternative public transportation. The scarcity of transportation options has and will continue to limit housing options for those unable to afford private transportation

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Fourteen (14) of Burlington County's forty (40) municipalities have a Black/African American population higher than the County's as a whole. Of those 14, two (2) municipalities have a particularly high concentration where targeting of affordable housing initiatives may be warranted to ameliorate distress or bring about de-concentration. Eighteen (18) municipalities have an Hispanic population higher than the County's.

The determination that an area of minority concentration does or does not need special initiatives is based upon a combination of factors including income levels, crime, and blight. The Community Development and Housing Division of Burlington County's Human Services Department will take these factors into consideration in determining whether areas are facing problematic conditions and would require additional resources and attention.

The majority of those municipalities that have the higher concentration of Black/African Americans are non-participating municipalities for the Community Development Block Grant Program; however, they do participate in the HOME Consortia.

## NA-35 Public Housing – 91.205(b)

### Introduction

Burlington County's Board of Social Services administers a Housing Choice Voucher Program only (no Public Housing).

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	586	0	586	0	0	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	13,611	0	13,611	0	0	
Average length of stay	0	0	0	8	0	8	0	0	
Average Household size	0	0	0	2	0	2	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	118	0	118	0	0
# of Disabled Families	0	0	0	150	0	150	0	0
# of Families requesting accessibility features	0	0	0	586	0	586	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	172	0	172	0	0	0
Black/African American	0	0	0	407	0	407	0	0	0
Asian	0	0	0	4	0	4	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	35	0	35	0	0	0
Not Hispanic	0	0	0	551	0	551	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Burlington County does not directly own or operate any HUD Public Housing units and therefore, does not have a waiting list for accessible units.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The Burlington County Board of Social Services, acting in their capacity as a Public Housing Agency, administers a County-wide Section 8 Tenant-based Housing Choice Voucher Program (HCV). This Program is funded to serve 586 households. Assistance is limited to households with incomes at or below 50% MFI and is targeted to serve at least 439 (75% of households) with incomes at or below 30% AMI.

The PHA maintains one waiting list for Section 8 tenant based assistance. Applications, which are accepted by mail, available at the main administrative offices, the PHA website, and at other physical locations, are made available during a limited time period. The PHA has four (4) HUD approved local admission preferences: Burlington County resident, who is a homeless U.S. Veteran, Burlington County resident who is a homeless non U.S. Veteran or a domestic violence victim, Burlington County resident who has a disability as defined by the U.S. Department of Housing and Urban Development, and Burlington County resident who is 62 years of age or older. The Waiting List is currently closed and is not projected to open during 2015.

**How do these needs compare to the housing needs of the population at large**

The housing needs for those with Housing Choice Vouchers are comparable to the population at large. The strategic objectives of the County PHA are to:

- Expand opportunities for decent, safe, sanitary and affordable housing for low and very low income households;
- Improve the quantity and quality of housing available to the low income population and special needs households;
- Reduce the numbers of homeless persons in Burlington County;
- Promote self-sufficiency;
- Assure that all housing occupied by children under the age of six re free of lead paint hazards;
- De-concentrate assistance in poverty areas;
- Improve substandard housing

**Discussion**

The Burlington County Board of Social Services Rental Assistance Program’s has prepared a Five-year and Annual Plan that describe the strategies the jurisdiction will utilize to serve the needs of extremely

low- and low-income families residing in the jurisdiction and to improve the living environments of those residents. The plans are available on their website at [www.bcbss.org](http://www.bcbss.org).

DRAFT

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

The following section provides a general assessment of Burlington County's homeless population and its needs. The data is taken from the 2014 Annual Point-In-Time Count of the Homeless, part of NJ Counts 2014 coordinated by New Jersey's Housing and Mortgage Finance Agency (NJHMFA). The count was primarily taken from New Jersey's Homeless Management Information System (HMIS), while the count for the unsheltered and those sheltered by non-HMIS programs was conducted using a revised Paper Survey tool, personal interviews, and agency client records.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Over the last five years, the total number of homeless persons has been fluctuating in Burlington County, with the highest count most recently in 2014 at 1,660. While Burlington County counted more homeless persons in 2014, the overall number of homeless persons had been trending downward since 2011 (364 fewer persons). During the five year period from 2010-2014, the number of persons who were unsheltered or in transitional housing has also gone down overall, as well.

For the 2014 count, Burlington County included recipients of Temporary Rental Assistance. By counting those 634 persons (281) households who were recipients of Temporary Rental Assistance, the count was significantly higher than in previous years. This inclusion acknowledged that this program is, and has been, used to shelter homeless families in the community and in recognition of the importance of having an accurate count so that it may plan to develop real, permanent solutions to ending homelessness in line with the 10-Year Plan.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	608	0
Black or African American	982	0
Asian	6	0
American Indian or Alaska Native	5	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	1,515	0
Not Hispanic	78	0

Data Source

Comments:

2014 Point-in-Time count

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Discussion:**

The 2014 count illustrates some trends:

- 199 more homeless families than in 2013, with an increase of 157% since 2010.
- Adult only households increase by 304 since 2013, and by 78% over the past five years.
- More respondents attributed their household’s homelessness to being asked to leave a shared residence, with the next most common factor was a loss or reduction of job income or benefits.
- The chronically homeless in Burlington County increased 80 persons from 2013. Over the past five years, while the numbers have fluctuated, the total of chronically homeless persons has risen overall.
- The length of homelessness most commonly is more than one year followed by those homeless between 6 months and one year.

- The number of unsheltered homeless has fluctuated over the past five years; however, since 2010, the number of unsheltered homeless has dropped by 25%.
- As in past point-in-time counts, a) more females (857 or 51.6%) than males (760 or 45.8%) were homeless; b) only a small portion of the homeless populations defined their ethnicity as Hispanic or Latino (4.7%); c) the majority of the homeless were Black/African American (59.2%) followed by White (36.6%)

DRAFT

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

In describing the Non-Homeless Special Needs, a review of the sub-populations who are not homeless but have specific housing needs and/or services must be examined. These sub-populations include:

- Elderly
- Frail elderly
- Persons with disabilities (mental, physical, developmental)
- Victims of domestic violence
- Persons with alcohol or other drug addiction
- Persons with HIV/AIDS and their families

Special Needs individuals often have elderly caregivers, limited income, transportation for both medical and social needs, supportive but limited family involvement, limited social interactions.

**Describe the characteristics of special needs populations in your community:**

**What are the housing and supportive service needs of these populations and how are these needs determined?**

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

**Discussion:**

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

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

Burlington County's need for Public Facilities is diverse due to Burlington County's size and mix of urban, suburban, and rural settings. Burlington County is the largest county in New Jersey by area, covering 529,351 acres of which 524,160 are land and 5,191 are water. The New Jersey's Pinelands, which is the country's first national reserve managed by the New Jersey Pinelands Commission, covers the central and eastern two-thirds of Burlington County. Agriculture remains an important industry in the northern, central, and eastern two-thirds of the County, with the majority of suburban and urban communities occupying the remaining one-third.

The facility needs reflect the diversity of the area which includes historic neighborhoods and recent development. Burlington City served as the Capital of England's province of West New Jersey in the early 18th century and resulted in the development of communities along the Delaware River and Rancocas Creek when river navigation was the major driving force behind development. Subsequent to World War II, suburbanization occurred in communities adjacent to the Route 1300, including the development of Levitt and Sons historic development. The 1960s to the 1980s saw another wave a suburbanization where large expanses of farmland were converted in tract housing developments along new state routes and the interstate highway.

With an abundance of natural and manmade resources, local and county efforts are intended to reflect its desire to preserve farmland, open space and historic sites and neighborhoods. Providing a decent place in which to live, work, and raise a family drives the needs and goals.

The towns and villages that dot Burlington County include hubs of commerce and community facilities and community focal points, such as a civic building. These areas have stated their goals of providing adequate public facilities. This would include preservation and enhancement of areas with historic, cultural, scenic, open space and recreational value

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

The Community Development Department determines the priority of public facilities through the citizen participation plan process, as well as what funding applications are received each fiscal year. Priority will be given to those who apply for funding in areas that are either lacking adequate public facilities. Public facility needs were listed on the Burlington County Consolidated Plan Public Survey and ranked in accordance with the responses. The responses to the survey helped to determine priorities and underserved needs.

Not all categories of eligible activities are expected to be funded during the five year period covered by this plan due to funding constraints. However, the jurisdiction will encourage and support applications to other funding sources for projects that meet the highest priority needs.

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

As discussed in the previous section regarding the jurisdiction's need for Public Facilities, the Public Improvement needs are dictated by the diversity of the area which includes historic neighborhoods and recent development.

The neighborhoods that are long established and may have experienced a decline in its tax base not surprisingly show a wide range of deterioration of their physical infrastructure. Reconstruction of streets, sidewalks, drainage, water and sewer lines are not uncommon needs for those communities. At the same time, the newer communities and neighborhoods have public improvement demands that have not been able to keep pace with the development. The rural areas within Burlington County still, in some instances, require the most basic of infrastructure improvements since in many case, these areas lack public water, sewer, or even paved residential streets.

Accessibility needs throughout Burlington County for adults with disabilities are in great demand. Changes in accessibility guidelines have made many of Burlington County municipalities eager to insure that they are in compliance.

Neighborhood parks and recreational facilities provide a much needed community socialization opportunities.

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

In addition to the Consolidated Plan Public Survey that solicited responses as to infrastructure needs, Burlington County requires that the municipalities submitting applications for assistance hold their own public meetings to solicit input on those needs. It is recognized that each municipality has its own unique problems and is best suited to creatively solve those problems in partnership and consultation with the County's Community Development and Housing office. This relationship between the municipalities and the County allows for the solutions to problems with each municipality to be developed in such a way that they help meet the community development needs for the entire county.

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

The Public Services need in Burlington County generally exceeds the amount of funds that can be allocated. Support for Providence House, the local shelter for victims of domestic violence and their children, and for the 24-hour emergency housing service provider bring leveraged resources to these vital community wide services. The need for housing counseling and supportive housing services for the homeless also present a critical need in Burlington County.

As mentioned previously, Burlington County is the largest county in New Jersey by area. This brings unique challenges in providing public transportation so that the elderly and disabled may access public, social and human services throughout the county.

**How were these needs determined?**

Burlington County’s Public Services needs was based on input secured through community meetings and the Consolidated Plan Public Survey. The Consolidated Plan Agency Survey also assisted in solidifying the County’s priorities as viewed by those social and governmental agencies on the “front lines” of service to the community.

DRAFT

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

During the period starting in 2007, Burlington County saw a decline in residential housing construction that mirrored the financial lending market decline, unemployment rate increase, and housing foreclosure increase. Within the last two years there has been slow, but steady improvement in the housing market.

While Burlington County was not impacted to the same extent as other areas within New Jersey, many households continue to be priced out of the market and are faced with an increasing proportion of income that must be set aside for housing. Additionally, tighter underwriting standards, the reticence of lenders to lend, the decline in resources available to subsidize rents, and homeownership costs coupled with the challenges low income households face in retaining their jobs and maintaining their income contribute to the housing market limitations.

As is the situation in many New Jersey jurisdictions, Burlington County's housing market runs the gamut from million dollar estates to areas in need of redevelopment. While housing opportunities can be limited by household income and purchasing power, the lack of affordable housing options can result in significant hardship for low-income households, resulting in less available resources for other basic needs. In order to purchase a home, significant financial resources are necessary resulting in many low- and moderate-income households choosing to rent.

According to the 2012 American Community Survey 1-Year Estimate, there were 165,000 households in Burlington County., with the average household size of 2.7 people. There were 177,000 housing units, 7% of which were vacant. Of the total housing units, 78% were in single-unit structures, 20% were in multi-unit structures, and 2% were mobile homes. 25% of the housing units were built since 1990.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The Housing Supply analysis provides an estimate of the American Community Survey 2007-2011 estimates. This section examines the existing housing inventory, including the type and size by tenure (owners/renters). The 2013 American Community Survey 1-Year Estimates reflect increased numbers of housing units; however, the percentages are within the same range.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	97,853	66%
1-unit, attached structure	21,101	14%
2-4 units	6,866	5%
5-19 units	14,927	10%
20 or more units	6,170	4%
Mobile Home, boat, RV, van, etc	1,389	1%
<b>Total</b>	<b>148,306</b>	<b>100%</b>

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	107	0%	450	2%
1 bedroom	2,134	2%	10,705	38%
2 bedrooms	19,830	18%	10,659	38%
3 or more bedrooms	90,549	80%	6,248	22%
<b>Total</b>	<b>112,620</b>	<b>100%</b>	<b>28,062</b>	<b>100%</b>

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Burlington County is predominately comprised of single family detached housing with 97,853 units accounting for over two-thirds of the entire Burlington County housing stock. The total number of single family detached units has increased slightly over the last few years (per ACS 1-year Estimate 2013), but the percentage has stayed constant.

With the preponderance of single family dwellings, Burlington County has chosen to focus Community Development Block Grant Program funding resources on efforts to improve owner occupied homes with

its Home Improvement Loan Program, Emergency Home Repair Program, and Emergency Heater Replacement Program for its low- and moderate- income households. It is anticipated that over the course of time covering this 5-year Plan, the County will assist approximately 150 homeowners with one of these programs.

At the same time, HOME funds are planned to leverage other funding (state and local) to develop affordable housing for both rental properties and homeowners during the five years covered by the Plan. Approximately 125 first time homebuyers are expected to be assisted with down payment and closing costs, while funds to affordable housing developers are expected to generate 150 rental units. Those units directly assisted with HOME funds are to be targeted to assist those with a household income of less than 50% AMI.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The County expects to lose a minimal number of units of affordable housing units that were assisted with HOME funds. Thirty-seven (37) unit's affordability periods will expire during the next five years; however, Burlington County's policy is to forgive the loans made to those developers in exchange for an additional affordability period equal to the initial affordability period. It is expected that all of the 37 units will have their affordability period extended. Twelve (12) units will end their second affordability period during this time frame.

**Does the availability of housing units meet the needs of the population?**

In order to determine if the availability of housing units meets the needs of the population, a determination of the relative demand and supply of the real estate market must be made. Assessing the existing and future housing demand is more complicated than outlining the existing housing supply.

Demographics alone will not provide adequate information on demand. Additional factors such as income, price of housing, costs and availability of credit, consumer preference, and investor preference while the supply of housing is dictated by available land and political will.

New Jersey's attempts to mandating affordable housing goals for each municipality has had mixed success, with multiple legal cases on this matter throughout recent years. Some communities have adopted inclusionary zoning designed to assist the development of affordable housing.

The likelihood is that the percentage of households being priced out of the market will continue. Household income when adjusted for inflation in many communities within Burlington County have declined or held at about the same. At the same time, housing prices have risen from \$134,000 in 2000 to \$266,200 in 2011, while rents have increased from \$672 to \$962 during the same time period. This means that households have not increased their purchasing power to keep pace with housing costs.

## **Describe the need for specific types of housing:**

### **Discussion**

While there may be sufficient housing options for those households with income above 80% of median income, there is a deficiency in the number of affordable units for the low- and moderate- income households. This need is especially evident in those households with even more limited resources. In 2012 (ACS, 1-Year estimate), 5% of all families and 18% of families with a female householder and no husband present had incomes below the poverty level. These households will typically encounter difficulties in obtaining decent affordable housing without some form of assistance.

DRAFT

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Data provided from the ACS 2007 - 2011 reflect the costs of both owner and renter housing in Burlington County.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	134,000	266,200	99%
Median Contract Rent	672	962	43%

**Table 28 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,485	8.9%
\$500-999	12,636	45.0%
\$1,000-1,499	9,132	32.5%
\$1,500-1,999	2,713	9.7%
\$2,000 or more	1,096	3.9%
<b>Total</b>	<b>28,062</b>	<b>100.0%</b>

**Table 29 - Rent Paid**

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	633	No Data
50% HAMFI	2,303	2,714
80% HAMFI	12,162	11,500
100% HAMFI	No Data	24,238
<b>Total</b>	<b>15,098</b>	<b>38,452</b>

**Table 30 – Housing Affordability**

Data Source: 2007-2011 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	799	942	1,135	1,414	1,518

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	799	942	1,135	1,344	1,480
Low HOME Rent	713	764	917	1,060	1,182

**Table 31 – Monthly Rent**

Data Source Comments: HUD FMR and HOME Rents 2014

### **Is there sufficient housing for households at all income levels?**

The homeowner vacancy rate according to ACS 1-Year Estimate 2013 was 1.4% and rental vacancy rate was 6.4%. Of the total 127,368 owner occupied housing units, only 30% are affordable, while of the 34,877 rental units, only 43% were affordable.

According to the Nation Low Income Housing Coalition “Out of Reach 2014” a Burlington County renter would need to earn \$21.83 per hour to be able to afford a 2 bedroom rental unit at Fair Market Rate and would require 2.6 full-time jobs at minimum wage. The affordable rent for a household at 30% AMI affordable rent would be \$744 a month.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

Housing affordability is most problematic for those households at 30% AMI and not much better for those households at 50% AMI. With a vacancy rate of only 1.4% for homeowners and 6.4% for renters, sufficient housing for those households under 50% AMI would prove to be insufficient.

The lack of affordable housing creates a situation where the percentage of household income to support household expenses becomes a larger burden for the household creating a need for the production of additional affordable units. Unsubsidized and homeless families will be priced out of the market.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

Over the last ten (10) years (2000 -2011), the median home value has risen 99% while the median rents have increased 43%. Housing prices have begun to increase at rates faster than household incomes. With the improvement in the local economy, it is expected that this trend will continue, making housing affordability a continuing burden.

As noted above, housing purchase and rental values have increased disproportionately to income and therefore more and more families will either have to pay more for housing, or double up and/or move to communities which have lower housing prices. Clearly, it will not affect anyone receiving a rental subsidy or a housing purchase subsidy.

In addition many homeowners have lost their homes through foreclosure and some rental properties have been lost to conversion to for-sale use.

Although home prices and interest rates have declined in the last 3-4 years, incomes have also declined. Moreover, tougher underwriting standards have made it more difficult for low income households to purchase housing.

HOME rents are set at affordable rates, but are still at a level that HOME units are attractive to developers and affordable to tenants with a low-to-moderate income and requiring a moderate HOME subsidy. The area median rent for Burlington County in 2011 at \$962 falls between the rent for one and two bedroom fair market rent and rent limits set by HUD.

### **Discussion**

DRAFT

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following tables and narrative describe the condition of Burlington County's housing stock and various needs for housing rehabilitation and preservation programs.

### Definitions

The definitions for "conditions" included in the table below include lack of indoor plumbing, overcrowding and severe overcrowding. Burlington County follows the New Jersey Uniform Construction Code and HUD's Housing Quality Standards for safe decent housing.

Substandard conditions include: units lacking heat, water, electricity, and/or plumbing or waste disposal. Units found to be unsanitary, unfit or inappropriate for safe human occupancy are also deemed substandard if they pose a direct or potential health or safety risk. Such conditions can arise due to an emergency such as flood or fire; breakdown of equipment or materials; or lack of structural or unit maintenance. Unless the structure is damaged beyond repair, many of these units may be rehabilitated although costs often exceed long term returns.

Substandard condition: a property having major housing violations (usually uninhabitable).

Substandard condition but suitable for rehabilitation: a property that is in livable condition, but not up to current code, established property standards, or minimum housing standards

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	38,375	34%	12,665	45%
With two selected Conditions	541	0%	497	2%
With three selected Conditions	109	0%	122	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	73,595	65%	14,778	53%
<b>Total</b>	<b>112,620</b>	<b>99%</b>	<b>28,062</b>	<b>100%</b>

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	12,754	11%	2,831	10%
1980-1999	36,039	32%	6,540	23%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	50,715	45%	14,889	53%
Before 1950	13,112	12%	3,802	14%
<b>Total</b>	<b>112,620</b>	<b>100%</b>	<b>28,062</b>	<b>100%</b>

**Table 33 – Year Unit Built**

Data Source: 2007-2011 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	63,827	57%	18,691	67%
Housing Units build before 1980 with children present	8,389	7%	1,721	6%

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 35 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

The age of Burlington County's housing stock can be used to determine relative rehabilitation needs. Approximately 89% of the housing stock (89% of owner occupied and 90% renter) consists of units constructed prior to 2000. Of those housing units, 57% of owner occupied and 67% of rental units were constructed prior to 1980. As housing ages, maintenance costs rise, which can present significant costs for low- and moderate-income homeowners. These older homes may be more affordable; however, they tend to experience more housing condition related problems.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead-based paint was banned from use in residential structures after 1978, however older homes still have the potential to contain lead paint hazards. HUD defines lead-based paint as paint or other surface coatings that contain lead equal to or exceeding 1.0 milligram per square centimeter or 0.5 percent by weight or 5,000 parts per million (ppm) by weight. Lead is a highly toxic metal that may cause a range of

health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves and blood.

With 57% of owner occupied and 67% rental units older than 1980, the potential for the presence of lead based paint housing is high. The incidence of those units housing families with children is much lower (approximately 7%). It could be estimated that a large percentage of those household might be occupied by low- and moderate-income families since older housing units tend to be more affordable.

There are 39,214 households or 30% of all households with incomes below 80% AMI. Utilizing the figures of those units built prior to 1980 and making the assumption that 30% of those units would be occupied by low and moderate income households, approximately 24,755 units could be estimated to have lead based paint hazards.

## **Discussion**

DRAFT

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

This section provides a summary of the public and assisted housing available throughout Burlington County. HUD requires that this section focus on Public Housing and Housing Choice Vouchers. The independent Housing Authorities in Florence Township, Beverly City, and Burlington City do not participate in the County’s HUD funded programs. For referential purposes, their units are included in this section.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				627			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

- Florence Township PHA – The Maplewood Homes are managed by the Florence Township Public Housing Authority
- Beverly City PHA – Delacove Homes are managed by the Beverly City Public Housing Authority
- Burlington City PHA – Stone Villa is managed by the Burlington City Housing Authority

These Housing Authorities provide a total of 211 housing units in properties that are owned and managed by the authorities to provide affordable housing. There are no sub-standard units in any of the three housing authorities, all of which are high performing.

Each of the three housing authorities maintains a waiting list as follows:

- Florence PHA – 169
- Beverly City PHA- 160
- Burlington City PHA - 40
- Florence Township - 50 units of housing (8-1 bedroom, 20-2 bedroom, 16-3 bedroom, 6-4 bedroom). All eight (8) of the one (1) bedroom units are handicapped accessible.
- Beverly City – 71 units (14 – 1 bedroom, 14-2 bedroom, 43-3 bedroom), with one (1) handicapped accessible unit
- Burlington City – 90 units (34 – 1 bedroom, 35 – 2 bedroom, 20 – 3 bedroom, 1 – 4 bedroom). There are no handicapped accessible units. The four (4) bedroom unit will be converted to a one (1) bedroom unit when the current occupants move out.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Florence PHA	66.66
Beverly City PHA	80.76
Burlington City PHA	97.9

Table 37 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

All three of the housing authorities have plans to make improvements to the physical conditions of their units as it becomes necessary. The Beverly City Housing Authority has recently contracted for the installation of new heaters for their units. The Burlington City Housing Authority plans of converting some of the three and the four bedroom units to two and three bedroom respectively since they are functionally obsolete.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

In order to improve the overall quality of life for the residents of all three of the public housing authorities and the surrounding neighborhood, the PHA's will implement measures that will promote a deconcentration of poverty by filling vacancies with "higher income/working" households whenever possible.

### Discussion:

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

This section provides a summary of the homeless facilities and services provided in Burlington County. It was completed by the Burlington County Human Services Department, as the lead agency of the Burlington County Continuum of Care.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	531	528	38	131	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	19	0
Veterans	0	0	6	0	0
Unaccompanied Youth	8	0	0	0	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Data taken from Burlington County Grant Inventory Worksheet March 2015

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Health services are available through several sources.

- The Southern Jersey Family Medical Centers (SJFMC) New Lisbon provides primary and preventive health care services to Burlington County residents, including those who are uninsured. SJFMC has two Burlington County locations (Pemberton township and Burlington City). SJFMC provides a wide range of services including:

Providing timely immunizations and well-baby examinations with a focus on the child's physical development and common childhood illnesses.

Adults receive annual physical examinations, ongoing treatment for chronic diseases and diseases resulting from HIV infections. Annual flu shots and pneumonia vaccinations, as well as referrals for x-rays and specialty consultations, are also provided.

Women's health services are among the most frequently used services at SJFMC, especially among women of child bearing years.

Primary and preventive dental services include the assessment and treatment of tooth decay and gum disease.

- The Burlington County Health Department provides a number of services including:

Screening and testing clinics for certain communicable diseases, along with immunizations to eligible children and adults. Communicable diseases include HIV/AIDS, Sexually Transmitted Diseases, and Tuberculosis case management services.

Nutritional counseling and supplemental foods to pregnant, postpartum, and nursing women and their children through age 5 through the WIC Program. Eligibility is based on income and nutritional need. Prenatal Clinics are held in cooperation with area hospitals. Services include prenatal care, education, and social service referrals.

*Mental Health Services*

The System Review Committee of the Mental Health Board works to ensure that resources are available for the homeless. Legacy Treatment Centers manages a Crisis House, which provides housing support and short term residential programs and support services for mentally ill adults, along with a case management program for mentally ill adults who are homeless or at risk of homelessness.

Legacy also operates the Therapeutic Foster Care Program which addresses the special needs of youth in the state foster care system who are in need of specialized behavioral residential services and for those

youth who are ‘aging out’ of the foster care system. The PATH Program provides clinical case management services specifically for individuals who are mentally ill and homeless or imminently homeless.

Legacy, Twin Oaks, and Catholic Charities Delaware House all provide supportive housing, enhanced supportive housing, and medically enhance supportive housing services for individuals who are ready for discharge from state psychiatric hospitals. Twin Oaks also provides ICMS (integrated Case Management Services) for all consumers discharged from the state, county, and psychiatric short-term facilities in Burlington County.

### *Employment Services*

Employment Services are provided through the Burlington County American Job Center. The American Job Center is a “One Stop” employment center offering job search assistance and a variety of employment related classes by providing services that assist with obtaining employment or the training to meet the demands of the present workforce.

### *Homeless Benefits*

Benefits are available to the homeless through the Burlington County Board of Social Services and include SNAP (formerly called Food Stamps), TANF, and Medicaid. Homeless and low income households are referred to apply for these assistance programs to provide a “safety net” of food, income, housing, and healthcare assistance and/or to supplement in cases where household income is very low.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

### *Emergency Shelters*

Emergency Shelters for homeless persons are available principally through five (5) private providers in Burlington County: Belmont Homes, Christian Caring Center, Extended Hand Ministries, Interfaith Hospitality Network, and Transitional Housing Services. Providence House provides shelter for victims of domestic violence and their children.

Additionally, Burlington County declares “Code Blue” when winter conditions pose a threat of serious harm or death to individuals without shelter and provides for short-term emergency sheltering options at three (3) Code Blue Shelters.

### *Transitional Housing*

Burlington County Community Action Program (BCCAP), Transitional Housing Services, and Twin Oaks are providers for Transitional Housing in Burlington County. The majority of the transitional, scattered site housing is reserved for families with children, although there are options for singles, as well.

#### *Permanent Supportive Housing*

As previously cited, Legacy Treatment Centers provides permanent supportive housing for those with mental health issues. Additionally, Transitional Housing Services, Inc. provides permanent supportive housing, while Catholic Charities provides Shelter Plus Care services.

#### *Rapid Rehousing*

Burlington County does not receive Emergency Solutions Grants funds; however, Burlington County has begun the development of its Rapid Rehousing initiative. Funding from the New Jersey Department of Human Services, Division of Family Development and United Way will be utilized to move those persons experiencing homelessness to permanent housing coupled with intensive case management. Agencies have been qualified as being able to provide the comprehensive services need for this program.

#### *Other*

Legacy Treatment Centers are SOAR (SSI/SSDI, Outreach, Access, and Recovery) trained and are able to assist clients in applying for disability benefits. Discussions are underway to make available to Burlington County personnel and other non-profits SOAR training to be able to provide services to assist homeless persons and person at risk of being homeless in making application for Social Security Disability benefits. The SOAR process, which can “fast track” applicants through the system so that disability income is received in a shorter period of time, can assist chronically homeless persons to access disability income which can be used to assist them in securing more permanent housing.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Housing needs are not limited to the homeless. Various sub-populations, who are not homeless, but have specific housing needs include: elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDs.

There is no single source of funds adequate enough to provide the necessary facilities and services for the special needs population. It is, therefore, critical to seek out and form public and private relationships and programs to be provide the necessary components.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Discharge planning must include those persons being discharged or returning from foster care, physical health care, mental health and corrections.

#### *Foster Care*

Coordination with the Division of Child Protection and Permanency (DCP&P) and a private non-profit that works with troubled run away youth in Burlington County ensure that young adults are not discharged into homelessness when they age out of Foster care. That program focuses on those between the ages of 18 and 21 and provides ongoing therapeutic services and support through the transition to independence. Young adults can access a network of available housing and services through the adolescent housing hub and is managed by DCP&P and is designed to assist youth with placement in transitional or permanent housing.

#### *Health Care*

The Burlington County CoC, County Health Department, Board of Social Services, and the area local hospital systems (Lourdes Hospital, Virtua Hospital, and Deborah Hospital) work collaboratively to ensure that persons discharged from a system of care are not routinely discharged into homelessness. In addition, CoC staff actively participates in the Comprehensive Health Advisory Assessment Group (CHAGG), an advisory group of the County Health Department that focuses on

system coordination and provides a venue for hospital providers, nursing staff, community providers and County Health and Human Services employees to review system needs and specific cases as may be necessary. This allows for the coordination of efforts to transition people more effectively in the community.

### *Mental Health*

The CoC and three (3) funded providers (Legacy, Twin Oaks, and Catholic Charities) work closely with the State of New Jersey to provide permanent supportive housing services to individuals in state hospitals who are transitioning to community placements. Those not captured through the state hospital system are eligible for programs funded by the Burlington County Board of Social Services or Social Services of the Homeless (9SSH) funded programming provided by CoC participants.

### *Corrections*

A formal plan for corrections discharge planning has not been implemented, primarily due to the impediments to individual rights of the released prisoners. The corrections facility has a social services unit that works with the client to assist them in securing housing upon discharge through a social services agency in the County. The Mental Health Board's Jail Diversion task force has routinely reviewed procedures for stakeholders and has worked with case management agencies in the County to ensure that services are provided, beginning in jail and continuing into the community placement. Recipients of these services are often connected to scattered site transitional and permanent supportive housing in the county. Individuals not placed into supportive housing residences are placed in Crisis House (a Legacy Treatment Center facility), or by the Board of Social Services.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Not unexpectedly, Burlington County's greatest obstacles to serving those most in need of housing are cost and availability. Housing development cost, whether rehabilitation or new construction, continues to increase. Developable land in a densely populated area becomes ever scarcer. HOME Developer Program funds will be used for in-fill housing and new construction as well as rehabilitation of units for rent and for sale. The First Time Homebuyer Program will directly assist low and moderate income homebuyers. The two programs, with their two different approaches, will be used together to increase housing opportunities within the consortium.

The uncertainty of the status of affordable housing obligations in New Jersey coupled with the lack of housing trust funds has seriously impacted affordable housing production. This coincides with the dramatic reduction in the HOME allocation to Burlington County that has been instrumental in providing much needed gap financing for affordable housing production.

Recently the New Jersey Supreme court issued its latest affordable housing ruling, ordering state judges to take charge of deciding if towns are providing enough low- and moderate- income housing. This ruling removes regulatory control from the Council on Affordable Housing due to its repeated failures to create adequate rules and quotas for how many low income homes and apartments towns must build or rehabilitate. This decision follows multiple decisions dating back to the 1970s and 1980s that found that municipalities have a constitutional obligation to provide adequate housing for low- and moderate-income residents (Mount Laurel I and II decisions).

The barriers to affordable housing are summarized as:

- Zoning and land use controls limiting the development of affordable housing
- Lack of a dedicated source of local, state, and/or federal funding for the development of affordable housing
- Cost of land and development
- Growth control measures designed to protect open space which limits available land and increases the cost for affordable housing

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The tables and narratives presented below and on the following pages describe the Burlington County 's labor force and economy.

### 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	497	463	0	0	0
Arts, Entertainment, Accommodations	15,025	13,990	10	10	0
Construction	6,393	5,916	4	4	0
Education and Health Care Services	32,361	23,758	22	17	-5
Finance, Insurance, and Real Estate	12,669	15,878	9	11	2
Information	3,858	2,271	3	2	-1
Manufacturing	13,014	16,151	9	11	2
Other Services	6,290	5,785	4	4	0
Professional, Scientific, Management Services	18,693	14,835	13	11	-2
Public Administration	1	0	0	0	0
Retail Trade	22,146	22,861	15	16	1
Transportation and Warehousing	6,459	6,948	4	5	1
Wholesale Trade	10,208	12,018	7	9	2
Total	147,614	140,874	--	--	--

**Table 39 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	205,650
Civilian Employed Population 16 years and over	190,033
Unemployment Rate	7.59
Unemployment Rate for Ages 16-24	20.96
Unemployment Rate for Ages 25-65	4.97

**Table 40 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	54,300
Farming, fisheries and forestry occupations	7,758
Service	14,424
Sales and office	52,159
Construction, extraction, maintenance and repair	12,511
Production, transportation and material moving	8,438

**Table 41 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	104,403	58%
30-59 Minutes	55,440	31%
60 or More Minutes	19,758	11%
<b>Total</b>	<b>179,601</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2007-2011 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	6,215	887	4,700
High school graduate (includes equivalency)	38,312	3,284	12,048
Some college or Associate's degree	44,968	3,176	9,206

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	70,668	3,017	10,191

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	370	960	884	1,721	3,150
9th to 12th grade, no diploma	4,040	1,980	2,249	4,008	5,807
High school graduate, GED, or alternative	10,155	10,018	12,439	31,389	21,187
Some college, no degree	10,663	8,786	10,465	21,434	9,013
Associate's degree	1,669	3,348	5,245	9,094	2,207
Bachelor's degree	4,095	12,354	15,658	26,532	7,323
Graduate or professional degree	358	5,044	8,621	16,269	4,585

**Table 44 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,413
High school graduate (includes equivalency)	35,041
Some college or Associate's degree	43,505
Bachelor's degree	62,545
Graduate or professional degree	82,268

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

Burlington County's proximity to Philadelphia New York City coupled with an educated population and skilled population are significant drivers of the County's business activity.

- Health Care has seen a massive expansion in Burlington County with the development of many new rehabilitation, long term care, and hospital facilities. As one of New Jersey's largest health care systems, the Virtua Health System has opened several new facilities including a wellness

facility and state of the art hospital facility in the area. These new facilities have created an off-spring of specialty physician practices, urgent care centers, and other out-patient services in the area.

- Transportation hubs have expanded around the New Jersey Turnpike interchange (Exit 6) resulting in large distribution facilities for companies such as Bed, Bath, and Beyond (tallest distribution warehouse in the state), Burlington coat Factory (new state of the art facility), along with many other distribution facilities.
- Finance, Insurance, and Real Estate sectors continue to be major employers in Burlington County. Annual average wages for workers in the finance sector have increased 10.2% during the period 2007-2013. Banking/Credit intermediation and related activities had an estimated annual wage of \$67,550 and insurance carriers and related activities enjoyed an average annual wage of \$104,132. It is noted that the financial services industry has enjoyed a significantly lower turnover rate.
- The Professional, Scientific, and Management opportunities in Burlington County have been driven by the population increase over the last decade coupled with the large pool of highly educated and trained workforce.
- Manufacturing has seen a recent up-tick after losses seen during the recession. A new 110,000 sq. ft. facility with a 15,000 sq. ft. state-of-the-art repair center and a 35,000 sq. ft. inventory space has recently been completed while an international corporation (SeaBox International) has headquartered within the county. The facility specializes in the design, custom modification, and manufacturing of ISO shipping and storage containers, refrigerated containers, containerized shelters, modular building systems, and related parts and accessories, while employing over 200 in fields ranging from engineering to fabrication and production.
- Agriculture and Agriculture Business Technology continue their growth trend in Burlington County. Cranberry and blueberry production facilities are located in the northern part of the county. Burlington County College offers an Agricultural Business Technology program to prepare students for careers in a variety of businesses involved with the agricultural

industry. Careers range from growing and marketing produce, livestock and field crops, to marketing products and providing services needed in farm production. The Agricultural Business Technology Program curriculum emphasizes effective management and business skills along with providing a solid background in soil science, plant protection, and plant propagation.

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

Customized training is an integral part of success for local businesses. Corporate reports show that companies reap many benefits from investing in training for employees, by improving performance, quality, quantity, speed, safety, problem solving, attitude, ethics, motivation, leadership, and communication. Training also contributes to the profit bottom line. Additionally, adding credentials of new skills to the unemployed is critical.

In improving the employment and training system in the State of New Jersey and its local areas, partnerships between the private and public sectors will play a significant role. These partnerships require candid input and feedback from each partner, an education of responsibilities and contributions from all involved to assure success. The end result will be an increase in trust through setting common goals and the establishment of open communication.

An improved workforce investment system will help reduce dependency on public assistance; provide individuals with marketable skills; connect qualified applicants with employers; and, provide the youth of our community with the developmental and educational opportunities they need to be successful. This investment in human capital will attract business to the community, which in turn will increase economic development within the county and the state.

Burlington County residents and businesses must have the knowledge and skills necessary to succeed in a rapidly changing economy. The needs and aspirations of job seekers and employers will drive the delivery of workforce development programs and services. This commitment will allow workforce information and services to be delivered in a seamless way that produces tangible, measurable results for job seekers, businesses, employees and the community at large.

**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.**

Burlington Center mall has recently been acquired by Moonbeam Capital Investments and a total rehabilitation and re-gentrification of the facility is expected to begin in 2015. The \$230 million proposal by the mall's new owner will focus on the Retail and Hospitality markets and is expected to create

hundreds of new jobs. At the same, this revitalization effort will create a need for significant improvements to the surrounding road infrastructure to prevent stacking and traffic problems. Training for customer service, retail management, and positions within the food/restaurant industry to include management, culinary, and service staff will be required.

Transportation, distribution, and logistics opportunities are anticipated to continue to grow around both the New Jersey Turnpike hubs (Exits 4, 5, and 6). Highway infrastructure improvements will become increasingly vital to the growth in this area. Employment needs will center on computerized inventory control to forklift certified staff.

Burlington County is actively involved with the County's Economic Development and Regional Development office small business development, business attraction and retention, and assistance in business growth and opportunities. A newly created initiative "Shop Burlington County First" is intended to assist small businesses along many of Burlington County's Main Streets. This "Buy Local" initiative hopes to encourage residents to think local and buy local. Promoting in-county business will strengthen Burlington County's economy and improve conditions need to spur job growth. In keeping with these efforts, small business loans are available to qualifying businesses, including gap financing, direct loan, tax-exempt bonds and pass-through financing. Future planning efforts must include more collaboration of public and private sectors, coordinating agencies and recommendations to foster continued economic development implementation, along with a "Growth Company Development" for larger companies with quality, timely, and useful information to make informed decisions, and an "Economic Gardening" initiative for assisting second stage companies to improve their competitiveness and grow.

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

The Burlington County Workforce Investment Board (WIB) is committed to building and maintaining a workforce of the highest quality to help businesses grow or retain their workforce. The WIB strives to implement a workforce system of services that are a resource for local business to access quality employees they need, and training individuals to be successfully employed.

The primary responsibility of the WIB is to serve as an alliance of the public and private sector for the purpose of coordinating planning, policy guidance and oversight of employment and training activities in Burlington County. In partnership with the Board of Chosen Freeholders, the overall goal is to develop and sustain a unified; labor market-driven system that can deliver needed services to job seekers and employers in an effective and cost efficient manner.

The WIB does not actually operate programs, but works to influence the management of workforce development activities by analyzing local needs and coordinating Federal, State and local resources.

Much of the Board's work is done through its committees and sub-committees, which include the Executive Committee, the Literacy Committee, the One-Stop Committee and their sub-committees, the Communications/Marketing Committee, the Youth Investment Council and the Economic Development Committee.

The WIB is led by representatives from the private sector and includes membership from education, organized labor, employment and training, human services and community based organizations.

**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.**

The Business Solutions Team was created to bolster the County's efforts in meeting the needs of our Business Community and Team consists of the key economic development, workforce development and educational partner agencies that can address expansion and retention needs.

It is the goal of the Burlington County Business Services Team to make it as easy as possible for businesses to find well-trained, qualified employees. Time and money is saved by listing jobs in the job bank, pre-screening of applicants based on specifications, and assistance with special financial incentives for hiring unemployed individuals.

Business Services Specialists help companies tackle some of their most difficult workforce problems, offering solutions that are tailor-made to meet your specific business needs. Services are available at no fee and include assistance in:

- Analyzing hard-to-fill positions
- Determining competitive salaries
- Finding qualified workers
- Assistance in obtaining tax credits for new hires
- Layoff aversion assistance
- Locating available financial incentives
- Review of bonding information
- Writing effective job postings

Trainings include:

- Computer skills: AutoCad, Desktop Publishing, electronic spreadsheets (Excel, Lotus, etc.), internet literacy, networking, PowerPoint, Word, C++, XML, and SharePoint
- Customer Relations
- Employee Communication
- English as a Second Language
- Management and Leadership
- Marketing and Sales Techniques
- Quality Control
- Team Building
- Total Quality management
- CDL
- CNA

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

**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.**

Burlington County participates in the comprehensive economic development strategy (CEDS) for Greater Philadelphia through the DVRPC, which serves as the federally designated Metropolitan Planning Organization (MPO) for the nine-county, bi-state Greater Philadelphia region (including Bucks, Chester, Delaware, Montgomery, and Philadelphia counties in Pennsylvania, and Burlington, Camden, Gloucester, and Mercer counties in New Jersey).

*Investing in People and Places* was developed under the guidance of a regional CEDS Committee, which includes representatives of state, county, and city planning and economic development agencies; regional economic development organizations; chambers of commerce; academia; and the private sector. The document also includes a list of key projects and activities designed to advance the CEDS goals and objectives. *Investing in People and Places* was adopted by the DVRPC Board on September 24, 2014 and submitted to the EDA as Greater Philadelphia's CEDS on September 30, 2014.

The list of key projects and activities includes regional projects such as the Consortium for Building Energy Innovation, Diligence Program for Scientific Founders and First-Time Entrepreneurs, Greater Philadelphia Healthcare IT Initiative, and Internship Accelerator to name a few. Also included are Burlington County key projects as follows:

- Burlington County Co-Working Space – Retrofit an underutilized area of the Burlington County Library system’s main branch for use as a co-working space.

- Burlington County College/Data Center/Mount Laurel Campus – Burlington County College (BCC) plans to develop a data center at its Mt. Laurel Camps in order to expand its baccalaureate programs in engineering, information technology, mathematics and similar fields and build synergies and formal relationships with engineering and information technology businesses within the region to prepare students for jobs in emergent fields.
- Roebling Industrial Park/Roebling Super Fund Site – Florence Township and a developer plan to redevelop the Super Fund site that consists of about 200 acres into an industrial park.
- Saylor's Pond Road Redevelopment – Developer proposes to develop 42 acres of land that was part of a military base into a mixed use development including commercial space, a 120 room hotel with conference center and restaurant, and residential units.
- Workforce Development Alliance Database – Build an interagency database that allows for increased intergovernmental communication, access and responsiveness to individual job seekers' and employers' needs, and builds an integrated method of tracking outcomes, employment trends and economic change.

## Discussion

## **MA-50 Needs and Market Analysis Discussion**

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

There are no specific areas where households with multiple housing problems are concentrated. There are areas where the need may be greater, such as low income census tracts and older neighborhoods but for the purposes of this plan, while Burlington County Community Development and Housing looks at concentration of housing problems in general, it does not rely on these when approving proposed projects for the use of HOME funds. It may use them from time to time in choosing between otherwise "equal" proposals. A review of statistics for each of the forty (40) municipalities in Burlington County (Source: 2009-2013 American Community Survey Estimate) show that there is no specific municipality in which the housing problems are concentrated (the percentage of those housing units without complete plumbing and complete kitchen facilities.)

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

HUD defines areas of racial or ethnic concentration as geographic areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than the county's overall percentage.

Of the forty municipalities in Burlington County, the ACS 2009-2015 5-year estimates indicate that Burlington City, Burlington Township, Mount Holly, and Willingboro have a higher concentration of Black or African American persons than the county's overall percentage. Wrightstown Borough and New Hanover Township have an Hispanic ethnicity higher than the county's overall percentage.

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

Typically distressed neighborhoods have an older housing stock, higher vacancy rates, and are areas of low and moderate income concentration, as well as minority concentration. These communities also often have higher crime rates and quality of life issues like poor lawn maintenance and litter. The median home value for owner-occupied housing units in Burlington County is \$252,500, while the median home value for Burlington City, Mount Holly, and Willingboro are significantly lower (\$172,200, \$192,700, and \$169,500 respectively). The other municipalities with a racial and/or ethnic concentration reflect median home values within range of the county median.

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

Mount Holly Township is the seat of the Burlington County government. Availability of services is readily available. Both Mount Holly and Burlington City are historic towns that boast active efforts to promote their history and tourism opportunities.

Willingboro Township was built as a Levitt development in the 1950's and is noted for its desegregation efforts, leading to a vibrant, integrated community. Willingboro is also the site of the confidential safe house for battered women and their children.

Wrightstown Borough is adjacent to both Fort Dix and McGuire Air Force bases.

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

Homes in these municipalities tend to have a purchase price lower than other towns within Burlington County, making home ownership more accessible. The towns also have an greater number of rental opportunities, with older vacant buildings being repurposed for affordable rental housing.

DRAFT

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan outlined in the following sections provides comprehensive procedures for how Burlington County will continue to maintain compliance in managing its federal grant funds received by addressing market conditions, geographic distribution of needs and priorities in the County, the resources expected to be available to meet community needs, the structure in place for delivering services, goals, barriers to meeting the goals, and how those barriers may be overcome.

DRAFT

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

**Table 46 - Geographic Priority Areas**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

There are forty (40) municipalities in Burlington County, with nine (9) of those choosing not to participate in Burlington County's Urban County (beginning 2015-2017 three year Co-operation Agreement). Each year the Burlington County Board of Chosen Freeholders, through the Community Development and Housing Division of the Human Services Department, offers half of the County's participating municipalities and interest non-profit organizations the opportunity to apply for Community Development Block Grant Program funding for projects that are important to the municipality. Municipalities and non-profit organizations with names beginning with letters in the upper half of the alphabet are eligible to apply on odd numbered years, the bottom half on even numbered years. The Community Development and Housing division provides technical assistance to the potential applicants to help them identify community needs and design activities to meet those needs. The applications are reviewed by the Community Development and Housing staff for eligibility and appropriateness in meeting the identified need and a funding recommendation is made to the Community Development General Advisory Committee. The General Advisory Committee reviews the staff recommendations and makes a formal recommendation to the County Board of Chosen Freeholders.

The Board of Chosen Freeholders reviews the General Advisory Committee's recommendations and either adopts, modifies, or rejects the recommendations. Upon adoption by the Board of Chosen Freeholders, the recommendations are used to develop the annual action plan and are submitted to HUD for final approval.

The process as described above was developed in such a way that it allows for a fair distribution of funding throughout the jurisdiction. It is recognized and acknowledged that each municipality has its own unique problems and is best suited to creatively solve those problems in partnership and consultation with the County's Community Development and Housing office. The relationship between the municipalities and the County allows for the solutions to problems within each municipality to be developed in such a way that they help meet the Community Development needs for the entire County.

In order to prevent redundancy, it is the policy of the Community Development Program to provide funding for housing projects through the HOME Investments Partnerships Program thereby reserving Community Development Block Grant Program funding for non-housing project such as infrastructure, capital improvements, handicapped accessibility, administration and housing related project not eligible under the HOME regulations or HOME Program policy.

#### HOME Investment Partnerships Program

HOME Investment Partnerships Program funding is distributed through two programs, the HOME Affordable Housing Developer Program (Developer Program) and the First-time Homebuyer Program. The Developer Program provides funding to non-profit and for-profit affordable housing organizations to develop various types of affordable housing – rental, age restricted, special needs, and homebuyer. The First-time Homebuyer Program provides funding directly to low- and moderate-income first time homebuyers to offset their costs by providing down payment assistance and closing cost assistance.

All but one of the municipalities in Burlington County participate in Burlington County's HOME Consortium, thereby permitting those municipalities that choose to submit Community Development Block Grant Program funding applications to the New Jersey Small Cities Program to take advantage of the HOME Program funding through the Community Development and Housing office.

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

### Priority Needs

Table 47 – Priority Needs Summary

1	<b>Priority Need Name</b>	Construction of affordable rental housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable rental housing creation
	<b>Description</b>	Construction of affordable rental housing to serve households with incomes between 20% - 50% AMI

	<b>Basis for Relative Priority</b>	<p>As identified by service providers and the general public through the Community development Housing and Community Development Needs Survey and through consultations, creation of affordable housing options ranked as either very important or important.</p> <p>According to the Nation Low Income Housing Coalition “Out of Reach 2014” a Burlington County renter would need to earn \$21.83 per hour to be able to afford a 2 bedroom rental unit at Fair Market Rate and would require 2.6 full-time jobs at minimum wage. The affordable rent for a household at 30% AMI affordable rent would be \$744 a month.</p> <p>Housing affordability is most problematic for those households at 30% AMI and not much better for those households at 50% AMI. With a vacancy rate of only 1.4% for homeowners and 6.4% for renters, sufficient housing for those households under 50% AMI would prove to be insufficient.</p> <p>Housing options for those with disabilities (mental, physical, or developmental) along with housing for the elderly that will be affordable remain limited.</p> <p>The lack of affordable housing creates a situation where the percentage of household income to support household expenses becomes a larger burden for the household creating a need for the production of additional affordable units. Unsubsidized and homeless families will be priced out of the market.</p>
<b>2</b>	<b>Priority Need Name</b>	Rehabilitation of owner-occupied homes
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Middle Large Families Families with Children Elderly Rural Individuals Families with Children veterans Elderly
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Housing rehabilitation Emergency home repair Emergency heater replacement
	<b>Description</b>	Rehabilitation of owner-occupied homes to make repairs to their homes to eliminate health and safety hazards, make them more energy efficient, and bring them up to code standards
	<b>Basis for Relative Priority</b>	The survey results show that over 73% of respondents place providing assistnace for low and moderate income homeowners to maintain safe, healthy and affordable housing as very important or important. Burlington County has a preponderance of single family dwellings and neighborhoods that older and in need of refurbishing.
<b>3</b>	<b>Priority Need Name</b>	Rehabilitation of affordable rental housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable rental housing creation
	<b>Description</b>	Rehabilitation of affordable rental housing to serve households with incomes between 20% - 50% AMI.

	<b>Basis for Relative Priority</b>	<p>This priority need works in tandem with the priority need previously addressed for the construction of affordable rental housing by addressing the lack of affordable housing options for varied populations and for those with incomes between 20%-50% AMI.</p> <p>According to the Nation Low Income Housing Coalition "Out of Reach 2014" a Burlington County renter would need to earn \$21.83 per hour to be able to afford a 2 bedroom rental unit at Fair Market Rate and would require 2.6 full-time jobs at minimum wage. The affordable rent for a household at 30% AMI affordable rent would be \$744 a month.</p> <p>Housing affordability is most problematic for those households at 30% AMI and not much better for those households at 50% AMI. With a vacancy rate of only 1.4% for homeowners and 6.4% for renters, sufficient housing for those households under 50% AMI would prove to be insufficient.</p> <p>The lack of affordable housing creates a situation where the percentage of household income to support household expenses becomes a larger burden for the household creating a need for the production of additional affordable units. Unsubsidized and homeless families will be priced out of the market.</p>
4	<b>Priority Need Name</b>	First time homebuyer assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Middle Individuals Families with Children
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable homeowner housing - homebuyer
	<b>Description</b>	Provide direct assistance to First time homebuyers for households with incomes below 80% AMI by assisting with closing costs and down payment assistance.
	<b>Basis for Relative Priority</b>	Although home prices and interest rates have declined in the last 3-4 years, incomes have also declined. Moreover, tougher underwriting standards have made it more difficult for low income households to purchase housing. Assistance provided will enable those individuals/families to enter the housing market and sustain stable housing.

5	<b>Priority Need Name</b>	Homelessness assistance and prevention services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Individuals Families with Children Persons with HIV/AIDS Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing counseling Emergency services hotline Homelessness prevention and rapid re-housing
	<b>Description</b>	Assistance for operating costs for programs that provide services for homelessAIDS clients.
	<b>Basis for Relative Priority</b>	
6	<b>Priority Need Name</b>	Emergency shelter for victims of domestic violence
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Victims of Domestic Violence Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Emergency shelter for victims of domestic violence
	<b>Description</b>	Assistance to be provided to emergency shelter and support services for victims of domestic violence and their children
	<b>Basis for Relative Priority</b>	
7	<b>Priority Need Name</b>	Infrastructure improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Infrastructure improvements
	<b>Description</b>	Assistance provided to make infrastructure improvements to benefit low and moderate income households or that serve a low/moderate income areas
	<b>Basis for Relative Priority</b>	
8	<b>Priority Need Name</b>	Public facility improvements
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public facility improvements
	<b>Description</b>	Assistance for improvements to public facilities that benefit low and moderate income households or serving a low /moderate income area
	<b>Basis for Relative Priority</b>	
<b>9</b>	<b>Priority Need Name</b>	Senior center creation and/or improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Moderate Elderly Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Senior centers
	<b>Description</b>	Assistance for the creation and/or improvement to centers intended to serve senior citizens
	<b>Basis for Relative Priority</b>	
<b>10</b>	<b>Priority Need Name</b>	Creation and/or improvement of handicapped center

	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Handicapped center creation and/or rehabilitation
	<b>Description</b>	Assistance for the creation and/or improvement to handicapped center
	<b>Basis for Relative Priority</b>	
<b>11</b>	<b>Priority Need Name</b>	Special needs transportation services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Transportation services
	<b>Description</b>	Assistance for special transportation services for senior citizens and disabled residents of Burlington County

	<b>Basis for Relative Priority</b>	
12	<b>Priority Need Name</b>	Health facility creation
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Health facility creation
	<b>Description</b>	Assistance to be provided for the creation or operations at a health facility
	<b>Basis for Relative Priority</b>	
	13	<b>Priority Need Name</b>
<b>Priority Level</b>		Low

	<b>Population</b>	Extremely Low Low Chronic Substance Abuse Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Assistance for non-profits that provide substance abuse services and/or treatment
	<b>Basis for Relative Priority</b>	
14	<b>Priority Need Name</b>	Fair housing services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing counseling
	<b>Description</b>	Assistance to be provided to Fair Housing Counseling services
	<b>Basis for Relative Priority</b>	

15	<b>Priority Need Name</b>	Micro Enterprise Assistance
	<b>Priority Level</b>	Low
	<b>Population</b>	Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Economic development and assistance for micro enterprises
	<b>Basis for Relative Priority</b>	
16	<b>Priority Need Name</b>	Administration of CDBG Program
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Administration - CDBG
	<b>Description</b>	Administration of CDBG program to carry out goals and objectives of five year plan
	<b>Basis for Relative Priority</b>	
17	<b>Priority Need Name</b>	Administration of HOME Program
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Administration - HOME
	<b>Description</b>	Administration associated with goals and objectives of the HOME program
	<b>Basis for Relative Priority</b>	
<b>18</b>	<b>Priority Need Name</b>	Affordable housing production - homeowner
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Middle Large Families Families with Children
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable homeowner housing - homebuyer Housing rehabilitation Affordable homeowner units - developer
	<b>Description</b>	Construction and/or rehabilitation of housing units by developer for purchase by low/moderate income homebuyer
	<b>Basis for Relative Priority</b>	Production of affordable housing is an especially high priority in Burlington County due to high cost of housing

### Narrative (Optional)

#### Housing

Burlington County places housing activities as a High priority for its residents. The activities in this priority include the following:

- Construction of affordable rental housing to serve households with incomes between 20% - 50% AMI
- Rehabilitation of owner-occupied homes to make repairs to their homes to eliminate health and safety hazards, make them more energy efficient and bring them up to code standards

- Provide direct assistance to First-time homebuyer assistance for household with incomes below 80% AMI
- Provide funding for housing counseling services to resolve housing problems related to unfair housing practices, foreclosures, evictions, and/or unsafe or unhealthy living conditions
- Rehabilitation of affordable rental housing to serve households with incomes between 20% - 50% AMI

## Homeless

With the adoption of the 10-Year Plan to End Homelessness, Burlington County has designated Homelessness as a High priority and developed a Homelessness Prevention Plan that includes the following:

- Establish a single Point of Entry
- Continue transition to Rapid-Re-housing model
- Improve sheltering options by providing emergency shelter leading to permanent housing
- Provide intensive case management services to maximize self-sufficiency
- Provide employment and job placement services

## Special Needs Populations

The Special Needs Populations have been identified as a High priority and includes the following:

- Provide accessibility home repairs to special needs households
- Prioritize funding for construction of affordable rental housing units for special needs individuals, including the elderly, frail elderly and persons with disabilities
- Continue collaboration with Behavioral Health Division of the Human Services Department to address needs of those services

## Community Development

The Community Development priorities are listed below:

- Provide road, storm drainage, and sidewalk improvements to low and moderate income eligible areas
- Improve and make accessible public facilities
- Provide transportation services to low and moderate income persons, particularly elderly and disabled
- Provide funding for the operation of emergency shelter for victims of domestic violence

**SP-30 Influence of Market Conditions – 91.215 (b)**

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Continued uptick in rental housing costs might trigger the use of TBRA. TBA use would be linked to Burlington County's Rapid Re-housing initiative whereby intensive case management would lead to economic self-sufficiency.
TBRA for Non-Homeless Special Needs	The increase in rental housing costs might trigger the use of TBRA; however, the limited amount of funds available make this option unlikely
New Unit Production	The costs of new unit production of rental housing has led to reliance upon use of Low Income Housing Tax Credits (LIHTC) or deep subsidies that require input of local financial support in order to qualify for funding
Rehabilitation	The increased costs of the creation of housing and maintenance of the aging housing stock and higher rents have made the use of funding for rehabilitation of existing housing a priority.
Acquisition, including preservation	Acquisition is especially favorable to First time Homebuyers due to market conditions of low interest rates and a soft housing market. As the market conditions change, the supply/demand will adjust accordingly.

**Table 48 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

Although it is difficult to predict all sources of leveraged funds over a 5 year period for a 39 community consortium, there are several sources of funds that have consistently or historically been leveraged to accomplish goals and objectives under our five year consolidated plan and annual action plans.

The following table provides the anticipated resources that the Burlington County anticipates having available during the 2015-2019 period covered by this Consolidated Plan. It is followed by narratives about other resources these funds may leverage.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,215,451	200,000	406,339	1,821,790	5,640,053	Municipalities receiving funds must pay for architectural/engineering and many couple state funds to ensure project adequately funded. Non-profits receive funds from state grants, private donations, and casino revenue

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	567,174	50,000	200,000	817,174	2,200,000	First time homebuyers are required to contribute at least 3% of the purchase price. Affordable housing developers combine use of LIHTC, municipal contributions, and other loan vehicles
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Other	578,628	0	0	578,628	2,200,000	Additional resources include state funding, agency fund raising, and private grants
General Fund	public - local	Housing	70,000	0	0	70,000	280,000	Homelessness prevention

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	private	Housing Multifamily rental new construction Multifamily rental rehab	11,000,000	0	0	11,000,000	22,000,000	Leverage funds may include private mortgage, housing trust funds, historic tax credits, federal home loan bank, and deferred developer fees
Section 8	public - federal	Housing	5,000,000	0	0	5,000,000	20,000,000	Housing choice vouchers require contribution from recipient depending upon income
Other	private	Other	800,000	0	0	800,000	3,200,000	Funds provided are part of overall funding package including CDBG and other state funding for transportation services
Other	public - federal	Housing Other	200,000	0	0	200,000	800,000	Additional funding from other federal, state, local, agency, and donations
Other	public - state	Housing	1,176,200	0	0	1,176,200	4,704,800	Part of overall funding matrix of social service agencies that includes agency funding, private donations, fund raising, and other state and federal funding
Other	public - state	Housing Other	535,645	0	0	535,645	2,140,000	Additional funding for activities assisted with these funds are from private donations and fund raising, FEMA, and federal grants

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Public Improvements	275,000	0	0	275,000	1,100,000	Leverges funds from CDBG program and state funding for public improvements

Table 49 - 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**

In addition to the funds enumerated above that have often times been leveraged as a result of the availability of federal funds, CDBG and HOME funds are intended to leverage other funding sources. The CDBG grants sub-granted to municipalities require that each municipality provide some funding for their individual activity by at the least, providing the funding to cover engineering/architectural fees. The non-profit agencies receiving the limited funding all secure additional funding from state, federal, and local programs. The Burlington County First Time Homebuyers Program requires that each first time homebuyer contribute 3% of their own funds towards the purchase of the home. The HOME developer program mandates that each activity funded meet the minimum threshold of 25% match; however, in most cases, Burlington County's HOME loan is a minor, but necessary part of the total funding package. The match contributions are in the form of land donations, deferral of taxes and fees, cash investments, and private and state or local sources, and below market rate loan.

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

Not applicable

**Discussion**

All recipients for assistance under the Community Development Block Grant Program and the HOME Investment Partnerships Program are expected to share the burden of costs for their respective activities. The funding sources utilized to support that cost share come from a variety of local, state, federal, and private sources.

Private Financial institutions are essential resources for housing developments. . The Federal Home Loan Bank of New York, Thrift Institutions Community Investment Corp. of NJ (TICIC), Casino Reinvestment Development Authority (CRDA), and Community Loan Funds of New Jersey have invested in housing development activities undertaken by non-profit developers in Burlington County in previous years. It is expected that developers and businesses applying for assistance using HOME and CDBG funding will also seek funds from these institutions and from local financial institutions.

To meet Community Reinvestment Act (CRA) requirements, local financial institutions make low interest rate opportunities available to low income homebuyers. Reduced interest rates and grants are also made available through CRA programs to assist disabled people with handicap modifications to their dwelling units. Opportunities for these funding sources have greatly diminished.

## SP-40 Institutional Delivery Structure – 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
BURLINGTON COUNTY	Government	Economic Development Homelessness Planning	Jurisdiction

**Table 50 - Institutional Delivery Structure**

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

The County of Burlington serves as the lead entity in carrying out the consolidated plan, and is primarily responsible for planning, administration and oversight of all related funding through the Department of Human Services, Division of Community Development & Housing. In 2013, the County reorganized the Department of Human Services, and merged homeless planning and community development together under the umbrella of this Division. Through this structure, the Division is responsible for all activities under the Consolidated Plan as well as lead entity for the County's Continuum of Care, with oversight of all homeless planning activities and resources that come through the County. This has greatly increased coordination in targeting resources toward the development permanent housing and homelessness prevention, and in the utilization of existing HUD resources by those who are experiencing homelessness. The new Department of Human Services also encompasses the Division of Employment and Training. Through a close working relationship between these Division, we have a integrated planning for jobs access, and education about resources through the American Job Center into all housing stability planning.

An additional strength of our institutional delivery system is that the coordinated planning processes that take place through the Division of Community Development & Housing includes a broad spectrum of a partners and resources. Involved entities include the following: Service provider agencies, local municipalities, mental health agencies, the County Health Department, faith-based community leaders, housing developers and law enforcement.

Gaps in the institutional delivery system are the following: Challenges in planning for populations that do not fall into defined service categories (in particular, individuals experiencing homelessness whose income is too high to qualify for programs funded by the Board of Social Services); the lack of a coordinated assessment and tracking tool; and the need for greater coordination for service delivery. Many of these gaps have begun to be addressed through increased coordination and collaboration with the Board of Social Services and affordable housing developers for placement. The Continuum of Care has established a coordinated assessment committee that is address the issue of coordination, and mental health and drug and alcohol planning committees have begun meeting

together regularly on some shared planning initiatives. While these changes have begun, a significant objective for the five year period is to fully implement them and to realize the success of these efforts.

Lastly, the lack of permanent affordable housing remains a significant gap that will be addressed through the five year plan, with the prioritization of funding for new HOME projects that service homeless individuals and those at risk of housing loss through a Rapid Rehousing initiative.

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

**Table 51 - 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)**

The service delivery system in Burlington County consists of a network of community and Faith-based providers, board of social services and mental health providers who conduct outreach and ongoing

services. The services are coordinate and organized through the Continuum of care, which is staffed by Dept. of Human Services. Homeless Services include emergency, transitional, and permanent housing operation, street outreach, and Code Blue emergency sheltering in the winter months.

Community Partners who are critical to efforts to end homelessness are the following.

- **Mental Health Providers:** Catholic Charities, Crossroads Programs, Legacy Treatment Services, Twin Oaks Community Services. These providers serve homeless individuals with disabilities through extensive and varied contracts for supportive housing in the community. Legacy Treatment Services also provides a street outreach for individuals who are homeless and mentally ill through the Program in Assertive Treatment for the Homeless.
- **Homeless Providers:** Affordable Homes Group, BCCAP, Belmont Homes, Soldier On. These agencies are responsible for many of the transitional housing programs for families and individuals. BCCAP provides transitional housing for veterans families, and Soldier On providers short-term case management and assistance with securing long term benefits for veterans.
- **Faith-Based Providers:** Christian Caring Center, Interfaith Hospitality Network, Triple Town Ministry, The Extended Hand Ministry, Abraham Seed Ministry . Faith Based providers are critical to our winter code blue sheltering operations. The Christian Caring center also conducts outreach to unsheltered communities in rural areas of our county.
- **Intergovernmental Partners:** Board of Social Services, NJHMFA, Monarch Housing, HUD/Abt Associates are vital to planning efforts and work to track the needs of the population across our system of care.

**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**

Mental Health Providers: Catholic Charities, Crossroads Programs, Legacy Treatment Services, Twin Oaks Community Services. These providers serve homeless individuals with disabilities through extensive and varied contracts for supportive housing in the community. Legacy Treatment Services also provides a street outreach for individuals who are homeless and mentally ill through the Program in Assertive Treatment for the Homeless.

The mental health providers in our system have utilized a wide range of resources to develop permanent supportive housing options In Burlington County. Together, they range from group homes, scattered-site supportive housing, and clusters of housing and services that are located within larger Affordable Housing developments. They have developed a strong Housing First approach, and coordinate services to meet the needs of individuals with disabilities wherever they access services.

One gap of the service delivery system is a access and knowledge of the resources that are available. Many of the supportive housing units are targeted to individuals transitioning into the system from periods of hospitalization. Over the past two years there has been an increase in State-funded services for individuals who are at risk of hospitalization, but they resources are still often driven by the Mental Health Service System. Access for families and for individuals who are not familiar with the mental health service system still remains limited.

Geographic Access in a County that has some very rural areas, and limited public transportation is another gap. Available housing may not be accessible to transportation, or to job opportunities for those who are seeking services.

### **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**

Burlington County's plan to end homelessness calls for the reduction of the use of emergency shelters and transitional housing, and an increase in rapid rehousing and supportive services to support individuals who are experiencing homelessness. Our immediate goals to this end are: 1) Increasing permanent housing, 2) Integration of services, and 3) Restructuring the system restructure and improved use of data systems

In order to increase the stock of permanent affordable housing, the Community Development and Housing Division committed **HOME funds to 44 new beds of permanent housing in the County 2013**. These units are under development and will leverage additional funding to yield a total of 214 new units of housing. An analysis of available housing in Burlington County, as it relates to the needs of residents, shows that there exist areas of high need that are underserved with housing resources. By mapping shelters in relation to the areas that are show low-income, high poverty, or high risk of housing loss areas were identified that were underserved. These maps will be used, updated, and fine-tuned as we move forward to determine areas to focus the development of a network of round-the-clock accessible housing for individuals who are experiencing homelessness. This will be supported by some of the changes to Emergency housing structures are advocated for under the Rapid Rehousing Pilot.

To better integrate Services, the County Human Services Department has systems in place for evaluating homeless services coordination, and coordination with the mental health and other institutional discharge planning. These take place through committees of the Mental Health Board, including the System Review Committee, the Jail Diversion Team, and the Crisis Intervention Team (CIT) initiatives. We have committed to working toward shared planning of these groups in order to streamline the funding that is received for mental health services, drug & alcohol services and homeless services to work toward the goal of ending homelessness. The CIT program is a collaborates with local law enforcement staff train personnel on recognizing mental health issues in the course of their work and responding with appropriate treatment and placement resources throughout the continuum. There are two of these workshops planned for 2015, and a goal of at least three in

2016. Further changes include joint collaborative meetings of community partners from the Drug & Alcohol planning, mental health board, and homeless planning groups.

System Restructuring and Data Monitoring goals are being carried out through the development of new bed and service capacity. The goal is to establish immediate placement beds strategically located throughout the county, to serve as points of entry for specific populations that are in need of housing. Because of the unique transportation needs and geographic diversity of housing in Burlington County, the plan calls for multiple physical points of entry, with a uniform system of tracking to serve as a front door.

DRAFT

## SP-45 Goals Summary – 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	Affordable homeowner housing - homebuyer	2015	2019	Affordable Housing		First time homebuyer assistance Affordable housing production - homeowner	HOME: \$750,000	Direct Financial Assistance to Homebuyers: 85 Households Assisted
2	Housing rehabilitation	2015	2019	Affordable Housing		Rehabilitation of owner-occupied homes Affordable housing production - homeowner	CDBG: \$800,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
3	Affordable rental housing creation	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs		Construction of affordable rental housing Rehabilitation of affordable rental housing	HOME: \$2,070,000 LIHTC: \$22,000,000	Rental units constructed: 150 Household Housing Unit  Rental units rehabilitated: 50 Household Housing Unit
4	Housing counseling	2015	2019	Affordable Housing		Homelessness assistance and prevention services Fair housing services	CDBG: \$110,000	Homelessness Prevention: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Emergency shelter for victims of domestic violence	2015	2019	Homeless		Emergency shelter for victims of domestic violence	CDBG: \$140,000 Community Service Block Grant: \$1,685,000 FEMA: \$50,000 Social Services Block Grant: \$1,687,500 Social Services for the Homeless: \$175,000	Homeless Person Overnight Shelter: 750 Persons Assisted
6	Emergency services hotline	2015	2019	Homeless		Homelessness assistance and prevention services	CDBG: \$140,000 FEMA: \$40,000 Social Services Block Grant: \$575,000 Social Services for the Homeless: \$70,000	Homeless Person Overnight Shelter: 5500 Persons Assisted  Homelessness Prevention: 5000 Persons Assisted
7	Infrastructure improvements	2015	2019	Non-Housing Community Development		Infrastructure improvements	CDBG: \$1,875,000 Municipal funds: \$55,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 31405 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public facility improvements	2015	2019	Non-Housing Community Development		Public facility improvements	CDBG: \$1,875,000 Municipal funds: \$55,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted
9	Senior centers	2015	2019	Non-Housing Community Development		Senior center creation and/or improvements	CDBG: \$130,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
10	Transportation services	2015	2019	Non-Housing Community Development		Special needs transportation services	CDBG: \$625,000 Casino revenue: \$3,200,000	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
11	Homelessness prevention and rapid re-housing	2015	2019	Homeless		Homelessness assistance and prevention services	General Fund: \$350,000 Social Services for the Homeless: \$340,000	Homelessness Prevention: 125 Persons Assisted
12	Emergency home repair	2015	2019	Affordable Housing		Rehabilitation of owner-occupied homes	CDBG: \$225,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
13	Emergency heater replacement	2015	2019	Affordable Housing		Rehabilitation of owner-occupied homes	CDBG: \$225,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Administration - CDBG	2015	2019	Non-Housing Community Development		Administration of CDBG Program	CDBG: \$1,375,000	
15	Administration - HOME	2015	2019	Affordable Housing		Administration of HOME Program	HOME: \$250,000	
16	Handicapped center creation and/or rehabilitation	2015	2019	Non-Homeless Special Needs		Creation and/or improvement of handicapped center	CDBG: \$65,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
17	Health facility creation	2015	2019	Non-Housing Community Development		Health facility creation	CDBG: \$65,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 625 Persons Assisted
18	Affordable homeowner units - developer	2015	2019	Affordable Housing		Affordable housing production - homeowner	HOME: \$150,000	Homeowner Housing Added: 4 Household Housing Unit

Table 52 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Affordable homeowner housing - homebuyer
	<b>Goal Description</b>	Provide direct assistance to low and moderate income first time homebuyers for the purchase of their first home by providing closing costs and down payment assistance.

2	<b>Goal Name</b>	Housing rehabilitation
	<b>Goal Description</b>	Preservation and enhancement of existing housing stock through home rehabilitation by providing direct assistance to owner occupied dwellings to make repairs to the home to eliminate health and safety hazards, make them more energy efficient and bring them up to code standards.
3	<b>Goal Name</b>	Affordable rental housing creation
	<b>Goal Description</b>	Construction of new and/or rehabilitation of existing rental housing to increase the availability of affordable rental housing for very low, low income households
4	<b>Goal Name</b>	Housing counseling
	<b>Goal Description</b>	Provide housing counseling services to resolve housing problems related to unfair housing practices, foreclosures, evictions, and/or unsafe or unhealthy conditions. Services include assistance in resolving tenant/landlod disputes and filing discrimination complaints.
5	<b>Goal Name</b>	Emergency shelter for victims of domestic violence
	<b>Goal Description</b>	Provide funding for costs associated with the operation of an emergency shelter for victims of domestic violence and their children including provision of shelter, food, clothing, personal care items, and case management services.
6	<b>Goal Name</b>	Emergency services hotline
	<b>Goal Description</b>	Funding for costs associated with operation of a 24-hour emergency housing hotline to provide access for homeless households for assessment, placement, and case management.
7	<b>Goal Name</b>	Infrastructure improvements
	<b>Goal Description</b>	Funding provided for infrastructure improvements to improve availability and accessibility for low and moderate income people. Includes removal of architectural barriers, flood drainage improvements, street improvements, and sidewalk improvements.
8	<b>Goal Name</b>	Public facility improvements
	<b>Goal Description</b>	Provide funding for improvements of public facilities to improve accessibity and availability. Includes improvements of removal of architectural barriers, improvements to parks and recreational facilities, and community centers

9	<b>Goal Name</b>	Senior centers
	<b>Goal Description</b>	Funding for senior center creation and/or improvements
10	<b>Goal Name</b>	Transportation services
	<b>Goal Description</b>	Funding for special transportation services for senior citizens and disabled residents.
11	<b>Goal Name</b>	Homelessness prevention and rapid re-housing
	<b>Goal Description</b>	Establish sheltering options that will transition into permanent housing and reduce reliance on motels
12	<b>Goal Name</b>	Emergency home repair
	<b>Goal Description</b>	Correct conditions in owner-occupied homes that pose immediate threat to health or safety of occupants. Repairs are available to low and moderate income, owner occupied (not income producing) dwellings located in participating municipalities
13	<b>Goal Name</b>	Emergency heater replacement
	<b>Goal Description</b>	Replacement of heating systems of owner occupied dwellings with energy efficient systems
14	<b>Goal Name</b>	Administration - CDBG
	<b>Goal Description</b>	Costs related to the administration of the Community Development Block Group Program
15	<b>Goal Name</b>	Administration - HOME
	<b>Goal Description</b>	Costs related to continuing administration of the HOME Investment Partnerships Program

16	<b>Goal Name</b>	Handicapped center creation and/or rehabilitation
	<b>Goal Description</b>	The County anticipates providing funding for the creation or rehabilitation of at least one (1) handicapped center during the five years covered by this Plan.
17	<b>Goal Name</b>	Health facility creation
	<b>Goal Description</b>	Support for the creation of a health facility designed to assist low and moderate income households
18	<b>Goal Name</b>	Affordable homeowner units - developer
	<b>Goal Description</b>	Provide assistance to developer to construct and/or rehabilitate housing for purchase by low/moderate income homebuyer

DRAFT

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable – no Public Housing units

**Activities to Increase Resident Involvements**

**Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A

**Plan to remove the ‘troubled’ designation**

DRAFT

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Not unexpectedly, Burlington County's greatest obstacles to serving those most in need of housing are cost and availability. Housing development cost, whether rehabilitation or new construction, continues to increase. Developable land in a densely populated area becomes ever scarcer. HOME Developer Program funds will be used for in-fill housing and new construction as well as rehabilitation of units for rent and for sale. The First Time Homebuyer Program will directly assist low and moderate income homebuyers. The two programs, with their two different approaches, will be used together to increase housing opportunities within the consortium.

The uncertainty of the status of affordable housing obligations in New Jersey coupled with the lack of housing trust funds has seriously impacted affordable housing production. This coincides with the dramatic reduction in the HOME allocation to Burlington County that has been instrumental in providing much needed gap financing for affordable housing production.

Recently the New Jersey Supreme court issued its latest affordable housing ruling, ordering state judges to take charge of deciding if towns are providing enough low- and moderate- income housing. This ruling removes regulatory control from the Council on Affordable Housing due to its repeated failures to create adequate rules and quotas for how many low income homes and apartments towns must build or rehabilitate. This decision follows multiple decisions dating back to the 1970s and 1980s that found that municipalities have a constitutional obligation to provide adequate housing for low- and moderate-income residents (Mount Laurel I and II decisions).

The barriers to affordable housing are summarized as:

- Zoning and land use controls limiting the development of affordable housing
- Lack of a dedicated source of local, state, and/or federal funding for the development of affordable housing
- Cost of land and development
- Growth control measures designed to protect open space which limits available land and increases the cost for affordable housing

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

HOME Developer Program funds will be used for in-fill housing and new construction as well as rehabilitation of units for rent and for sale. The First Time Homebuyer Program will directly assist low and moderate income homebuyers. The two programs, with their two different approaches, will be used together to increase housing opportunities within the consortium.

The Community Development office will continue its education/outreach efforts by providing municipalities with assistance in identifying their options for addressing their "fair share" housing

obligations. Additionally, the CoC committee will continue to educate local officials on affordable housing issues in an effort to change misconceptions identified by service providers.

Burlington County's Human Services Advisory Council (HSAC) and CoC committees, working with the United Way and with agencies and interested parties, developed Burlington County's 10-Year Plan to End Homelessness that was adopted by the Burlington County Board of Chosen Freeholders. With the adoption of this plan, activities to address the homeless population through an interim housing situation and/or through more permanent affordable housing options is being pursued.

Utilizing Community Development Block Grant Program funds, the Burlington County's Home Improvement Loan Program, Emergency Heater Replacement Program, and Emergency Home Repair Program seeks to improve and sustain the stock of affordable housing.

DRAFT

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Jurisdiction reaches out to homeless persons directly through the annual Point in Time (PIT) count. This process is used once a year to document the extent of the presence and the needs of homeless individuals throughout the county. This process, along with a community analysis and extensive collaborative planning, led to the development of a plan to end homelessness with the following goals.

1. Establishing a Single Point of Entry into a uniform system
2. Improving Sheltering Options that quickly track to Permanent Housing
3. System Coordination
4. Integrating Services
5. Improved Electronic and Data Monitoring
6. Establish a task force to monitor progress and prioritize subcomponent goals along with those larger goals

The Burlington County Continuum of Care has been established as the oversight body to monitor progress and establish more specific goals

### **Addressing the emergency and transitional housing needs of homeless persons**

The emergency and transitional housing needs of homeless persons will be addressed by reducing the use of hotel/motels, and better integrating services to track people rapidly to permanent housing.

In order to reduce the use of hotels/motels, we are in the process of setting up a rapid rehousing pilot and developing a network of emergency housing shelters that will provide short-term, accessible housing to individuals in need. Through the restructure proposed for the Rapid Rehousing Initiative, Emergency Assistance will be partnered with funding for case management services. All sources of funding are being reassessed to support case management services under a housing first approach.

We fund and coordinate the homeless prevention services using the following resources, in partnership with numerous community agencies, and are looking for system solutions that develop alternative uses for the resources we have, wherever permitted:

• County Prevention dollars - \$125,000

• HUD HOME/CDBG - \$1,942,466

• HUD McKinney-Vento funds - \$635,641

- State Social Services for the Homeless - \$478,271
- SSH – Sandy funds - \$1,624,200
- BCBS Administered:
- TANF & GA Emergency Assistance funds - \$11, 657,760
- Section 8 Rental Assistance Program - \$6,016,583

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The primary means of helping homeless persons to make the transition to permanent housing and independent living is through the Rapid Rehousing Initiative. This initiative consists of two pilot programs through which the continuum will serve a total of 74 individuals per year, providing targeted case management to individuals experiencing homelessness.

The first component of the program utilizes state grant funds to work toward eliminating long term hotel placements as a solution to family homelessness. This program serves fourteen (14) households with intensive case management services that are partnered with short-term rent subsidies, housing search services and employment & training assistance. The second program has similar objectives, but is focused on enhancing existing emergency assistance programs through the Board of Social Services with case management services. This pilot program will serve 60 individuals who receive emergency assistance housing, beginning in 2015.

In both cases, an agency will be responsible for development of self-sufficiency plans, quick transition to permanent housing and increasing income, developing job training support, and improving access to disabilities benefits.

The Department of Human Services is also taking steps internally to improve long-term self-sufficiency. A Homeless Services Liaison has been established in the Division of Employment & Training. This individual is responsible for coordinating with homeless providers, working with the staff of the Board of Social services to divert new applicants, and increase diversion to training and on-the-job training opportunities for all new recipients of services.

For those who are disabled, the Department of Human Services and the Continuum of Care are working closely with a lead agency, Legacy Treatment services to establish a county-wide SSDI Outreach, Access,

and Recovery (SOAR) initiative. This program will target planning for individuals with disabilities to facilitate access to long-term benefits. Drug and alcohol, mental health, and homeless planning groups have begun meeting jointly to facilitate resource sharing and coordination.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Plans to end homelessness have been driven by the belief that the most effective way to reduce homelessness is to prevent the loss of housing whenever possible. The Department of Human Services and the Continuum of Care have worked to prevent loss of housing through prevention subsidies and improved system coordination. The Mental Health Board has worked closely on discharge planning through the System review committee, and includes representatives from the corrections facility, health care facilities and the homeless and mental health provider network.

County resources, Social Services for the Homeless funds, and United Way dollars all fund homelessness prevention activities which help to prevent loss of homelessness through short-term or one-time support to help with back rent or utilities payments. By partnering these resources with improved coordination of a front door, the Continuum strives to improve long-term case management and supports for job-training.

For individuals who are disabled further support and coordination will be established through the SOAR initiative, which will target planning for individuals with disabilities to facilitate access to long-term benefits. Drug and alcohol, mental health, and homeless planning groups have begun meeting jointly to facilitate resource sharing and coordination.

## **SP-65 Lead based paint Hazards – 91.215(i)**

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

The Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X) identifies six lead-based paint hazards known to produce lead exposures that can poison children:

- Any peeling, chipping, flaking, chalking, or otherwise deteriorated lead based paint on any exterior or interior surface.
- Any lead-based paint on friction surfaces, such as floors, windows, railings, etc.
- Any lead-based paint on accessible surfaces which a child could chew or mouth such as window sills.
- Any dust containing lead levels in excess of the Federal standard on surfaces such as floors, interior window sills or window wells.
- Any bare soil containing excessive amounts of lead and any lead-based paint on any surface which is disturbed as a result of renovation or remodeling activity.

Using the defined criteria, it is estimated that approximately 100,248, or 70% of Burlington County's housing stock of 143,236 units was built prior to 1980 and, therefore, may be contaminated with lead based paint. Twenty four thousand six hundred twenty three (24,623) low and moderate-income households occupy pre-1980 housing units. Of this total, 10,671 are renter households and 13,952 are owner occupied. An estimated 18,494, or 75% of the low and moderate-income households occupying pre-1980 housing, 7,907 renter and 10,587 owner occupied households are at risk of lead based paint hazards. These units are distributed throughout the County, but are heavily concentrated along the Delaware River, where the River Route and Northern Burlington County regional strategic plans prioritize housing production, rehabilitation and redevelopment to meet modern safe and safety standards.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Housing inspectors/cost estimators on the staff of the County's Community Development program and Health Department have been trained and certified in the identification and amelioration of lead-based paint hazards. The Office has purchased and trained staff with an XFR lead paint analyzer. All housing projects funded through the County's Community Development programs will be screened for lead-based paint hazards and, if such hazards are identified, they will be eliminated prior to project completion/occupancy. In addition, the Rental Assistance program (Section 8 Housing Choice Voucher) has modeled its inspection program to duplicate the policies and procedures established by the Community Development program.

In addition, written information on lead-based paint hazards is provided to all assisted homeowners involved and landlords and clients participating in the Housing Choice Voucher program in an effort to identify rental properties built before 1978 that have not been tested.

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

DRAFT

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

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

According to the 2011-2013 ACS 3-Year Estimate, there were 25,320 persons below the poverty level in Burlington County. This accounts for approximately 5.8% of the County's total population.

To combat poverty and its effects, Burlington County will promote employment opportunities, the availability of housing, childcare, transportation, health and human services for lower income residents. To achieve this objective, the County will direct its resources to the following areas:

- Affordable housing production activities with priorities for assistance to very low- and extremely low-income households.
- Expand employment opportunities through job creation for low income people. Expand or retain existing businesses especially in revitalization areas. Involve local businesses and service organizations to create a American Job Center to provide job opportunities and training along with transportation and childcare.
- Enhance Rental Assistance Programs to link assistance to services and other resources, which will promote self-sufficiency. Provide incentives to discourage rental patterns that contribute to geographic concentrations of poverty.
- Continue financial support for transportation services for the disabled and seniors to access needed services that may include medical appointments, job training and employment sites.

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

Coordination of housing programs with other services and programs available in the community may assist in reducing the number of families in poverty. Coordination will be facilitated through membership in organizations and on committees such as the CoC and by taking part in planning activities with the County's Economic Development and Regional Planning Office. The One-Stop Career Center coordinates training, job readiness, job search and employment enhancing services at one location.

## **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**

The primary purpose of monitoring described is to assure that the planned national objectives of the any program are being met: that the targeted residents are receiving the intended benefit from the use of funds.

Each funded activity will be monitored at least once a year at the site of the activity and at the administrative site. During the visit, monitoring staff will meet with the sub-grantee's staff who are responsible for overseeing the funded activity and the sub-grantee's records will be reviewed. Monitoring visits will be scheduled to occur after the completion for construction projects or at or near the end of the program year for service projects.

As part of the monitoring process, the Sub-grantee must demonstrate that each project has been carried out in accordance with the terms of the funding application and contract specifications. This will indicate how one of the three national objectives has been met, be it benefiting low and moderate income residents, aiding in the prevention or elimination of slums or blight, or addressing other community needs having a particular urgency. In addition, the sub-grantee should identify other funding sources that have been utilized and show how private investment in the community has been encouraged as a result of Community Development Block Grant activity.

Timely completion of projects once funds have been allocated is a critical aspect of consideration for future Community Development Block Grant funding. It is of vital importance to HUD when evaluating the County's performance for the most recent program year. The tracking of timely performance is accomplished by the submission of monthly progress reports. In reviewing these reports, monitors will be looking for evidence of obstacles that are preventing prompt implementation of activities. Should any exist, the Sub-grantee must identify the reasons for the delay as well as outline the methods for removing these impediments. Failure to explain and remedy existing time delays may result in subsequent action by the County.

Since the County's Community Development program operates on a reimbursement basis, compliance is ensure and issues are addressed prior to and during project implementation. Annual monitoring is performed to ensure that the sub-grantees' files are accessible, are in good order, and are complete and accurate.

As Community Development dollars become scarcer in the years ahead, private/local contribution will play a more significant role in the success of the program. Those communities not willing to invest their own dollars in a project may find it more and more difficult to obtain Block Grant funding in the future. One important consideration regarding the allocation of Community Development funds is the past performance of program activities. Monitors check for delays in the implementation of projects, cost overruns and, if in fact the sub-grantee accomplished what

was described in the contract and implementation schedule. Should there be a prior history of poor performance, then serious thought would be given to decreasing or even eliminating funding for the sub-grantee in the future.

In addition, the County places liens on private properties improved or assisted with Community Development Block Grant Program or HOME funds to make sure that ownership of the property and program objectives are maintained. Evidence of insurance is required annually which indicates any change in use or ownership of the properties and triggers notification.

DRAFT

## Expected Resources

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

#### Introduction

Although it is difficult to predict all sources of leveraged funds over a 5 year period for a 39 community consortium, there are several sources of funds that have consistently or historically been leveraged to accomplish goals and objectives under our five year consolidated plan and annual action plans.

The following table provides the anticipated resources that the Burlington County anticipates having available during the 2015-2019 period covered by this Consolidated Plan. It is followed by narratives about other resources these funds may leverage.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,215,451	200,000	406,339	1,821,790	5,640,053	Municipalities receiving funds must pay for architectural/engineering and many couple state funds to ensure project adequately funded. Non-profits receive funds from state grants, private donations, and casino revenue

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	567,174	50,000	200,000	817,174	2,200,000	First time homebuyers are required to contribute at least 3% of the purchase price. Affordable housing developers combine use of LIHTC, municipal contributions, and other loan vehicles
Competitive McKinney-Vento Homeless Assistance Act	public - federal	Other	578,628	0	0	578,628	2,200,000	Additional resources include state funding, agency fund raising, and private grants
General Fund	public - local	Housing	70,000	0	0	70,000	280,000	Homelessness prevention

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
LIHTC	private	Housing Multifamily rental new construction Multifamily rental rehab	11,000,000	0	0	11,000,000	22,000,000	Leverage funds may include private mortgage, housing trust funds, historic tax credits, federal home loan bank, and deferred developer fees
Section 8	public - federal	Housing	5,000,000	0	0	5,000,000	20,000,000	Housing choice vouchers require contribution from recipient depending upon income
Other	private	Other	800,000	0	0	800,000	3,200,000	Funds provided are part of overall funding package including CDBG and other state funding for transportation services
Other	public - federal	Housing Other	200,000	0	0	200,000	800,000	Additional funding from other federal, state, local, agency, and donations
Other	public - state	Housing	1,176,200	0	0	1,176,200	4,704,800	Part of overall funding matrix of social service agencies that includes agency funding, private donations, fund raising, and other state and federal funding
Other	public - state	Housing Other	535,645	0	0	535,645	2,140,000	Additional funding for activities assisted with these funds are from private donations and fund raising, FEMA, and federal grants

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Public Improvements	275,000	0	0	275,000	1,100,000	Leverges funds from CDBG program and state funding for public improvements

Table 53 - 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**

In addition to the funds enumerated above that have often times been leveraged as a result of the availability of federal funds, CDBG and HOME funds are intended to leverage other funding sources. The CDBG grants sub-granted to municipalities require that each municipality provide some funding for their individual activity by at the least, providing the funding to cover engineering/architectural fees. The non-profit agencies receiving the limited funding all secure additional funding from state, federal, and local programs. The Burlington County First Time Homebuyers Program requires that each first time homebuyer contribute 3% of their own funds towards the purchase of the home. The HOME developer program mandates that each activity funded meet the minimum threshold of 25% match; however, in most cases, Burlington County’s HOME loan is a minor, but necessary part of the total funding package. The match contributions are in the form of land donations, deferral of taxes and fees, cash investments, and private and state or local sources, and below market rate loan.

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

Not applicable

**Discussion**

All recipients for assistance under the Community Development Block Grant Program and the HOME Investment Partnerships Program are expected to share the burden of costs for their respective activities. The funding sources utilized to support that cost share come from a variety of local, state, federal, and private sources.

Private Financial institutions are essential resources for housing developments. . The Federal Home Loan Bank of New York, Thrift Institutions Community Investment Corp. of NJ (TICIC), Casino Reinvestment Development Authority (CRDA), and Community Loan Funds of New Jersey have invested in housing development activities undertaken by non-profit developers in Burlington County in previous years. It is expected that developers and businesses applying for assistance using HOME and CDBG funding will also seek funds from these institutions and from local financial institutions.

To meet Community Reinvestment Act (CRA) requirements, local financial institutions make low interest rate opportunities available to low income homebuyers. Reduced interest rates and grants are also made available through CRA programs to assist disabled people with handicap modifications to their dwelling units. Opportunities for these funding sources have greatly diminished.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable homeowner housing - homebuyer	2015	2019	Affordable Housing		First time homebuyer assistance	HOME: \$147,000	Direct Financial Assistance to Homebuyers: 17 Households Assisted
2	Housing rehabilitation	2015	2019	Affordable Housing		Rehabilitation of owner-occupied homes	CDBG: \$160,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Affordable rental housing creation	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs		Construction of affordable rental housing Rehabilitation of affordable rental housing	CDBG: \$50,000 HOME: \$413,457 LIHTC: \$11,000,000	Rental units constructed: 40 Household Housing Unit Rental units rehabilitated: 4 Household Housing Unit
4	Housing counseling	2015	2019	Affordable Housing		Homelessness assistance and prevention services Fair housing services	CDBG: \$22,000	Homelessness Prevention: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Emergency shelter for victims of domestic violence	2015	2019	Homeless		Emergency shelter for victims of domestic violence	CDBG: \$28,600 Community Service Block Grant: \$337,000 FEMA: \$10,000 Social Services Block Grant: \$337,500 Social Services for the Homeless: \$35,790	Homeless Person Overnight Shelter: 150 Persons Assisted
6	Emergency services hotline	2015	2019	Homeless		Homelessness assistance and prevention services	CDBG: \$28,600 FEMA: \$8,000 Social Services Block Grant: \$115,000 Social Services for the Homeless: \$14,000	Homeless Person Overnight Shelter: 113 Persons Assisted Homelessness Prevention: 1202 Persons Assisted
7	Infrastructure improvements	2015	2019	Non-Housing Community Development		Infrastructure improvements	CDBG: \$659,150 Municipal funds: \$11,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1050 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public facility improvements	2015	2019	Non-Housing Community Development		Public facility improvements	CDBG: \$259,350 Municipal funds: \$1,100	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted
9	Transportation services	2015	2019	Non-Housing Community Development		Special needs transportation services	CDBG: \$128,000 Casino revenue: \$983,445	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
10	Homelessness prevention and rapid re-housing	2015	2019	Homeless		Homelessness assistance and prevention services	General Fund: \$70,000 Social Services for the Homeless: \$68,000	Homelessness Prevention: 25 Persons Assisted
11	Emergency home repair	2015	2019	Affordable Housing		Rehabilitation of owner-occupied homes	CDBG: \$45,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
12	Emergency heater replacement	2015	2019	Affordable Housing		Rehabilitation of owner-occupied homes	CDBG: \$45,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
13	Administration - CDBG	2015	2019	Non-Housing Community Development		Administration of CDBG Program	CDBG: \$283,090	
14	Administration - HOME	2015	2019	Affordable Housing		Administration of HOME Program	HOME: \$56,717	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	Senior centers	2015	2019	Non-Housing Community Development		Senior center creation and/or improvements	CDBG: \$24,600	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6118 Persons Assisted

Table 54 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Affordable homeowner housing - homebuyer
	<b>Goal Description</b>	Provide assistance to low and moderate income first time homebuyers for the purchase of their first home by providing closing costs and down payment assistance in the purchase of a home.
2	<b>Goal Name</b>	Housing rehabilitation
	<b>Goal Description</b>	Preservation and enhancement of existing housing stock through home rehabilitation by providing direct assistance to owner occupied dwellings to make repairs to the home to eliminate health and safety hazards, make them more energy efficient and bring them up to code standards.
3	<b>Goal Name</b>	Affordable rental housing creation
	<b>Goal Description</b>	Construction of new and/or rehabilitation of existing rental housing to increase the availability of affordable rental housing for very low, and low income households
4	<b>Goal Name</b>	Housing counseling
	<b>Goal Description</b>	Provide housing counseling services to resolve housing problems related to unfair housing practices, foreclosures, evictions, and/or unsafe or unhealthy conditions. Services include assistance in resolving tenant/landlord disputes and filing discrimination complaints.

5	<b>Goal Name</b>	Emergency shelter for victims of domestic violence
	<b>Goal Description</b>	Costs associated with the operation of an emergency shelter for victims of domestic violence and their children including provision of shelter, food, clothing, personal care items, and case management services.
6	<b>Goal Name</b>	Emergency services hotline
	<b>Goal Description</b>	Costs associated with operation of a 24-hour emergency housing hotline to provide access for homeless households for assessment, placement, and case management.
7	<b>Goal Name</b>	Infrastructure improvements
	<b>Goal Description</b>	Infrastructure improvements will improve availability and accessibility for low and moderate income people by removal of architectural barriers, flood drainage improvements, street improvements, and sidewalk improvements
8	<b>Goal Name</b>	Public facility improvements
	<b>Goal Description</b>	Improvements to public facilities to improve accessibility and availability by removal of architectural barriers, improvements to parks and recreational facilities, and community centers
9	<b>Goal Name</b>	Transportation services
	<b>Goal Description</b>	Special transportation services for senior citizens and disabled residents
10	<b>Goal Name</b>	Homelessness prevention and rapid re-housing
	<b>Goal Description</b>	Establish sheltering options that will transition into permanent housing and reduce reliance on motels including intensive case management
11	<b>Goal Name</b>	Emergency home repair
	<b>Goal Description</b>	Correct conditions in owner-occupied homes that pose immediate threat to health or safety of occupants. Repairs are available to low and moderate income, owner occupied (not income producing) dwellings located in participating municipalities

12	<b>Goal Name</b>	Emergency heater replacement
	<b>Goal Description</b>	Replacement of heating systems of owner occupied dwellings with energy efficient systems.
13	<b>Goal Name</b>	Administration - CDBG
	<b>Goal Description</b>	Costs related to the administration of the Community Development Block Grant Program
14	<b>Goal Name</b>	Administration - HOME
	<b>Goal Description</b>	Costs related to continuing administration of the HOME Investment Partnerships Program
15	<b>Goal Name</b>	Senior centers
	<b>Goal Description</b>	Create or make improvements to senior center

DRAFT

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The process for developing the Program Year 2015 Annual Plan included review and approval by the General Advisory Committee, public hearings to solicit comments, and review and approval by the Burlington County Board of Chosen Freeholders

#### Projects

#	Project Name
1	Bass River Township
2	Bass River Township - B
3	Bordentown City
4	Bordentown Township
5	Burlington Township
6	Cinnaminson Township
7	Delanco Township
8	Delran Township
9	Edgewater Park Township
10	Evesham Township - A
11	Evesham Township - B
12	Florence Township
13	Lumberton Township
14	Mansfield Township
15	Maple Shade Township
16	Medford Township
17	Legacy Treatment Services
18	BCCAP - Housing Counseling
19	Catholic Charities/Emergency Services
20	Providence House Catholic Charities
21	SEN-HAN Transit
22	Home Improvement Loan Program
23	Heater Replacement Program
24	Emergency Home Repair
25	Rehabilitation Services
26	Housing Services
27	Administration - CDBG

#	Project Name
28	Administration - HOME
29	Homelessness prevention and rapid re-housing
30	First time homebuyer program
31	Affordable rental housing creation

**Table 55 – Project Information**

DRAFT

1	<b>Project Name</b>	Bass River Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$63,000 Municipal funds: \$9,500
	<b>Description</b>	Resurfacing of Chips Folly Road. Repaving of existing roadway (approx. 1800 lf).
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
2	<b>Project Name</b>	Bass River Township - B
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public facility improvements
	<b>Needs Addressed</b>	Public facility improvements
	<b>Funding</b>	CDBG: \$2,000
	<b>Description</b>	Architectural barrier removal: Installation of handicap accessible parking at municipal park
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
3	<b>Project Name</b>	Bordentown City
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public facility improvements
	<b>Needs Addressed</b>	Public facility improvements

	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$50,000
	<b>Description</b>	Architectural barrier removal: Installation of elevator at Old City Hall, a public meeting place
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Bordentown Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$29,367
	<b>Description</b>	Architectural barrier removal: installation of handicapped curb ramps at various locations
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	Burlington Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$65,000
	<b>Description</b>	Reconstruction of Elma Ave. Remove and replace deteriorated asphalt paving for approx. 1255 lf

	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	Cinnaminson Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure imrovements
	<b>Funding</b>	CDBG: \$35,750 Municipal funds: \$58,880
	<b>Description</b>	Reconstruction of Cuthbert Road. Reconstruction of existing roadway of approx. 50 lf and installation of approx. 200 lf of concrete sidewalk and ADA compliant ramps
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	Delanco Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure imrovements
	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$32,700
	<b>Description</b>	Architectural barrier removal: installation of ADA compliant handicapped ramps at (8) intersections for a total of (50) ramps
	<b>Target Date</b>	9/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
8	<b>Project Name</b>	Delran Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$7,860
	<b>Description</b>	Architectural barrier removal: install handicap switchback ramp extending from cul-de-sac at Echo Ct and installation of handicapped ramps at Creek Road and Spruce St.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
9	<b>Project Name</b>	Edgewater Park Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$42,460
	<b>Description</b>	Clearance, demolition, and removal of decayed and dangerous buildings from 1336 Mt. Holly Rd.
	<b>Target Date</b>	9/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	Evesham Township - A
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public facility improvements
	<b>Needs Addressed</b>	Senior center creation and/or improvements
	<b>Funding</b>	CDBG: \$24,600
	<b>Description</b>	Improvements to Gibson House, a Senior Center to include replacement of exterior doors, improvements to restrooms, and replacement of widows and flooring
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>11</b>	<b>Project Name</b>	Evesham Township - B
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$40,400 Municipal funds: \$102,850
	<b>Description</b>	Sidewalk and curb ramp replacement in Tara section
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	
<b>12</b>	<b>Project Name</b>	Florence Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$109,958
	<b>Description</b>	Sidewalk replacement and handicapped ramp installation at various locations
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>13</b>	<b>Project Name</b>	Lumberton Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public facility improvements
	<b>Needs Addressed</b>	Public facility improvements
	<b>Funding</b>	CDBG: \$37,750 Municipal funds: \$2,000
	<b>Description</b>	Barrier removal at Village Green Park. Installation of accessible pathway and ramps to provide access to Community Park
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>14</b>	<b>Project Name</b>	Mansfield Township
	<b>Target Area</b>	

	<b>Goals Supported</b>	Public facility improvements
	<b>Needs Addressed</b>	Public facility improvements
	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$114,000
	<b>Description</b>	Barrier removal at municipal building, Phase IV. Install accessible pathway at building exterior to second floor entrance
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
15	<b>Project Name</b>	Maple Shade Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure improvements
	<b>Needs Addressed</b>	Infrastructure improvements
	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$38,230
	<b>Description</b>	Reconstruction of N. Lippincott Ave between Main St. and Brubaker Lane
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
16	<b>Project Name</b>	Medford Township
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public facility improvements
	<b>Needs Addressed</b>	Public facility improvements

	<b>Funding</b>	CDBG: \$65,000 Municipal funds: \$9,750
	<b>Description</b>	Barrier removal at Bob Bender Park. Includes installation of handicapped walkway and ramps to provide accessibility
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
17	<b>Project Name</b>	Legacy Treatment Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable rental housing creation
	<b>Needs Addressed</b>	Rehabilitation of affordable rental housing
	<b>Funding</b>	CDBG: \$50,000 General Fund: \$192,000
	<b>Description</b>	Rehabilitation of four unit building to shelter homeless individuals/families
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
18	<b>Project Name</b>	BCCAP - Housing Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing counseling
	<b>Needs Addressed</b>	Homelessness assistance and prevention services Fair housing services
	<b>Funding</b>	CDBG: \$22,000 Social Services Block Grant: \$17,244

	<b>Description</b>	Provide individual and group housing counseling and to low and moderate-income families. Services include aid to resolve housing problems related to unfair housing practices, evictions, and/or unsafe or unhealthy living
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>19</b>	<b>Project Name</b>	Catholic Charities/Emergency Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency services hotline Homelessness prevention and rapid re-housing
	<b>Needs Addressed</b>	Homelessness assistance and prevention services
	<b>Funding</b>	CDBG: \$28,600 FEMA: \$8,000 Social Services Block Grant: \$115,000 Social Services for the Homeless: \$14,000
	<b>Description</b>	Costs associated with the operation o a 24-hour emergency housing hotline. Hotline provides access for homeless/potentially homeless households for assessment, placement, and case management
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>20</b>	<b>Project Name</b>	Providence House Catholic Charities
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency shelter for victims of domestic violence
	<b>Needs Addressed</b>	Emergency shelter for victims of domestic violence

	<b>Funding</b>	CDBG: \$28,600 Community Service Block Grant: \$337,000 FEMA: \$10,000 Social Services Block Grant: \$337,500 Social Services for the Homeless: \$35,790
	<b>Description</b>	Provide emergency housing for victims of domestic violence and their children, including food, clothing, person care items, and case management
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>21</b>	<b>Project Name</b>	SEN-HAN Transit
	<b>Target Area</b>	
	<b>Goals Supported</b>	Transportation services
	<b>Needs Addressed</b>	Special needs transportation services
	<b>Funding</b>	CDBG: \$128,000 Casino revenue: \$983,445
	<b>Description</b>	Provide special transportation services to senior citizens and disabled residents of Burlington County
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>22</b>	<b>Project Name</b>	Home Improvement Loan Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Rehabilitation of owner-occupied homes

	<b>Funding</b>	CDBG: \$160,000
	<b>Description</b>	Provide up to \$20,000 deferred payment loan to homeowners to correct substandard conditions in their owner occupied (not income producing) homes
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
23	<b>Project Name</b>	Heater Replacement Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Emergency heater replacement
	<b>Needs Addressed</b>	Rehabilitation of owner-occupied homes
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Replacement of heating systems of owner occupied dwellings with energy efficient systems
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
24	<b>Project Name</b>	Emergency Home Repair
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing rehabilitation
	<b>Needs Addressed</b>	Rehabilitation of owner-occupied homes
	<b>Funding</b>	CDBG: \$45,000
	<b>Description</b>	Correct conditions in owner-occupied homes that pose immediate threat to health or safety of occupants. Repairs are available to low and moderate income, owner occupied (not income producing) dwellings located in participating municipalities

	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>25</b>	<b>Project Name</b>	Rehabilitation Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing rehabilitation Emergency home repair Emergency heater replacement
	<b>Needs Addressed</b>	Rehabilitation of owner-occupied homes
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Services related to the Home Improvement Loan Program, Emergency Home Repair, and Emergency Heater Replacement programs
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>26</b>	<b>Project Name</b>	Housing Sevices
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable homeowner housing - homebuyer Affordable rental housing creation
	<b>Needs Addressed</b>	Construction of affordable rental housing Rehabilitation of affordable rental housing First time homebuyer assistance
	<b>Funding</b>	CDBG: \$80,000

	<b>Description</b>	Services in support of affordable housing project assisted by the HOME Program. Services are related to assisting owner, tenants, contractors, and other entities participating or wishing to participate in the HOME Program
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
27	<b>Project Name</b>	Administration - CDBG
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration - CDBG
	<b>Needs Addressed</b>	Administration of CDBG Program
	<b>Funding</b>	CDBG: \$293,000
	<b>Description</b>	Costs related to continuing administration of the CDBG Program
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
28	<b>Project Name</b>	Administration - HOME
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administration - HOME
	<b>Needs Addressed</b>	Administration of HOME Program
	<b>Funding</b>	HOME: \$56,717
	<b>Description</b>	Costs related to continuing administration of the HOME Investment Partnerships Program
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>29</b>	<b>Project Name</b>	Homelessness prevention and rapid re-housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homelessness prevention and rapid re-housing
	<b>Needs Addressed</b>	Homelessness assistance and prevention services
	<b>Funding</b>	General Fund: \$70,000 Social Services for the Homeless: \$68,000
	<b>Description</b>	Establish sheltering options that will transition into permanent housing and reduce reliance on motels including intensive case management
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>30</b>	<b>Project Name</b>	First time homebuyer program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable homeowner housing - homebuyer
	<b>Needs Addressed</b>	First time homebuyer assistance
	<b>Funding</b>	HOME: \$147,000
	<b>Description</b>	Provide assistance to low and moderate income first time homebuyers for the purchase of their first home by providing closing cost assistance and down payment assistance
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>31</b>	<b>Project Name</b>	Affordable rental housing creation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing rehabilitation Affordable rental housing creation Homelessness prevention and rapid re-housing
	<b>Needs Addressed</b>	Construction of affordable rental housing Rehabilitation of affordable rental housing
	<b>Funding</b>	CDBG: \$50,000 HOME: \$413,000 LIHTC: \$11,000,000
	<b>Description</b>	Construction of new and/or rehabilitation of existing rental housing to increase the availability of affordable rental housing for very low, and low income households
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## AP-50 Geographic Distribution – 91.220(f)

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

As in previous years, the 2015 funding is directed geographically to assist the greatest number of people in need of housing and services and to support activities that will improve low income areas. Thirty-one(32) of the forty (40) municipalities in Burlington County’s jurisdiction have elected to participate with the County in its Housing and Community Development Programs. The non-participating municipalities are the Boroughs of Palmyra, Pemberton, and Wrightstown; the Cities of Beverly and Burlington; and the Townships of Mount Holly, North Hanover, Pemberton, and Riverside. Eight (8) of the nine (9) non-participating municipalities plan to seek participation in the State administered Small Cities Program as an alternative to the County’s CDBG Program. Funding under this plan for property improvements or municipal services is not made available to serve areas or residents in non-participating municipalities. However, service activities that are designed to provide benefits on a county-wide basis do not exclude residents of these communities.

For the most part, the municipalities who have chosen not to participate in Burlington County’s Urban County have the highest concentration of low and moderate income households and among the highest concentrations of minorities.

As an Urban County and in accordance with 24 CFR Part 570.208(a)(1)(ii)(A), Burlington County determines the low/moderate income area benefits by ranking the census block groups in the participating municipalities and identifying the upper quartile as eligible areas. The location of proposed activities is identified elsewhere in this plan.

Allocation of funding for Program Year 2015 has been allocated to those participating municipalities in the upper half of the alphabet (by name) and that applied for assistance for an eligible activity.

### Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

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

The process as described was developed so that it allows for a fair distribution of funding throughout the jurisdiction. It is recognized that each municipality has its own unique problems and is best suited to creatively solve those problems in partnership and consultation with the County's Community Development and Housing office

### **Discussion**

DRAFT

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The production of affordable housing is a high priority; however, with limited funding available through the HOME Program and heavy competition for Low Income Housing Tax Credit support and reluctance of local jurisdictions to welcome affordable housing, the number of units produced may vary significantly from year to year.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	10
Non-Homeless	52
Special-Needs	10
Total	72

**Table 57 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	72
Acquisition of Existing Units	0
Total	72

**Table 58 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

There are no Public Housing units supported by Burlingon County Housing Authority - Housing Choice Vouchers are provided in lieu of public housing units

### **Actions planned during the next year to address the needs to public housing**

Not applicable

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

Not applicable

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

### **Discussion**

DRAFT

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The Ten Year Plan to End Homelessness encompasses the following objectives:

1. Establishing a Single Point of Entry into a uniform system
2. Improving Sheltering Options that quickly track to Permanent Housing
3. System Coordination
4. Integrating Services
5. Improved Electronic and Data Monitoring
6. Establish a task force to monitor progress and prioritize subcomponent goals along within those larger goals

In order to move toward these goals over the next year, the Continuum of Care has the following one-year objectives:

1. Establish and document a Rapid Rehousing Initiatives for 74 individuals
2. Identify a network of short-term , emergency shelter provider agencies.
3. Establish a SOAR initiative
4. Identify and link at least 100 individuals to employment training.
5. Directly fund at least 10 new units of permanent housing; leverage system resources to identify at least 50 new units.
6. Develop a coordinate assessment tool.

In order to effectively develop permanent housing solutions, Burlington County's Continuum of Care is working toward a uniform front door that serves as a point of assessment and system coordination. The Board of Social Services has functioned, and continues to function as that front door, but the Continuum is working to integrate their assessment process into the system as a whole and align their procedures with the resources that are available through the HMIS system for tracking utilization.

The Burlington County Continuum of Care (CoC) has established a coordinated assessment team which is in the process of developing a uniform method of assessment in the system, allows multiple points of access for outreach and

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

The County will conduct an annual Point in Time Count of the homeless. This count includes faith-based partners, law enforcement, the Health Department, as well as traditional homeless providers and mental health agencies serving the homeless. In addition to the count, which includes a comprehensive assessment of individual and community needs, street outreach committee works throughout the year through community feeding and lunch programs in Mt. Holly and Pemberton Township, and the Program in Assertive Treatment of the Homeless (PATH).

**Addressing the emergency shelter and transitional housing needs of homeless persons**

The Burlington County Continuum of Care will develop at least five points of emergency shelter housing access that will serve as a front door for individuals experiencing homelessness. An initial Request for Qualifications has been completed toward this objective. Contracts will be established and services will be operational by June 2015.

These short term, time-limited emergency housing beds would continue to be used for emergency placements and assessment. Following that brief transition period, households would transition to permanent housing using the rapid rehousing model.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The County will contract for services to at least 74 individuals through a Rapid Rehousing initiative.

The county will identify and transition at least 100 individuals who are experiencing or at risk of homelessness into employment training for in a sustainable, in-demand occupation.

There are currently two components to the Rapid Rehousing Initiative.

1. Social Services for the Homeless Pilot

Utilizing SSH funds, we have restructured contracts to work with Catholic Charities to provide a Rapid Rehousing program for 14 households. The details of the resources to be used, the flow of case management and objectives are attached to this document. SSH and County Prevention dollars will also be used to supplement the SSH funds for case management.

1. General Assistance:

We are developing a pilot program for 60 General Assistance (GA) individuals. This program involves improving the use of our front-door sheltering system to serve as a uniform point of access and assessment, and the development of a relationship with a case management provider to support the transition of individuals to permanent housing.

This approach will be coordinate with outreach from the American Job Center to homeless providers.

As the program is piloted, we will enter into an agreement with a community-based provider for case management services through a Request for Qualifications process. Once a provider is selected, we will work with them to support clients who are eligible for case management services through a case management fee that will be paid to the selected agency in addition to the individual or family's qualified TRA payment. The TRA payment and the Housing Case Management fee will not necessary be paid to the same agency, but all housing case management fees for a client will be billed by and paid to the same selected case management agency.

We anticipate a dynamic relationship with a case management provider that utilizes the model of individual client eligibility as the basis for payment of fees on behalf of tenants, but through a monthly payment structure. By having a qualified case management provider, we believe we will be able to work closely with the provider to develop a system of accountability and a permanent housing transition process that will improve monitoring of success is attaining permanent sustainable housing and increasing income over the course of the program. We believe that this program has the potential to improve the efficacy of our housing interventions and to reduce the overall cost of emergency assistance in the process.

### **Helping low-income individuals and families avoid becoming homeless, especially extremely**

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

Plans to end homelessness have been driven by the belief that the most effective way to reduce homelessness is to prevent the loss of housing whenever possible. The Department of Human Services and the Continuum of Care have worked to prevent loss of housing through prevention subsidies and improved system coordination. The Mental Health Board has worked closely on discharge planning through the System review committee, and includes representatives from the corrections facility, health care facilities and the homeless and mental health provider network.

County resources, Social Services for the Homeless funds, and United Way dollars all fund homelessness prevention activities which help to prevent loss of homelessness through short-term or one-time support to help with back rent or utilities payments. By partnering these resources with improved coordination of a front door, the Continuum strives to improve long-term case management and supports for job-training.

For individuals who are disabled further support and coordination will be established through the SOAR initiative, which will target planning for individuals with disabilities to facilitate access to long-term benefits. Drug and alcohol, mental health, and homeless planning groups have begun meeting jointly to facilitate resource sharing and coordination.

In 2015-2016, the focus of these coordinated efforts will be the following:

1. Improving access to and understanding of addiction treatment resources;
2. Providing education on access to mental health and suicide prevention resources;
3. Heroin addiction treatment and prevention.
4. Increasing access to the Crisis Intervention Team trainings
5. Fully establishing a SOAR Initiative.
6. Creating integrated Youth Employment Services Drop in Center for comprehensive job training for young adults, especially disconnected youth ages 16-24, to prevent the cycle of underemployment and poverty before it becomes routine.

## **Discussion**

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

### **Introduction:**

Not unexpectedly, Burlington County's greatest obstacles to serving those most in need of housing are cost and availability. Housing development cost, whether rehabilitation or new construction, continues to increase. Developable land in a densely populated area becomes ever scarcer.

The uncertainty of the status of affordable housing obligations in New Jersey coupled with the lack of housing trust funds has seriously impacted affordable housing production.

### **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**

The Community Development and Housing Office will continue its education/outreach efforts by providing municipalities with assistance in identifying their options for addressing their "fair share" housing obligations.

Additionally, Burlington County's CoC continues to educate local officials on affordable housing issues in an effort to change misconceptions identified by service providers.

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Burlington County has specified as a priority goal the expansion and/or improvement of the stock of affordable housing, both rental and owner occupied. In order to achieve this, strategies will be utilized as described further below.

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

Rehabilitation of existing units to bring them up to HQS. The County's Home Improvement Loan Program, a zero interest, deferred payment loan, will assist existing homeowner bring their homes up to code. The program is funded with Community Development funds.

Community Development funds had, in years past, been awarded to the Community Action Program for their Emergency Home Repair Program. In Program Year 2014, this program will be administered by the Community Development and Housing staff. This Program provides funds to correct conditions in owner occupied homes that pose immediate threat to health or safety of the occupants.

Energy efficiency and its relationship to affordability will also be prioritized. The County intends to continue its funding of an emergency heater replacement program for low and moderate income homeowners. This program requires installation of energy efficient, "energy star" heating systems.

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

HOME Program funds will continue to be utilized to assist low and moderate income households in the purchase of a home by providing closing cost and down payment assistance to first time homebuyers. Funding under the HOME Program will be directed to activities that will increase the stock of affordable housing in the County with special priority given to locating housing options in low minority concentrated municipalities.

A balanced mix of affordable housing within non-low income or minority concentrated areas has been identified as one of the objectives in Burlington County's Fair Housing Plan in order to provide alternative housing opportunities for those residing in concentrated low income areas. An additional objective is support of investments to improve housing within low income and minority areas to improve the quality of life and revitalize neighborhoods. Investment of HOME funds will be directed to achieve both objectives to the extent practicable.

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

Lead-based Paint Hazard requirements are integrated into programs and projects administered or funded by the Housing and Community Development Office. The following activities are planned during FY 2015 to ensure continued compliance:

Continue interaction with the County's Health Department to increase enforcement and reduce the

duplication of efforts to reduce lead hazards in housing.

Evaluate program procedures related to lead-based paint regulations. Determine if adjustments are needed to maintain effective delivery of services and implement changes as needed.

Continue training of inspection staff as needed to maintain one full-time risk assessor.

Continue distribution of information on lead-based paint requirements to housing developers and construction contractors.

Continue to sponsor and distribute information on training programs to expand the inventory of certified "Safe Work Practices" and "Abatement" contractors and landlords.

Continue education for the public, particularly residents living in high risk housing about lead-based paint hazards and hazard prevention.

DRAFT

## Program Specific Requirements

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

#### Introduction:

#### 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. | 80.00% |

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:  
The funding for the construction and/or rehabilitation of affordable housing often requires that multiple sources of investments be utilized. Some of those anticipated investments may include:  
Low Income Housing Tax Credits (previously identified and most common), Deferred developer fee,

Historic tax credits, Housing trust funds, Permanent mortgages, land donation by municipality

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

**Recapture provisions** will be enforced for HOME assisted homebuyer units and is designed as follows:

Burlington County's First Time Homebuyer Program provides both closing costs (up to \$4,000) and down payment assistance (\$5,000). The recapture provision is enforced for the total loan amount during the affordability period and is reflected in recorded documents. Once the affordability period has been satisfied, the closing cost assistance is forgiven. The total amount of the down payment assistance remains subject to the recapture provision upon sale of the home.

HOME assisted units created by developers to be sold to a qualified buyer are subject to enforcement of the recapture provision when the qualified buyer receives a subsidy created by a discounted sales price from the fair market value and/or when the qualified buyer receives direct assistance such as down payment assistance and/or closing cost assistance.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

**Recapture** provision for all HOME assisted home buyer units will be enforced as follows: Owner Investment Returned First Recapture ½ from the sale proceeds, priority mortgage lien over the county's HOME loan lien shall be paid in full and any owner financially documented improvements to the property and homeowner's original down payment will be provided to the homeowner. The HOME loan will be repaid based on the remaining net proceeds from the sale of the home. If no remaining net proceeds, the HOME loan will not be repaid to the County. The HOME loan will then be forgiven. Upon receipt of the recaptured HOME funds, if any, the affordability restrictions are lifted and HOME program requirements are no longer applicable. Excess funds from the sale of the home will remain with the home owner. If the assisted unit is subject to foreclosure and no net proceeds from the sale of the property result, HOME guidelines are met.

**Resale** option -Developer HOME assisted units to be sold to a qualified buyer are subject to enforcement of the resale provision when the qualified buyer has not received any direct HOME subsidy and the HOME funds were used to provide assistance in developing the unit only. Should the homeowner desire to sell the property, it must be sold to a low income qualified buyer approved by the County.

The Resale is triggered in the event that the house is sold or occupied by other than the new

purchaser during the affordability period. Non-compliance with the residency requirement will require the immediate payback of HOME funds invested into the property unless the house is sold. Pre-payment of the HOME Investment loan does not terminate the Affordability Period. The owner will be required to complete the affordability period as their principal residence, with the exception to this upon the sale of the residence or foreclosure.

The Resale policy requires that when a property is sold, the subsequent buyers must be low to moderate income, utilizing the income range requirements of the original loan and the property must be sold at a price that is affordable to the new buyer while providing a fair return, not a market return, to the seller. If the property is sold during the period of affordability, the homebuyer, now the home seller, must receive a "fair return" on their investment.

"Fair Return" is defined as the return of the homeowner's original investment plus any capital improvements, not to exceed the newly assessed value at the time of sale (capital improvements exclude maintenance). The seller (i.e. the original buyer) will be allowed the lesser of a 4 percent annual appreciation on the original purchase price (and any capital improvements) or the original purchase price of the home as adjusted by the accumulated percentage of change during the period of ownership as calculated in accordance with N.J.A.C. 5:94-7.2(b)2. Should market conditions result in a decline in housing values, the original homebuyer may not receive a return on the investment because the home is sold for less or the same price as the original purchase price. Burlington County shall approve all resale prices, in writing and in advance of the resale to assure compliance.

Should the resale price prove not to be "affordable" to the low/moderate income homebuyers (not a specific individual) specified in the deed restriction, down payment assistance (direct subsidy) will be provided by Burlington County.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans for this activity

**Discussion:**

DRAFT

**Appendix - Alternate/Local Data Sources**

DRAFT