



**BURLINGTON COUNTY
2025-2029 CONSOLIDATED
PLAN AND 2025 ANNUAL
ACTION PLAN DRAFT**

CDBG and HOME Programs

Department of Community Development and Housing

Table of Contents

Executive Summary.....	4
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	4
The Process	7
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	7
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	8
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	22
Needs Assessment	24
NA-05 Overview	24
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	25
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	35
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	40
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2).....	43
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	50
NA-35 Public Housing – 91.205(b)	51
NA-40 Homeless Needs Assessment – 91.205(c).....	55
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	59
NA-50 Non-Housing Community Development Needs – 91.215 (f)	64
Housing Market Analysis.....	67
MA-05 Overview	67
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	69
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	72
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	75
MA-25 Public and Assisted Housing – 91.210(b)	85
MA-30 Homeless Facilities and Services – 91.210(c).....	89
MA-35 Special Needs Facilities and Services – 91.210(d).....	93

MA-40 Barriers to Affordable Housing – 91.210(e) 96

MA-45 Non-Housing Community Development Assets – 91.215 (f) 97

MA-50 Needs and Market Analysis Discussion 110

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households -
91.210(a)(4), 91.310(a)(2)..... 112

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) 114

Strategic Plan 116

 SP-05 Overview 116

 SP-10 Geographic Priorities – 91.215 (a)(1) 117

 SP-25 Priority Needs - 91.215(a)(2)..... 120

 SP-30 Influence of Market Conditions – 91.215 (b)..... 125

 SP-50 Public Housing Accessibility and Involvement – 91.215(c)..... 137

 SP-55 Barriers to affordable housing – 91.215(h)..... 138

 SP-60 Homelessness Strategy – 91.215(d)..... 139

 SP-65 Lead based paint Hazards – 91.215(i)..... 142

 SP-70 Anti-Poverty Strategy – 91.215(j) 144

 SP-80 Monitoring – 91.230 145

Expected Resources 147

 AP-15 Expected Resources – 91.220(c)(1,2) 147

Annual Goals and Objectives 150

 Projects 153

 AP-35 Projects – 91.220(d) 153

 AP-38 Project Summary 154

 AP-50 Geographic Distribution – 91.220(f)..... 164

Affordable Housing 165

 AP-55 Affordable Housing – 91.220(g) 165

 AP-60 Public Housing – 91.220(h)..... 166

Draft

AP-65 Homeless and Other Special Needs Activities – 91.220(i)..... 167

AP-75 Barriers to affordable housing – 91.220(j) 171

AP-85 Other Actions – 91.220(k) 172

Program Specific Requirements..... 175

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 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 2025-2029 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.

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.

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

- 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 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 annually publishes a Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER evaluates and provides details on the performance of the prior year and of the Five-Year Consolidated Plan. Burlington County has, for the most part, been successful at meeting its stated goals and objectives.

4. Summary of citizen participation process and consultation process

The County engaged in a robust citizen participation process as part of the development of this 2025-2029 Consolidated Plan and 2025 Annual Action Plan. A wide range of public and private agencies were consulted to determine priority needs, develop goals, and formulate objectives to address identified needs, and to enhance coordination between private and public agencies. The County followed its established Citizen Participation Plan by encouraging a broad range of citizen participation. Two public hearings were held at the beginning of the planning process to receive comments on the development

of the Five-Year Plan and 2025 Annual Action Plan. These were held on November 12, 2024, and November 13, 2024. The County conducted five virtual listening sessions on the topics of Housing, Homelessness, Social Services, and Community and Economic Development, as well as one listening session with the Continuum of Care (CoC). Additionally, the County released a community needs survey to the Burlington County community asking residents about the affordable housing, homelessness, and non-housing related community development needs of the County. The survey was available both online and in hard copy. The County received over 170 responses. A draft of the 2025-2029 Consolidated Plan and 2025 Annual Action Plan were made available for public review from June 18, 2025, through July 19, 2025. A public hearing was held during this period on July 9, 2025, at 3PM. Public notices were published in a local newspaper and online on the County's website. These endeavors provided an opportunity to solicit input on housing and community development needs from a wide range of community stakeholders including non-profit organizations, County government leaders, the local Housing Authority and the Continuum of Care.

5. Summary of public comments

No comments were received from the public during public hearings or during the public review period. Additionally, the County released a community needs survey to the Burlington County community asking residents about the affordable housing, homelessness, and non-housing related community development needs of the County. The survey was available both online and in hard copy. The County received over 170 responses.

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

All comments were accepted.

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

Division Head, Community Development and Housing, County of Burlington, PO Box 6000, Mt. Holly, NJ 08060, (609) 265-5072 EMAIL: CommunityDev@co.burlington.nj.us

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

1. Introduction

Burlington County conducted significant consultation with citizens, municipal officials, nonprofit agencies, public housing agencies, private developers, governmental agencies, and the Continuum of Care in preparing this plan. The County held a kickoff meeting and two public meetings while developing this Plan. Additionally, a survey was widely distributed to the community to assist in determining priorities to be addressed during the five-year period of the Plan.

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 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 governing the Continuum of Care. Burlington County also provides assistance to local applicants in developing applications for Super NOFA funding for programs designed to serve homeless and special needs populations within 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 Department of Human Services works with over 20 providers through the CoC and consolidated planning process.

To enhance Housing First fidelity, Burlington County CoC employs several strategies:

- Coordinated Entry (CE): The Governance Board and CE are led by representatives from the government, faith-based, private sector, and the public. It also includes membership from education, organized labor, employment and training, human services, and community-based organizations.

Members

- Business members are leaders such as CEO's, Human Resource Executives, Small Business Owners, and Professional Association Executives.
- Public Sector members include representatives from the Department of Economic Development and Regional Planning, and the Burlington County Board of Social Services. Other representatives include members of the New Jersey Department of Labor and Workforce Development and Burlington County Community-Based Organizations.

- Coordinated Entry allows individuals to be ranked based on their needs and will enable organizations to streamline their matching process. Agencies are required to pull directly from the coordinated entry of housing prioritization list.
- Policy Alignment: Policies focus on reducing barriers to housing. These barriers include, but are not limited to, access, income, criminal record, evictions, credit history, and disabilities.
- Increased Housing Access: Expanding affordable housing through partnerships and funding.
- Street Outreach: Many organizations, such as Christian Caring Center, go out to homeless camps, feed them, talk to them, and communicate those barriers mentioned with the CoC lead.
- Data-Driven Approaches: Tracking outcomes to refine strategies.
- Collaboration: Working with landlords and housing authorities.
- Consumer Feedback: Using input from individuals with lived experience to improve practices.

These efforts strengthen the CoC's commitment to supporting homeless individuals in securing stable housing

Current and recent initiatives include:

- An ongoing assessment of the Homeless Management Information System (HMIS) to improve electronic and data monitoring by tracking and monitoring performance and enhancing access to HMIS.
- More structured collaboration with mental health planning partners, the mental health board, residential health care facilities, and transportation assessment.
- System-wide coordination including Veterans Services coordination, restructuring of CoC into 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 managed through the CoC and comprises 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 their advocacy towards developing a network system to prevent institutional discharge of people 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.

At least 33 percent of an agency's total points were based on objective criteria for a project application when applying for CoC funding. These include timely draws, utilization of data, type of population

served, match, and leveraging. (e.g. Veterans, chronic homelessness, DV), or type of housing proposed (e.g., PSH, RRH).

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, Oaks Integrated Care, 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. Oaks Integrated Care 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-based 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.

The Housing Resource Coordinator, now coordinates and communicates with the Division of Child Protection and Permanency as well as our local providers to identify families and households that are eligible for permanent housing placements when they are made available. In addition, the Housing Hub assisted in stabilizing and supporting families by providing more than \$40,000 in childcare payments to support Domestic Violence households. The Housing Resource Coordinator has experience with Domestic Violence and mental health. She has worked in corrections providing services to offenders and survivors. In addition, she has experience working with youth who were victims of trafficking.

The Deputy Director of Human Services, who directs the Housing Hub, has experience in Domestic Violence and mental health including working with the Department of Justice, the Office of the Attorney General, the Department of Law and Public Safety, Office for Victims of Crime. The Deputy Director has administered both Victims of Crime Act (VOCA grants) and Violence Against Women Act (VAWA) multi-million-dollar grant programs.

Under her leadership, the state entrusted several DV expansions that allowed her programs to expand mental health service offerings, therapeutic groups including dance and paint therapy, as well as expanding to include legal services such as attorneys and legal advocates to accompany victims to court.

The Deputy Director has also worked in several crisis programs, both mobile and residential. In these roles, she has worked with youth and adult survivors of domestic violence, human and sex trafficking.

NJ 211 provides comprehensive information and referrals for food assistance, housing, healthcare, and disaster support to help residents navigate life challenges. These services are available to Burlington County residents after hours and on weekends.

Providence House, the County’s domestic violence shelter, also maintains a 24-hour help line.

Special outreach linkages have been established by agencies that specialize in serving populations with special needs 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.

Outreach teams and service providers collaborate with churches, community advocates, police, and hospitals to raise awareness of the coordinated entry (CE) process and encourage referrals to the 211 hotlines for help. Volunteers of America (VOA) operate from the Burlington City Police Station, assisting individuals experiencing homelessness, addiction, or intellectual disabilities. VOA also conducts outreach in local parks and waterfront areas to offer targeted services.

The Coordinated Entry (CE) tool assesses vulnerability based on homelessness history and barriers to stable housing. The Housing Prioritization List (HPL) organizes households by assessment score, amount of time homeless, and service utilization. Households with the highest barriers are prioritized for Housing First programs. Permanent Housing (PH) providers access the HPL through the HMIS system to identify and prioritize eligible clients as vacancies arise.

Once a client is identified, the CoC quickly contacts the referring agency to review eligibility and begin the enrollment process. Since 2021, the CE project has been continuously renewed to provide services like housing stability, transportation, and a Housing Social Work Coordinator (HSWC). Clients retain control over their housing choices and can decline options that don't meet their preferences, ensuring housing solutions fit their specific needs.

The CoC identified a gap in transportation for Emergency Shelter (ES) placements and critical appointments. Beacon of Hope and the Housing Hub offer limited transportation, helping the most vulnerable reach shelters. Stabilization services like moving assistance support Rapid Re-Housing (RRH) efforts to move clients from the HPL to Permanent Housing (PH). The HSWC coordinates services and transportation, working with the Division of Community Development and Housing, RRH providers, and landlords to enhance the transition from HPL to PH. The Housing Hub is also working on providing ID cards to those without identification.

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 targets 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 homeless service providers and Work First staff will divert new applicants and increase the diversion of individuals 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, childcare, educational, legal, transportation, financial planning, 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 Burlington County Housing Hub and the CoC work to

coordinate prevention resources with the goal of having all prevention funds recorded in HMIS in real-time. Through this process, the Housing Hub can identify which programs have resources to prevent homelessness and make appropriate referrals. The HMIS staff works in collaboration with the CoC staff in reviewing agency reports whenever needed in addition to these monthly meetings. Training is offered quarterly through NJ HMFA HMIS. 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.

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	Agency/Group/Organization	CATHOLIC CHARITIES, DIOCESE OF TRENTON, NJ - PROVIDENCE HOUSE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through CoC discussions and survey participation in the areas of needs assessment and homeless strategy relating to those facing or who are homeless as victims of domestic violence. A broader understanding of those needs is expected to lead to creating greater housing opportunities.
2	Agency/Group/Organization	CATHOLIC CHARITIES, DIOCESE OF TRENTON, EMERGENCY SERVICES
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through CoC discussions and survey participation in the areas of needs assessment and homeless strategy relating to those facing homelessness. A broader understanding of those needs is expected to lead to joint participation in a rapid re-housing program and creating greater housing opportunities.
3	Agency/Group/Organization	Burlington County Board of Social Services
	Agency/Group/Organization Type	Other Government - Local County Welfare Agency funded both Federally and through the State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through CoC discussions, bi-weekly meetings, and survey participation in the areas of needs assessment and homeless strategy relating to those facing homelessness. A broader understanding of those needs is expected to lead to creating a new homeless strategy that is focused on rapid re-housing.
4	Agency/Group/Organization	Beacon of Hope
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through CoC discussions and survey participation in the areas of needs assessment and homeless strategy relating to those facing homelessness. As a CoC homeless provider, it is expected that better coordination of service is available to create greater housing opportunities.
5	Agency/Group/Organization	Burlington County Continuum of Care
	Agency/Group/Organization Type	Planning organization Continuum of Care

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through group discussions and survey participation in the areas of needs assessment and homeless strategy relating to those facing homelessness. A broader understanding of those needs is expected to lead to creating greater housing opportunities, better coordination of services, and strategies.
6	Agency/Group/Organization	NJ 211
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization completed surveys and was consulted to discuss issues relating to needs assessment and homeless strategy relating to those facing homelessness as victims of domestic violence. A broader understanding of those needs is expected to lead to creation of greater housing opportunities.
7	Agency/Group/Organization	Walters Group
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Developer consulted as member representative of the General Advisory Committee providing input on housing issues relating to individuals and families in the region, especially those affecting elderly and market conditions.
8	Agency/Group/Organization	BURLINGTON COUNTY OFFICE ON AGING
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	County department aided in distributing and submitting completed surveys and was consulted to discuss issues relating to needs assessment and homeless strategy relating to senior citizen population and their needs. A broader understanding of those needs is expected to lead to creating greater understanding of elderly priorities.
9	Agency/Group/Organization	Burlington County Health Department
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	County department aided in distributing and submitting completed surveys and was consulted to discuss issues relating to needs assessment and lead-based paint issues, along with needs assessment for those with special health needs. A broader understanding of those needs is expected to lead to developing programs and actions that contribute to healthy communities.
10	Agency/Group/Organization	Burlington County Veterans Affairs
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Burlington County Health and Human Services Department aided in distributing and submitting surveys and was consulted for needs assessment and homeless strategy. A greater understanding of veterans' needs is expected.

11	Agency/Group/Organization	Habitat for Humanity Burlington County
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions with housing agency devoted to providing home ownership opportunities to low- and moderate-income households consulted for market analysis and housing needs assessment. Discussions intended to lead towards understanding of home ownership issues.
12	Agency/Group/Organization	Monarch Housing Associates
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency integral in annual Point-in-Time count for Burlington County and provided analysis on homelessness within the county.
13	Agency/Group/Organization	Burlington City Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing authority consulted to discuss status of public housing facilities and future plans. Better coordination of service is expected.
14	Agency/Group/Organization	Beverly City Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing authority consulted to discuss status of public housing facilities and future plans. Better coordination of service is expected.
15	Agency/Group/Organization	Florence Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing authority consulted to discuss status of public housing facilities and future plans. Better coordination of service is expected.
16	Agency/Group/Organization	Christian Caring Center
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit agency consulted for the needs assessment and homeless strategy, particularly with the rural homeless. A better understanding of the issues and services that can be provided facing both rural and suburban homelessness is expected.
18	Agency/Group/Organization	Burlington County Mental Health Board
	Agency/Group/Organization Type	Services-Health Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Special needs-mental health

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participation in regularly scheduled meeting of Mental Health Board to discuss issues relating to special needs population in the county. Coordination between various boards, county departments, and private providers is expected.
19	Agency/Group/Organization	St Vincent de Paul
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Non-profit, religious based organizations consulted to discuss issues with which their organization addresses on a daily basis to assist in needs assessment.
20	Agency/Group/Organization	Burlington County General Advisory Committee
	Agency/Group/Organization Type	Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Community Development non-housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	General Advisory Committee is comprised of representatives from each of the participating municipalities (there are 40 CDBG, and 40 HOME municipalities this year), and Joint Base McGuire-Dix-Lakehurst. Provide consultation and approval of actions to be included in the Annual Plan.
21	Agency/Group/Organization	Oaks Integrated Care Services (formerly Twin Oaks)
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization participated in agency survey to assist in needs assessment.
22	Agency/Group/Organization	Legacy Treatment Services
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization participated in agency survey to assist in needs assessment.

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

Not applicable.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Burlington County Human Services Department	Homelessness prevention and rapid re-housing goals, strategies, and actions to be taken

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(I))

The principal organization for planning and programmatic consultations is the Community Development General Advisory Committee. This 59 member citizens’ advisory committee was established at the inception of Burlington County’s CDBG Program in 1977 to study the County’s housing and community development needs, develop program priorities and recommend activities for funding. The Advisory Committee has a broad base of expertise and comprehensively represents community interests. Representation on the Committee includes:

- Mayor/official from each municipality;
- Realtors and housing industry representatives;
- Burlington County Office on Aging;
- Labor Unions;
- County Department of Health;
- Community Action Program;
- County Work Force Investment Board;
- Banks and Mortgage Companies;
- County Job Training Program;
- Environmental Community;
- County Planning Board;
- Municipal Managers;
- Five (5) Citizens-at-Large; and
- Joint Base McGuire-Dix-Lakehurst.

The Advisory Committee holds a series of meetings on an annual schedule to consider the components of the Consolidated Plan and the Annual Action Plan and make recommendations to the Board.

Narrative (optional):

See above.

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

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

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 (November 12 and 13, 2024), public hearings were 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 third public hearing was held on July 9, 2025. 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. All public meetings were held in handicapped accessible facilities.

To broaden citizen participation in the planning process, a public opinion survey combining questions designed to assess areas of need was distributed to the public and many public service agencies including all of the County’s Public Housing Authorities in addition to all 40 municipalities. The survey gathered opinions on housing, community development, and human service needs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	Please see a copy of the attendance and minutes attached.	No comments received	All comments were accepted.	
2	Newspaper Ad	Non-targeted/broad community	No response	No comments received	All comments were accepted.	
3	Newspaper Ad	Non-targeted/broad community	No response	No comments received	All comments were accepted.	

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)
4	Public Hearing	Non-targeted/broad community	Please see a copy of the attendance and minutes attached.	No comments received	All comments were accepted.	
5	Public Hearing	Non-targeted/broad community	Please see a copy of the attendance and minutes attached.	No comments received	All comments were accepted.	
6	Public Survey	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	170+ surveys returned.	Survey results attached as Appendix	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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 American Community Survey (ACS) data and Comprehensive Housing Affordability Strategy (CHAS), and a collection of online tools to help with the Consolidated Planning process. The e-Con Planning Suite pre-populates the most up-to-date housing and economic data available to assist in

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

HUD Income Limits - establishes limits by household size for the eligibility of applicants for HUD's assisted 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 cost 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, household type, and housing problems. Housing problems, according to HUD, include the lack of a complete kitchen or plumbing facilities, cost burden greater 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: 2020	Most Recent Year: 2023	% Change
Population	380,300	464,226	22.1%
Households	143,425	176,046	22.7%
Median Income	\$90,329.00	\$105,271.00	16.5%

Table 5 - Housing Needs Assessment Demographics

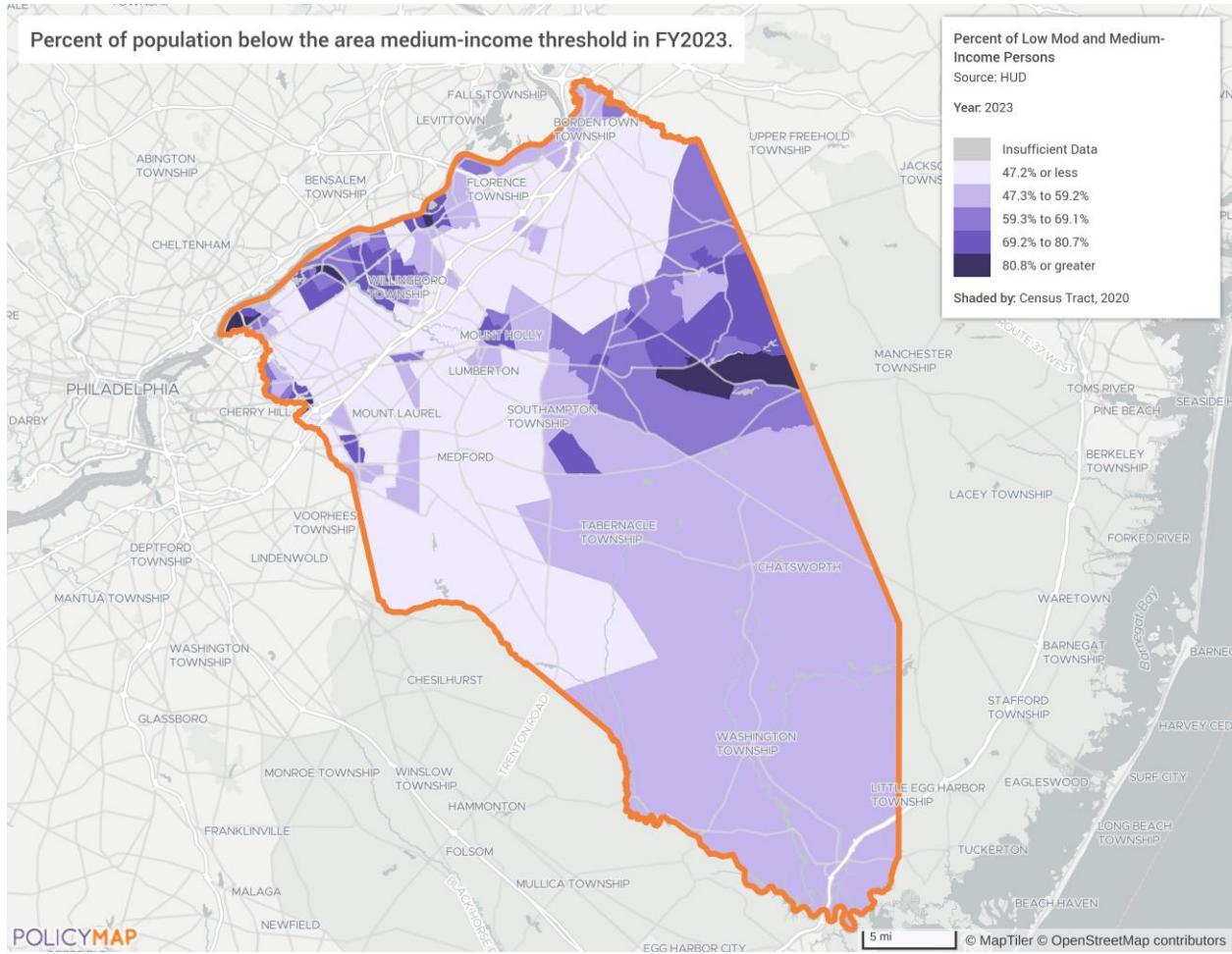
Data Source: 2020 Census (Base Year), 2019-2023 ACS (Most Recent Year)

Number of Households Table

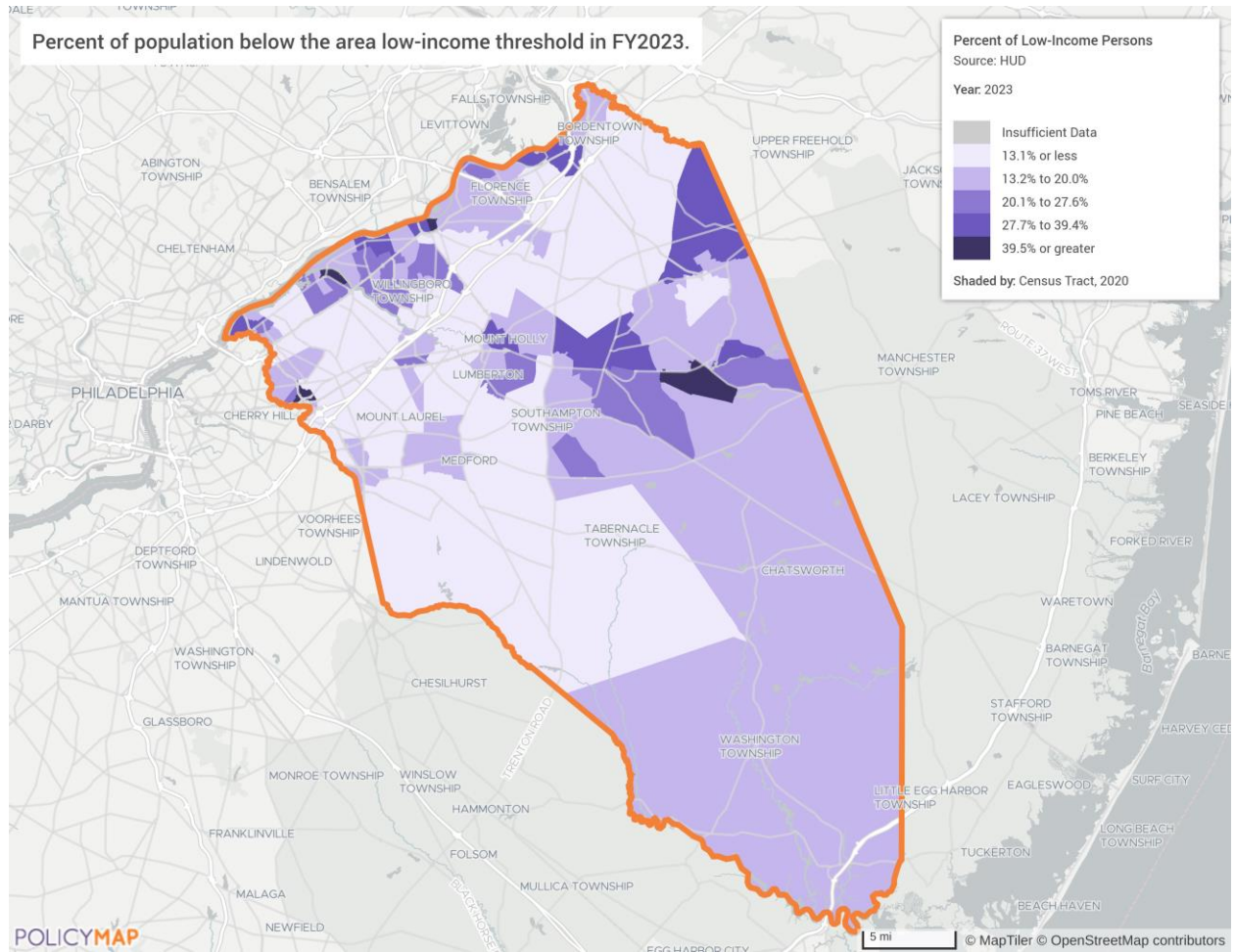
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	11,359	11,522	21,834	15,324	83,350
Small Family Households	2,887	2,826	6,718	5,301	46,185
Large Family Households	507	1,056	2,035	1,254	7,869
Household contains at least one person 62-74 years of age	2,858	3,026	6,031	3,770	20,470
Household contains at least one person age 75 or older	3,021	3,291	4,640	2,613	6,003
Households with one or more children 6 years old or younger	1,391	1,523	3,029	1,949	7,698

Table 6 - Total Households Table

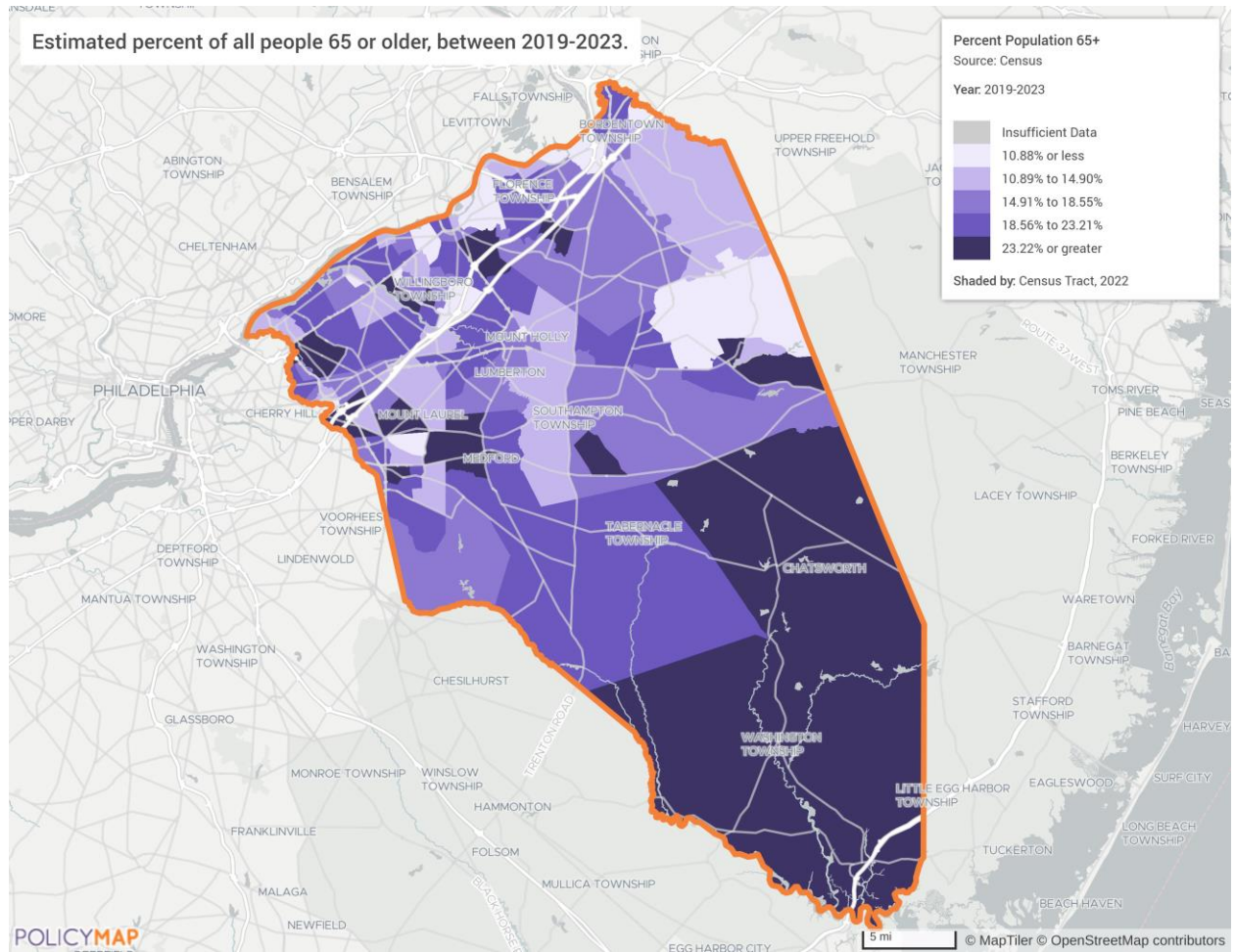
Data Source: 2016-2021 CHAS



Pct of HHs Below Area Median Income



Pct of HHs Below Low Income



Pct of People Over Age 65

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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	75	49	43	0	167	80	35	85	0	200
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	24	30	10	10	74	60	34	40	0	134
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	74	246	273	128	721	0	70	82	103	255
Housing cost burden greater than 50% of income (and none of the above problems)	3,863	2,078	593	60	6,594	4,396	2,481	2,214	537	9,628

	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
Housing cost burden greater than 30% of income (and none of the above problems)	465	1,624	3,602	1,087	6,778	671	2,843	5,223	2,712	11,449
Zero/negative Income (and none of the above problems)	419	0	0	0	419	488	0	0	0	488

Table 7 – Housing Problems Table

Data 2018-2021 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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,320	5,450	5,695	1,580	19,045	6,335	6,505	8,745	3,935	25,520
Having none of four housing problems	1,475	605	3,495	3,900	9,475	955	2,045	8,405	8,760	20,165
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source
Comments:

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
NUMBER OF HOUSEHOLDS								
Small Related	165	190	1690	2,045	60	440	2130	6,720
Large Related	60	50	460	570	0	120	840	2,100
Elderly	525	305	790	1,620	205	1,385	4770	9,530
Other	75	100	1025	1,200	15	140	800	3,355
Total need by income	825	645	3,965	5,435	280	2,085	8,540	21,705

Table 9 – Cost Burden > 30%

Data Source
Comments:

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
NUMBER OF HOUSEHOLDS								
Small Related	0	0	791	791	1,146	582	0	1,728
Large Related	0	0	125	125	178	221	167	566
Elderly	1,480	604	324	2,408	2,511	1,454	1,150	5,115
Other	0	1,177	604	1,781	644	0	0	644
Total need by income	1,480	1,781	1,844	5,105	4,479	2,257	1,317	8,053

Table 10 – Cost Burden > 50%

Data 2017-2021 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
NUMBER OF HOUSEHOLDS										
Single family households	90	276	273	128	767	0	59	63	43	165
Multiple, unrelated family households	8	0	10	10	28	0	45	64	60	169

	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
Other, non-family households	0	0	0	0	0	60	0	0	0	60
Total need by income	98	276	283	138	795	60	104	127	103	394

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	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	1540	1130	1365	4035	545	940	2265	3750

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 2019-2023 American Community Survey there are 3,448 individuals in Burlington County with disability living in poverty.

What are the most common housing problems?

Cost burden remains the most pressing housing problem in Burlington County. According to the 2017-2021 CHAS data, there were 11,449 homeowners and 6,778 renters with a housing cost burden of over 30%. The other two (2) housing problems (substandard housing and overcrowding) do affect some households, though the numbers are much less than those affected by cost burden. The 2017-2021

CHAS data reported 367 households lacked complete plumbing or kitchen facilities. Additionally, 208 households reported overcrowded conditions.

Households paying more than 50% of their income for housing are also notable with a cost burden for 9,628 homeowners and 6,594 renters.

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

In reviewing the CHAS data, it is noted that renters experiencing a cost burden greater than 50%, the largest percentage (51.8%) of the households fall within 0-30% AMI. However, Renters between 50-80% AMI experience a cost burden greater than 34.0%

For Owners, the percentages are more evenly spread among the income levels for those experiencing a cost burden greater than 50% with households at 0-30% AMI representing 40.2% cost burdened owners with 30-50% AMI households at 32.2% and 50-80% AMI households at 27.8%. For those Homeowners with a housing cost burden greater than 30%, the greatest percentage (42.4%) of households falls in the 50-80% AMI households at 32.6%. Both renters and owners in small-related households and elderly households 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 income levels and amounts than other owners at the moderate income (50-80% AMI) 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 a high rate of housing cost burden, the high cost of childcare and/or transportation, low wages, and medical costs contribute to the imminent risk of families residing in shelters or becoming unsheltered. As with many of those people who are homeless or at risk of becoming homeless, additional contributing issues commonly include domestic violence, history of mental health or chemical dependency, difficulty in navigating systems to access public benefits or community-based services, and overcrowded housing.

Agencies providing rapid rehousing services are in constant pursuit of funding and partnerships to provide additional wraparound support services for their individuals and families in these programs. The long-term success of the model is dependent on the availability of support services for these individuals and families.

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:

The methodology used to provide an estimate of the at-risk population is included where cited.

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

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; and
- 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.

Discussion

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 greater 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	10,205	1,832	0
White	6,405	1,248	0
Black / African American	2,323	202	0
Asian	269	83	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	651	150	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2017-2021 CHAS
Source:

*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	9,696	2,192	0
White	6,552	1,489	0
Black / African American	1,439	234	0
Asian	481	119	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	793	209	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2017-2021 CHAS
Source:

*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	12,534	10,026	0
White	7,619	7,372	0
Black / African American	2,907	1,494	0
Asian	604	271	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	1,039	574	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2017-2021 CHAS
Source:

*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

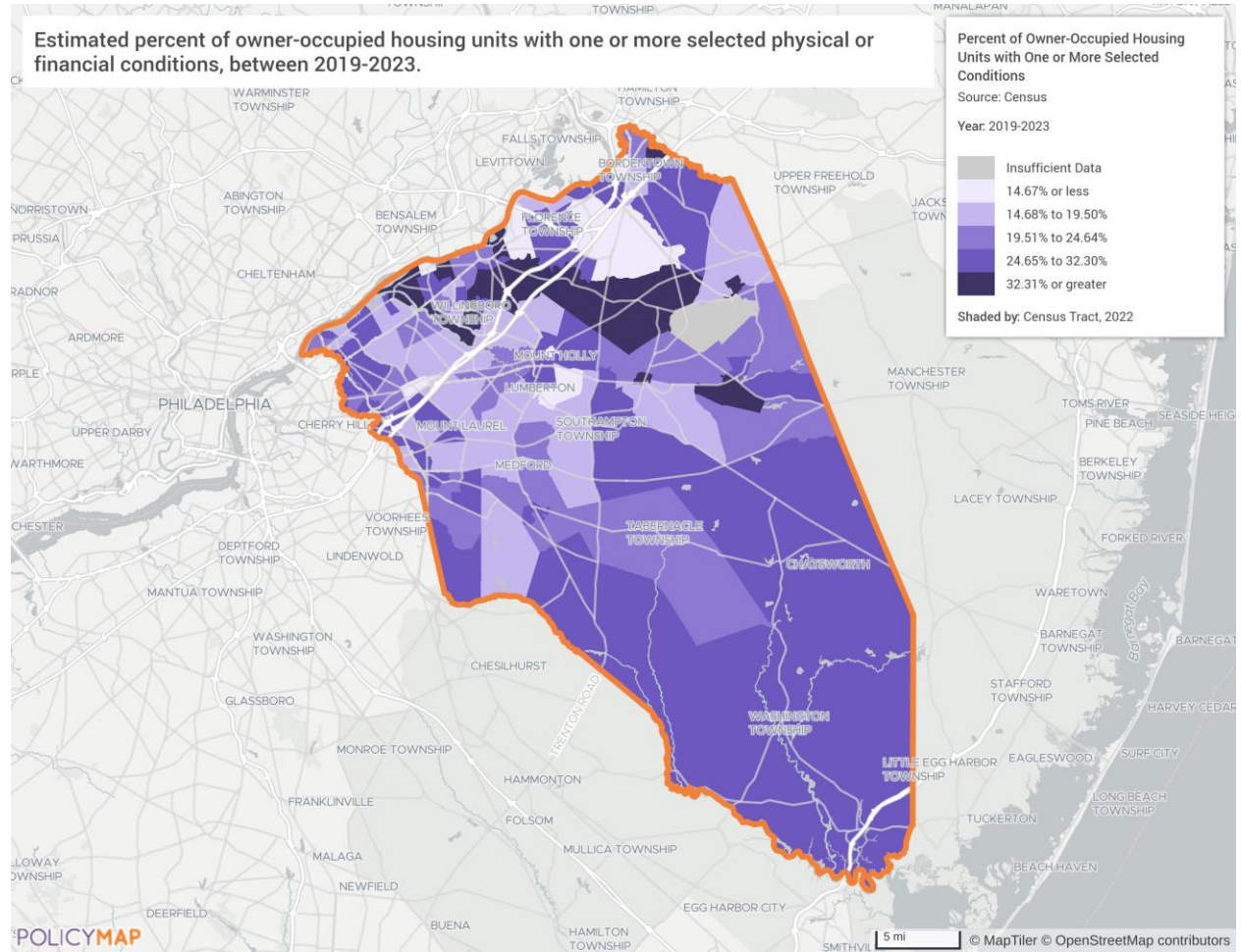
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,653	10,860	0
White	3,248	7,887	0
Black / African American	654	1,348	0
Asian	243	258	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	40	0
Hispanic	234	1,096	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

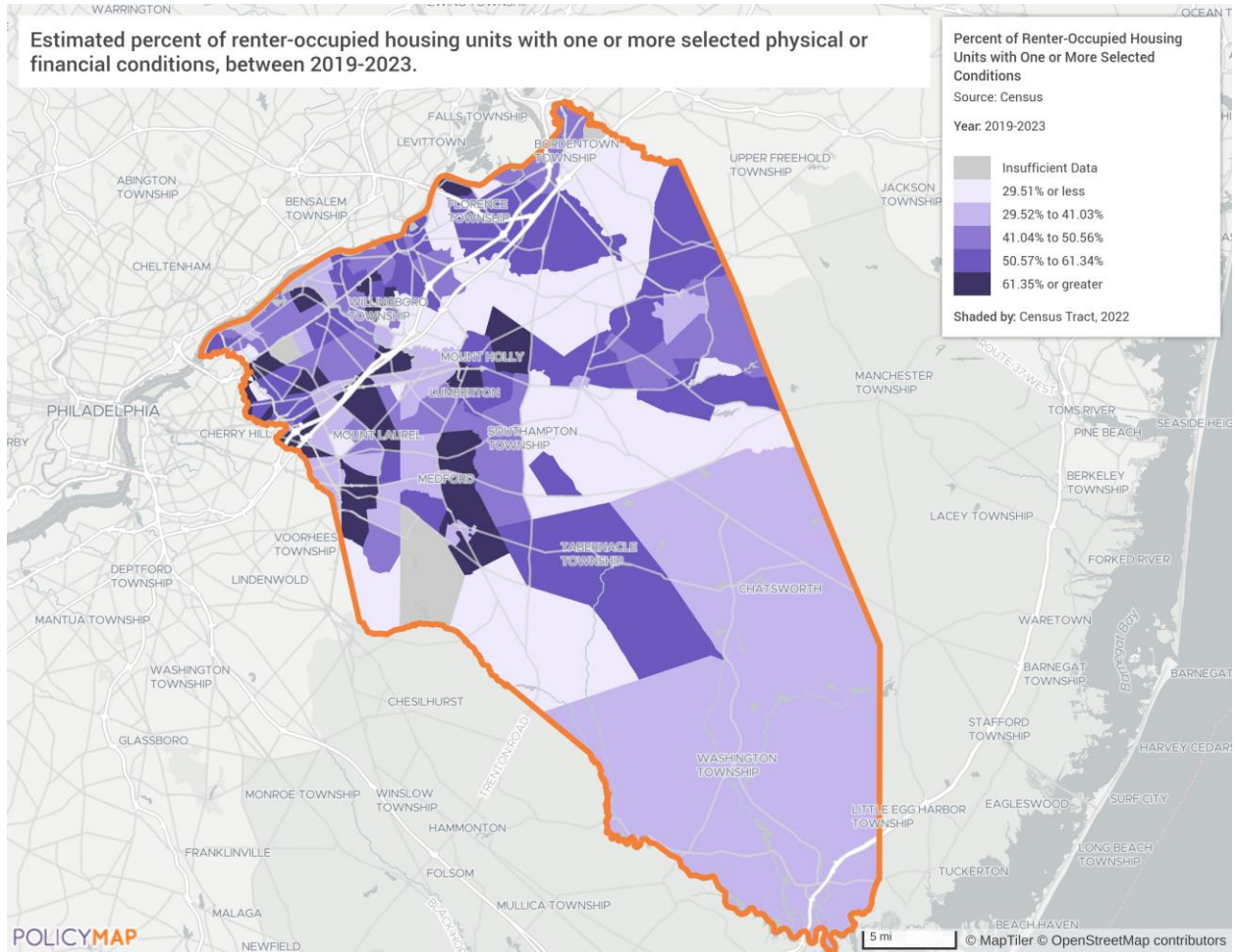
Data 2017-2021 CHAS
Source:

*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%



Pct of Owner-Occupied Homes with 1 or More Housing Problems



Pct of Owner-Occupied Homes with 2 or More Housing Problems

Discussion

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	9,034	2,999	0
White	5,628	2,015	0
Black / African American	2,039	483	0
Asian	240	113	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	602	203	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2017-2021 CHAS

Source:

*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	5,024	6,857	0
White	3,548	4,489	0
Black / African American	663	1,009	0
Asian	358	246	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	188	810	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2017-2021 CHAS
Source:

*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	3,432	19,130	0
White	1,993	12,986	0
Black / African American	835	3,558	0
Asian	191	694	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	268	1,329	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2017-2021 CHAS
Source:

*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	838	14,690	0
White	534	10,613	0
Black / African American	144	1,870	0
Asian	115	388	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	40	0
Hispanic	14	1,311	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2017-2021 CHAS
Source:

*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 incidents that the Asian (63%) and Black/African American (68%) households in the 31-50% AMI category have a disproportionately greater need than the average household (50%). In the 51-80% AMI category, only Asian households have a disproportional need (37%) than the average household (22%). In the 81-100% AMI category only Asian households (28%) have a disproportionately greater need than the average household (10%).

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 greater rate (10% or more) than the households as a whole for those experiencing Housing Cost Burden.

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%.

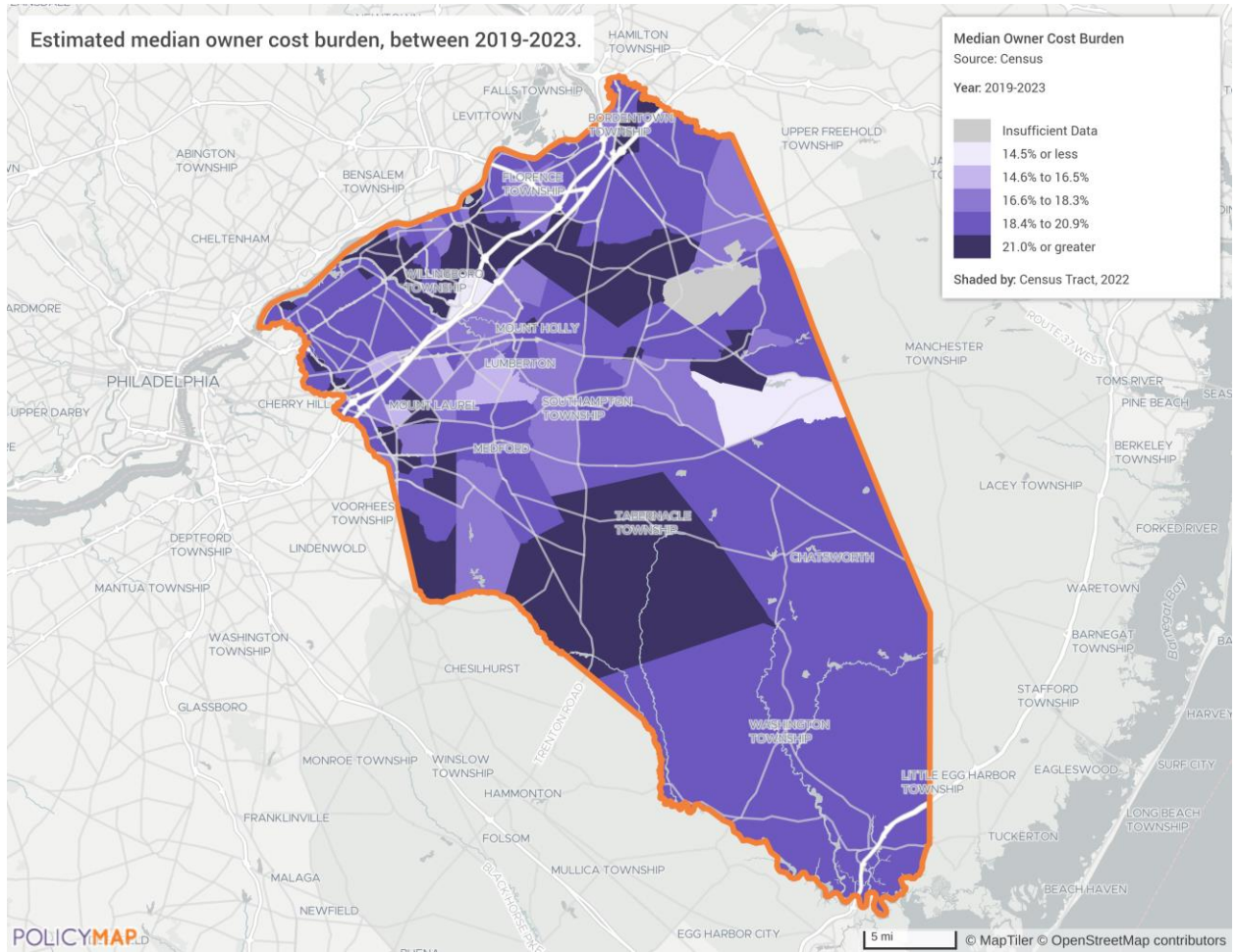
Cost burden is the most pressing housing problem in Burlington County with 90,454 households reporting a cost burden greater than 30%. Substandard housing and overcrowding are present in the County but are not significant issues when compared to cost burden.

Housing Cost Burden

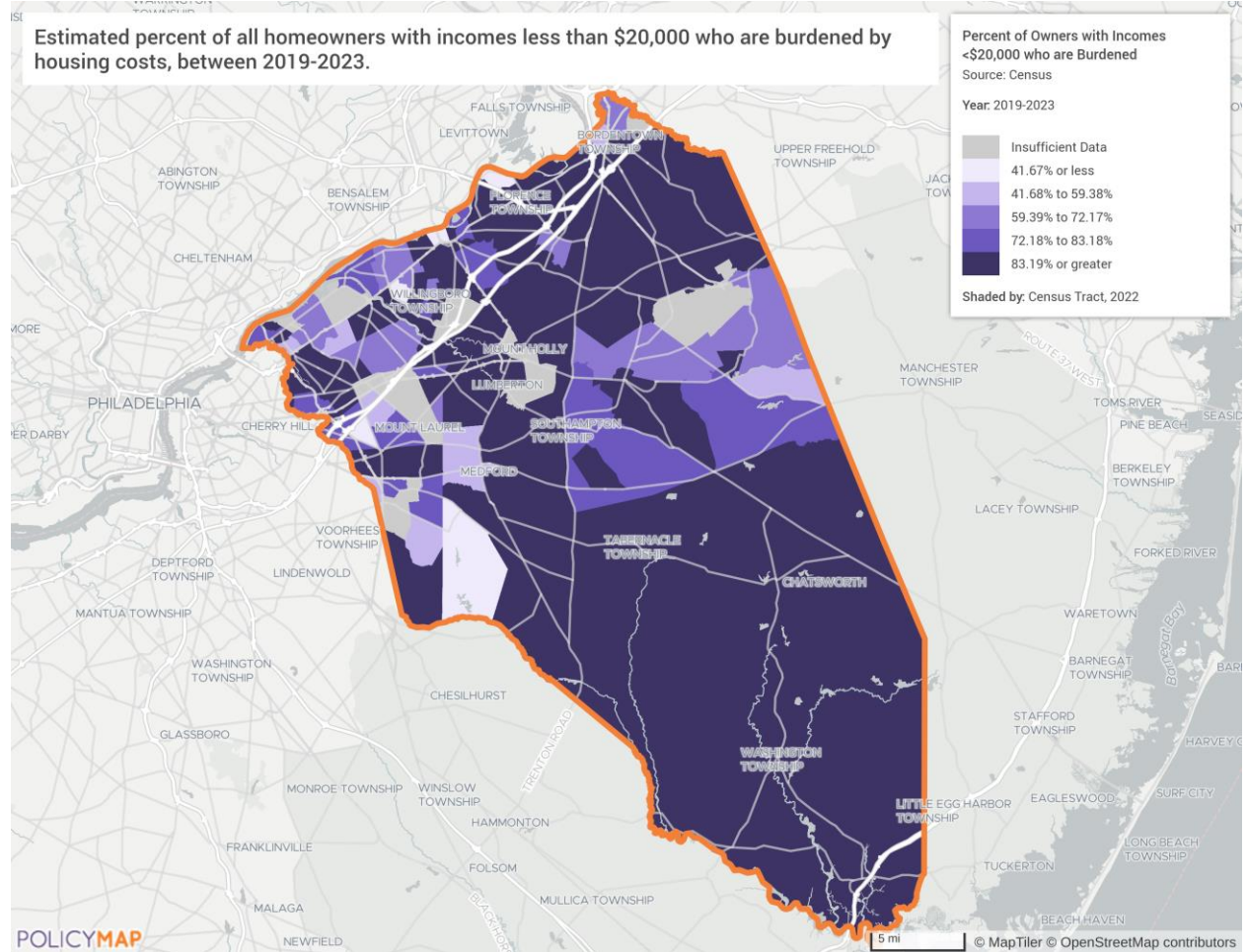
Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	102,329	24,728	17,651	972
White	76,774	16,376	11,521	689
Black / African American	12,938	4,438	3,548	117
Asian	4,799	1,064	741	28
American Indian, Alaska Native	33	4	4	0
Pacific Islander	50	0	0	0
Hispanic	5,490	1,896	927	70

Table 21 – Greater Need: Housing Cost Burdens AMI

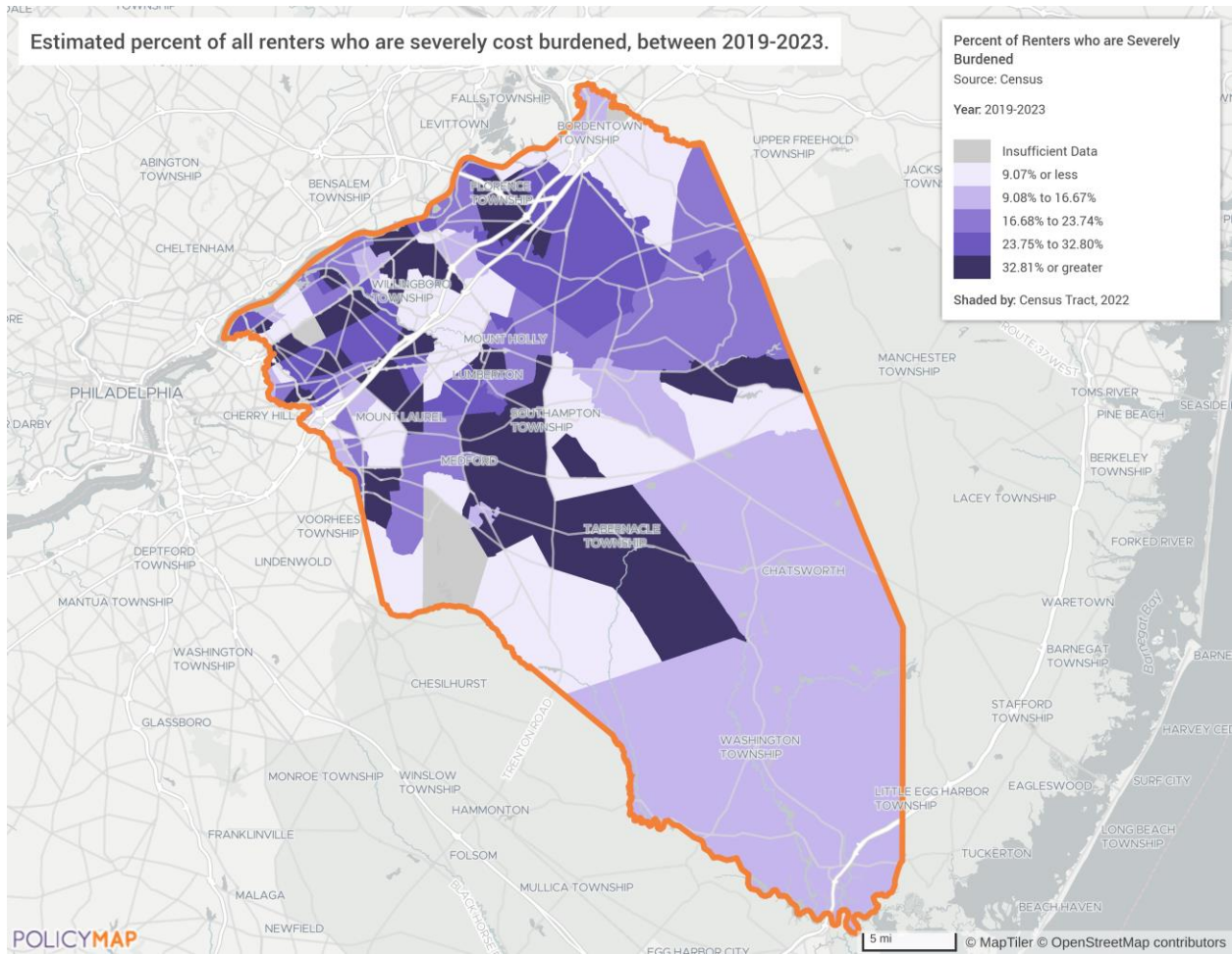
Data Source: 2017-2021 CHAS



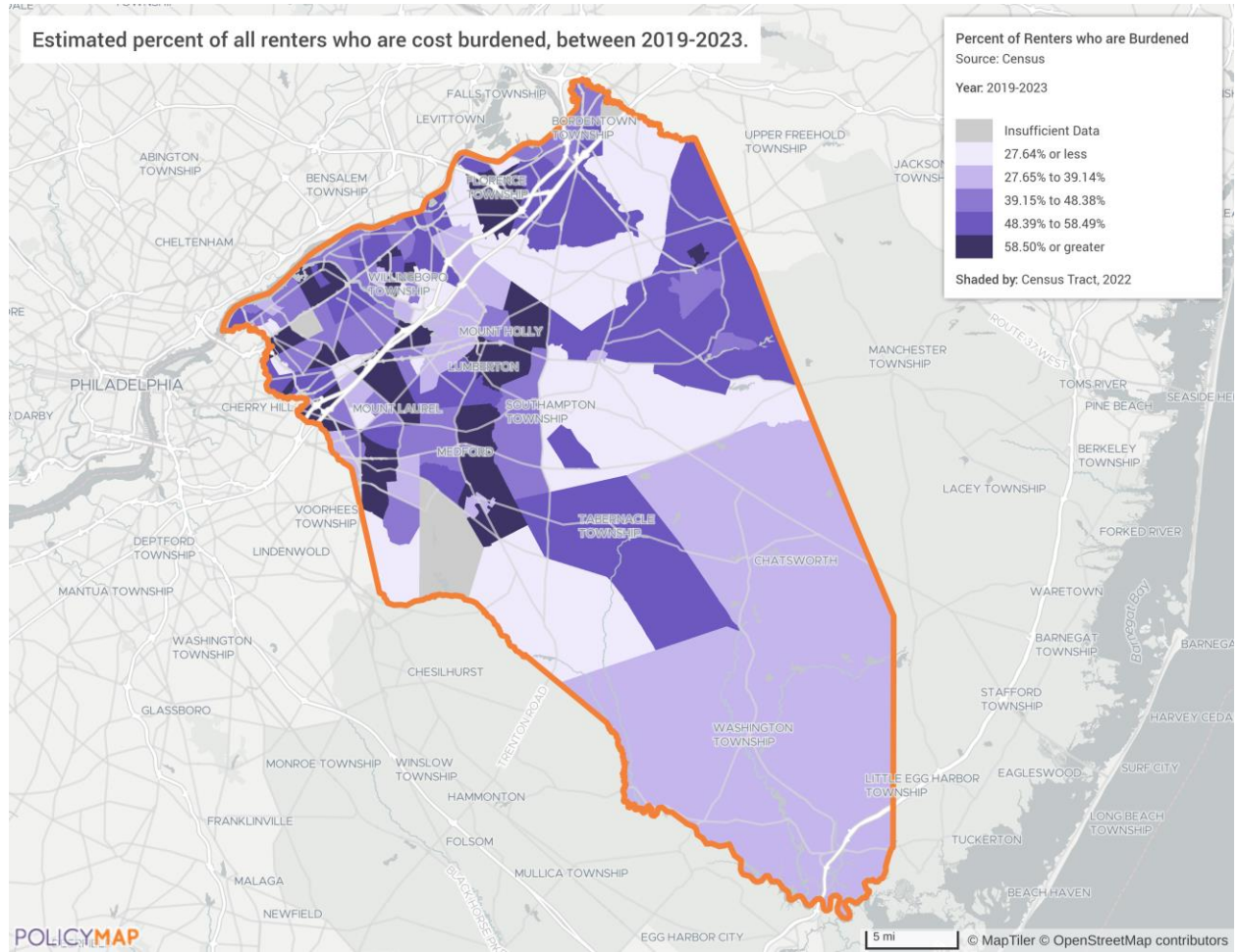
Estimated Median Owner Cost Burden



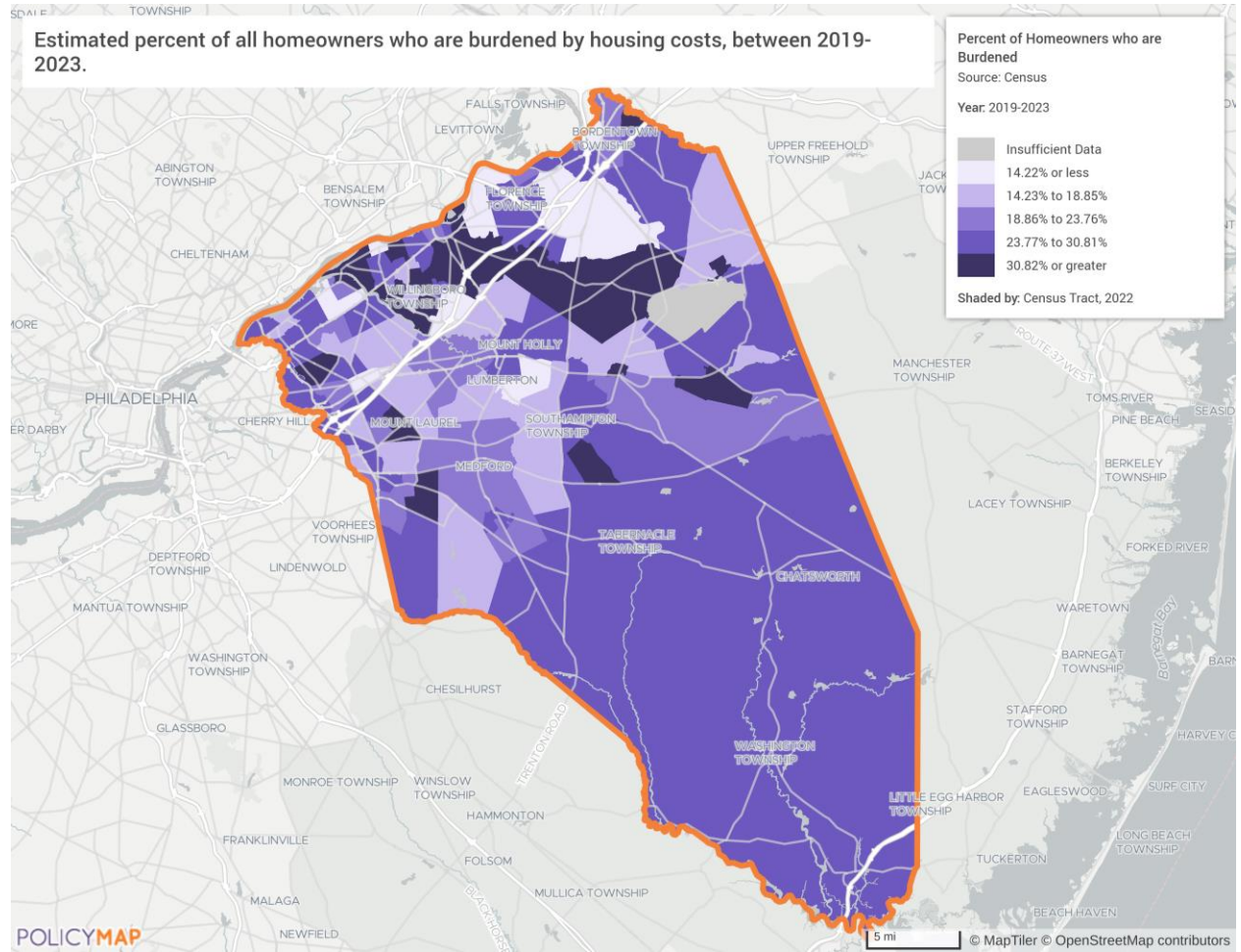
Est Pct of All Homeowners Earning Under \$20k with Housing Cost Burden



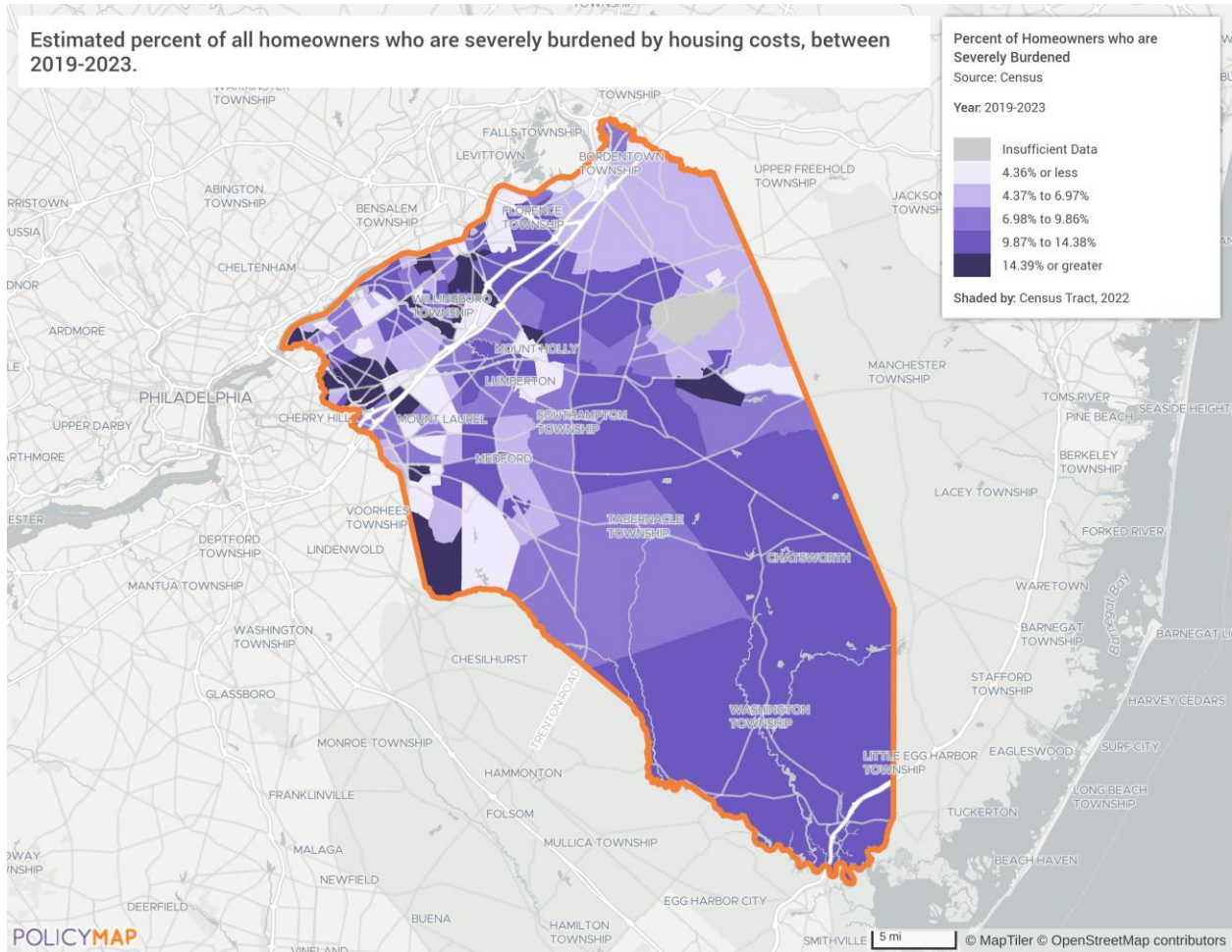
Est Pct of Renters Severely Housing Cost Burdened



Est Pct of Renters Housing Cost Burdened



Est Pct of Owners Housing Cost Burdened



Est Pct of Owners Severely Housing Cost Burdened

Discussion:

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 Housing Cost Burden, the most significant issue for Burlington County residents, there are no groups showing a disproportionate need. No statistically significant racial or ethnic category of households exceeds the average household by more than 10% in moderate (30-50% of income toward expense) or severe (more than 50% of income on housing expense).

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?

No disproportionate needs exist at this time.

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

No disproportionate needs exist at this time.

NA-35 Public Housing – 91.205(b)

Introduction

The New Jersey Department of Community Affairs 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

Program Type									
Race	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 New Jersey Department of Community Affairs, acting in its 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.

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 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 are free of lead paint hazards;
- De-concentrate assistance in poverty areas; and
- Improve substandard housing.

Discussion

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 2024 Annual Point-In-Time Count of the Homeless, part of NJ Counts coordinated by Monarch Housing. 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.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered (Emergency & Transitional Housing)	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	536	0	536	100	180	180
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	453	11	469	500	200	120
Chronically Homeless Individuals	169	4	75	100	30	365
Chronically Homeless Families	0	0	50	80	50	365
Veterans	7	2	5	5	2	30
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	3	0	3	2	4	20

Table 26 - Homeless Needs Assessment

Data Source Comments: Data from Point-in-time count Monarch report.

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Burlington County has large areas that are rural and includes State forests. A determination of the extent of homelessness within rural areas is problematic. One homeless provider, the Christian Caring Center's Rural Homeless Program, finds and assists the homeless living in the fields and woods and manages two five (5) person men's shelters and a women's shelter.

The vast expanse of rural areas makes the determination of the extent of homelessness difficult. However, the social service provider estimates are based on historical data and several years of participation in the Point-in-time count.

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):

Numerical values were added into the charts above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	30.6%	0
Black or African American	55.8%	0
Asian	.6%	0
American Indian or Alaska Native	.6%	0
Pacific Islander	1.1%	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	7%	0
Not Hispanic	93%	0

Data Source

Comments: 2024 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.

The estimated number of families in need could be anywhere from 75 to 100 at any given time in Burlington County. This number is extrapolated from the Point in Time homeless count, the County-run Code Blue, and the Rapid Rehousing programming. Families need affordable housing and often find themselves in a state of homelessness that they are unable to recover from due to the high cost of housing.

The veteran heads of household number are lower in Burlington County. According to our PIT count numbers and sheltered HMIS data. We are provider shelter to no more than a dozen veteran families at a time. We have the opportunity to work with Soldier On to house and provide case management to our veterans in order to stabilize them.

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

According to the Point in Time homeless count (PIT) there were 176 persons in shelter who were Black or African American and 64 persons in shelter who were White. So, a higher percentage of the sheltered population was of African American decent. There were also two persons who were American Indian and four were Pacific Islanders. Statistically speaking, this was not significant to the sample size.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The unsheltered population was much less than that of the sheltered homeless. Burlington County has more people in Shelter who are homeless. Demographically speaking, they are not significantly different.

Discussion:

The homeless population in Burlington County has come down over the years; the numbers have been slowly declining.

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:

Elderly (people aged 62 and older)

The 2019-2023 American Community Survey 4-Year Estimate shows 464,226 people living in Burlington County, of which 83,125 are Elderly (65+). In addition, some 23,965 over age 65 have a disability.

The difficulties faced by both the elderly and frail elderly include:

- A physical disability that prevents them from performing daily living activities
- Loneliness
- Transportation to accomplish daily living activities
- Income for necessities
- Proper nutrition

Persons with Disabilities

An individual with a disability has a mental or physical impairment that substantially limits one or more major life activities. This may mean a physiological disorder, disease, mental or psychological disorder that limits or impairs their ability for self-care, manual tasks, walking, seeing, hearing, speaking, breathing, learning, or working.

According to the 2019-2023 ACS 4-Year Estimate, there are approximately 52,198 Persons with one or more disabilities in Burlington County.

Data from the 2019-2023 American Community Survey 4-Year Estimate found that 25,475 individuals residing in Burlington County that have ambulatory difficulties, while 10,092 have self-care difficulties. Since there are varying degrees of physical disabilities, accessibility requirements differ among the physically disabled. For individuals with mobility limitations, accessibility is an important issue.

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

Elderly and Frail Elderly

Many elderly people are on a fixed income, which means finding affordable housing and/or keeping their existing homes in good repair is difficult. They may also have mobility, or another type of impairment which interferes with their meeting their basic and social needs. The identified problems of the elderly include: 1) a physical disability that prevents them from performing daily living activities; 2) loneliness; 3) transportation to accomplish daily living activities; 4) having money for necessities; and 5) eating nutritious foods.

The service priorities for the elderly include home care services, medical treatment services, protective services, mental health treatment services, day care services, assessment/case management, alternative living arrangements, and emergency basic needs services. The frail elderly are over the age of 65 and have one or more limitations to activities of daily living and need assistance to perform routine actions. This population's housing and non-housing needs will be the same as those of the elderly, but at a much more intensive level. Case management and services that will be provided to the frail elderly population will be through assisted living facilities or intensive in-home care.

Disabled-Mental

The growing number of those diagnosed with some aspect of mental illness has resulted in an increased need for housing options. A recent Burlington County Mental Health Plan cites the problem of insufficient housing/residential options for seriously mentally ill adults as the number one goal to be addressed. The non-housing needs of this population are intensive case management, personal care, medical care, job training, and transportation.

Developmentally Disabled

The developmentally disabled may require basic life skills education, alternative living arrangements, transportation services, mental health treatment services, alternative education, employment/vocational training services, socialization/group support services, counseling services, information and referral services, and protective services.

Physically Disabled

Since there are varying degrees of physical disabilities, accessibility requirements differ among the physically disabled. For individuals with mobility limitations, accessibility is an important issue. Stairs present a barrier to many disabled individuals, including those with heart conditions, lung diseases, arthritis, etc., as well as those using walkers and wheelchairs. For wheelchair users, hallways, entrances, bathrooms, and kitchens must allow sufficient space for the chair to get in and turning radius to get out again. Handrails, especially in the bathroom, and showers that can accommodate a shower chair are essential.

It is expected that persons who have mobility and self-care issues will need to modify their housing units to make them more accessible or to create an area for care or a caretaker and will face different issues depending upon their housing tenure. For renters, modifying their housing to meet their accessibility needs may be less dependent upon financial issues and more dependent upon relational issues with their landlords. Owners may find it easier to make modifications; however, funding often becomes the main impediment.

People with disabilities need a variety of suitable housing options that facilitate independent, community-based living arrangements. The housing must be affordable and suit the level of care required by the disabled members of the household. Disabled people should have access to an array of services that included: personal attendance services, transportation, home modification, and other in-home supportive services.

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

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

Victims of Domestic Violence

In addition to immediate sheltering options for those subjected to domestic violence, residential housing that is affordable and located in an area safe from their abusers subsequent to a domestic violence shelter stay is needed.

In most abusive relationships, victims are isolated from friends and family, and they lack the finances to leave the home on their own. According to the research (American Civil Liberties Union, Women's

Rights Project), one third to one half of homeless women became homeless due to domestic abuse. Many individuals fleeing domestic abuse do not identify with the common characteristics and conditions of other homeless individuals. Many abused individuals seeking to flee the abusive situation do not have the necessary financial resources because they are, and have been for years, economically dependent on those who abuse them. Because abusers often threaten victims' family or friends, many victims cannot live with or gain assistance from these vital networks that could provide the most immediate support.

Needed services for victims of domestic violence include counseling for the abused and their children, housing information, referral, and advocacy to help victims go from victim to survivor, self-depreciation to self-sufficiency, and homelessness to housed.

Persons with Alcohol or Drug Addiction

Transitional, supportive housing would be beneficial in transitioning this population back into the community with supportive care.

Persons with HIV/AIDS

Special housing needs and service needs of this population differ depending on the stage of the person's disease. As the disease progresses, affordable housing and access to medical treatment services becomes particularly important as a person's health deteriorates, and they come to rely on SSI or SSD as a sole, fixed means of income.

New Jersey Medicaid offers the ACCA Program (AIDS Community Care Alternatives) to provide community-based services for individuals who are in need of long-term institutional care. The purpose of the program is to help persons with HIV/AIDS to remain in the community rather than being cared for in a nursing facility or hospital setting. In addition to access to medical treatment services, case management, private-duty nursing, medical day care, personal care assistant services, and hospice care are other supportive service that will allow a person with HIV/AIDS to remain living independently in the community.

The following needs were identified by service providers and the general public through Community Development's Housing and Community Development Needs Survey:

- Affordable low-income housing
- Lack of specialized transportation
- Affordable medical and mental health care
- Lack of affordable childcare
- Rental assistance
- Supportive services
- Homebuyer education

- More assistive technology for lifetime care needs

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 to 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 Route 130, including the development of Levitt and Sons' historic development. The 1960s to the 1980s saw another wave of suburbanization where large expanses of farmland were converted into 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 civic buildings. 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 lack 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.

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 infrastructure improvements since in many cases, these areas lack public water, sewers, 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 Burlington County municipalities eager to ensure that they are in compliance.

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

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 of 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 to bring leveraged resources to these vital community wide services. The need for housing counseling and supportive housing services for the homeless also presents 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 were 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.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

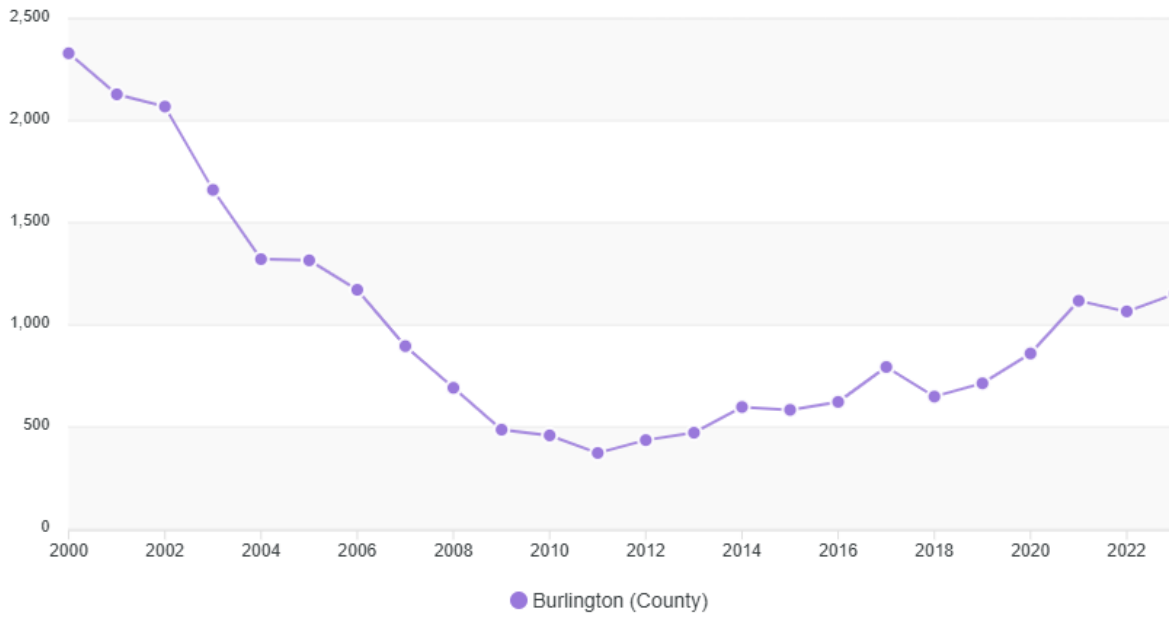
While Burlington County was not impacted to the same extent as other areas within New Jersey, many households continue to be priced out of the market and are faced with an increasing proportion of income that must be set aside for housing. Additionally, tighter underwriting standards, the reticence of 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 case 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 fewer 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 2019-23 American Community Survey 5-Year Estimate, there were 176,046 households in Burlington County, with the average household size of 2.6 people. There were 185,617 housing units, 5.16% of which were vacant.

Num of Permits for All Buildings from 2000 to 2023.

Powered by PolicyMap



Number of Building Permits Issued

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

Introduction

This section examines the existing housing inventory, including the type and size by tenure (owners/renters).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	100,350	66%
1-unit, attached structure	22,219	15%
2-4 units	7,222	5%
5-19 units	12,861	8%
20 or more units	8,192	5%
Mobile Home, boat, RV, van, etc	1,424	1%
Total	152,268	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	N/A	1.2	N/A	N/A
1 bedroom		9.8	16,533	39.9
2 bedrooms		21.2	14,239	34.36
3 or more bedrooms		67.7	10,669	25.75

Table 28– Unit Size by Tenure

Data Source: 2019-2023 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 115,995 units accounting for sixty-five percent (65%) of the entire Burlington County housing stock. The total number of single family detached units has increased slightly over the last few years (2014-18 ACS 5-year Estimate), 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 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 has increased or held at about the same. At the same time, housing prices have risen from \$132,000 in 2000 to \$350,00, in 2025. This means that households have not increased their purchasing power to keep pace with housing costs.

Describe the need for specific types of housing:

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 households with even more limited resources. The number of people living in poverty increased from 19,280 (4.71% of all households) in 2000 to 28,151 (6.48%) in 2018. These households will typically encounter difficulties in obtaining decent affordable housing without some form of assistance.

Discussion

See above.

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

Introduction

Data provided from the American Community Survey reflect the costs of both owner and renter housing in Burlington County.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	264,400	326,700	23.6
Median Contract Rent	976	1,369	40.3

Table 33 – Cost of Housing

Alternate Data Source Name: 2019-2023 American Community Survey

Rent Paid	Number	%
Less than \$500	1,496	3.5%
\$500-999	5,365	12.6%
\$1,000-1,499	14,921	34.9%
\$1,500-1,999	11,522	27.0%
\$2,000 or more	8,137	19.0%

Table 29- Rent Paid

Data Source: 2017-2023 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3.98%	No Data
50% HAMFI	31.24%	8.31%
80% HAMFI	31.24%	17.81%
100% HAMFI	No Data	43.97%

Table 30– Housing Affordability

Data Source: 2017-2023 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1372	1512	1802	2171	2468
High HOME Rent	1339	1436	1724	1984	2194
Low HOME Rent	1045	1120	1343	1552	1732

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The homeowner vacancy rate according to ACS 1-Year Estimate was 1.4% and the 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.

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, the median home value has risen by 99% while the median rents have increased by 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 must 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 where 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 at \$962 falls between the rent for one and two bedroom fair market rent and rent limits set by HUD.

Discussion

See above.

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.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

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.

The following terms are defined here for the purpose of interpreting the data in this section.

Substandard condition: a property having major housing violations.

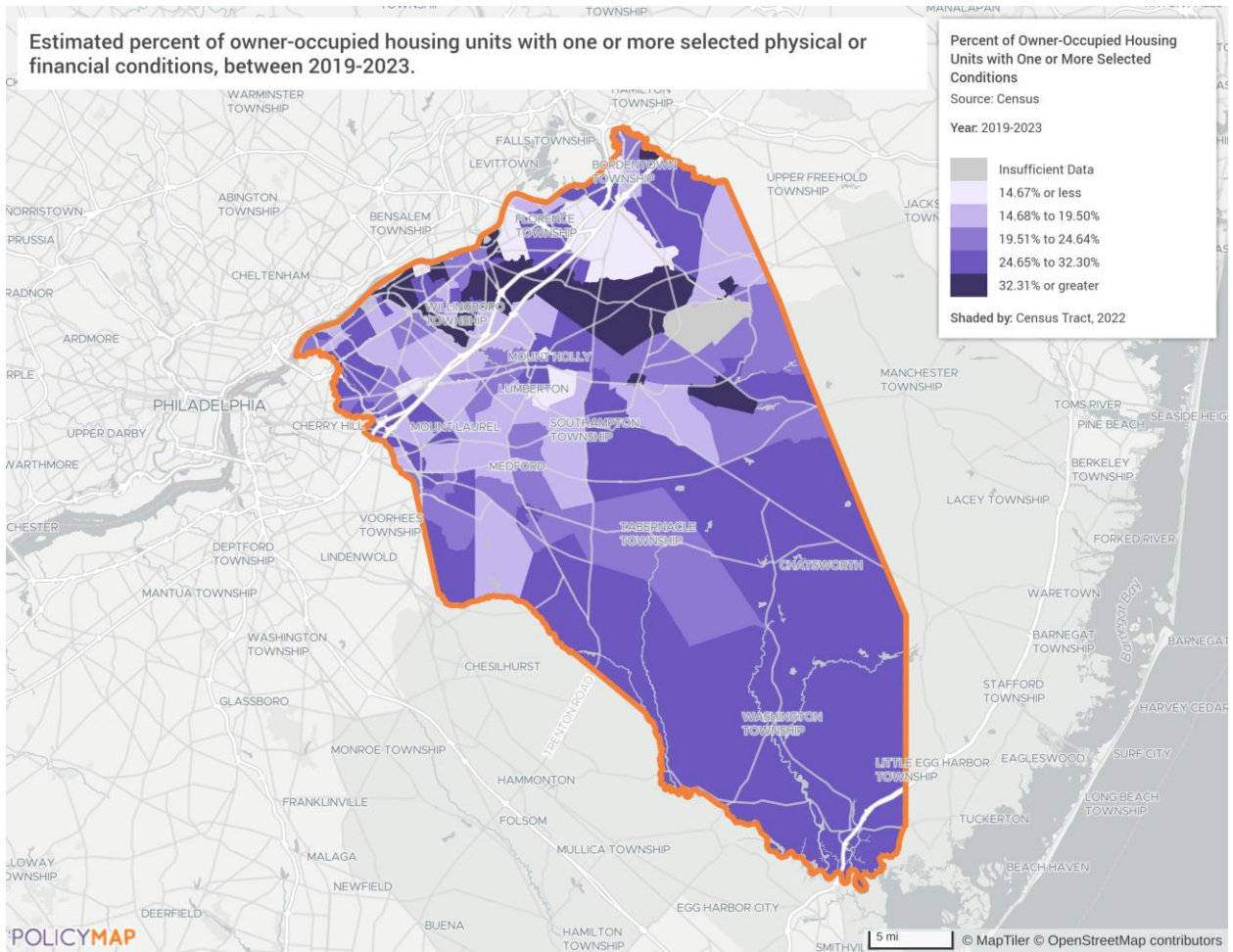
Substandard condition but suitable for rehabilitation: a property that is in livable condition, but not up to current code, established property standards, or minimum housing standards

Condition of Units

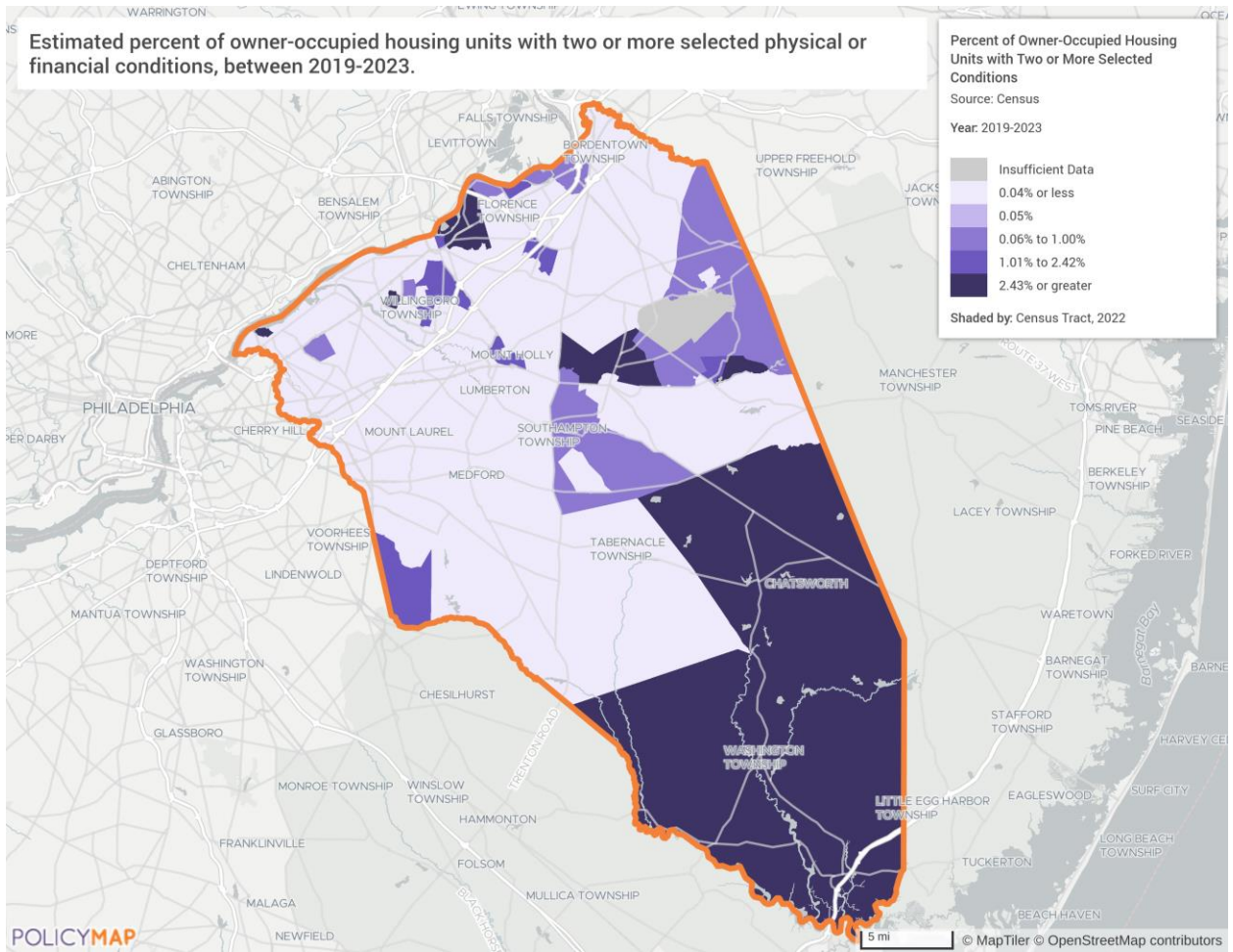
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	31,492	23.62%	20,893	48.91%
With two selected Conditions	494	0.37%	1,125	2.63%
With three selected Conditions	N/A	N/A	N/A	N/A
With four selected Conditions	N/A	N/A	N/A	N/A
No selected Conditions	N/A	N/A	N/A	N/A
Total	31,986	23.99	22,018	51.54

Table 32- Condition of Units

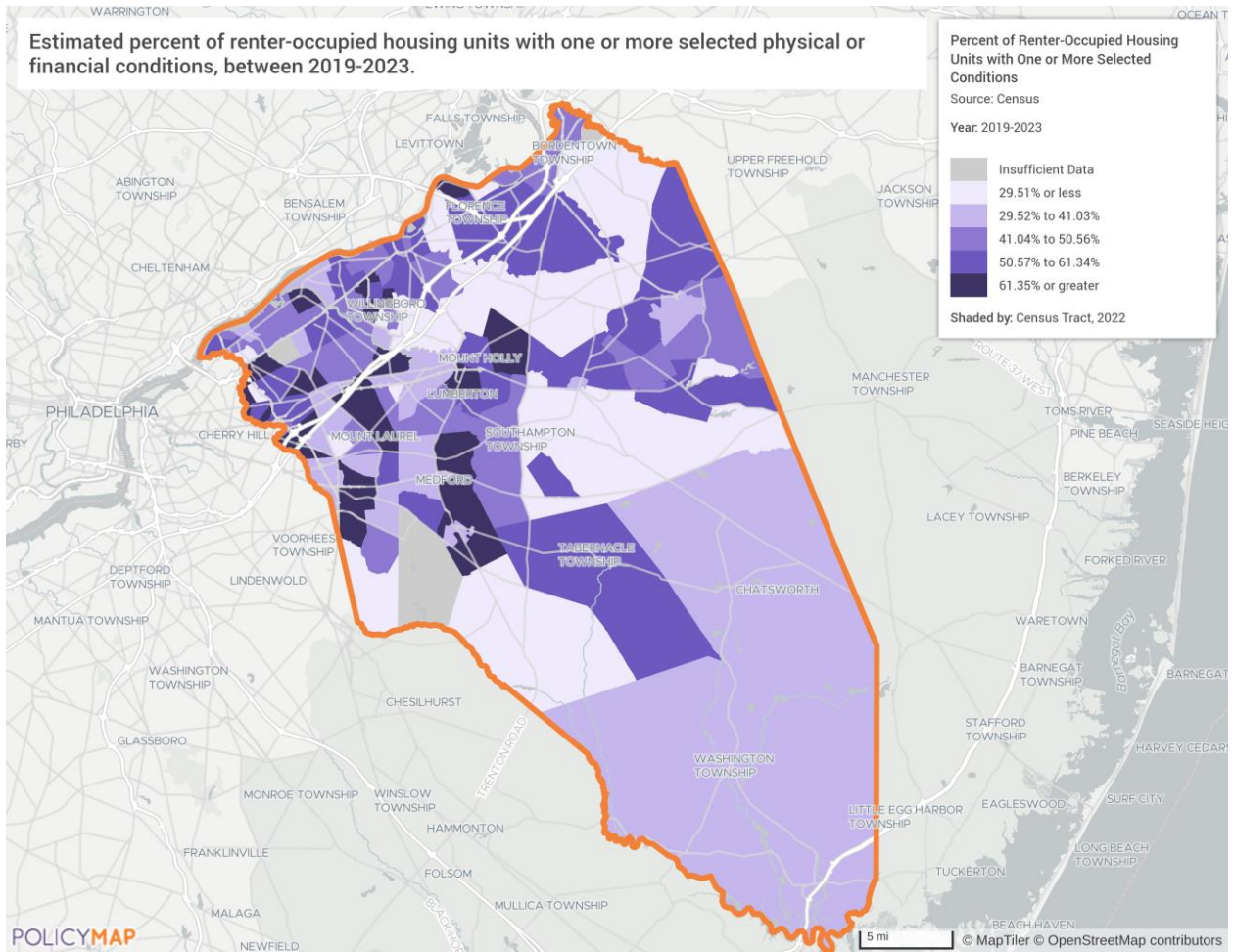
Data Source: 2019-2023 ACS



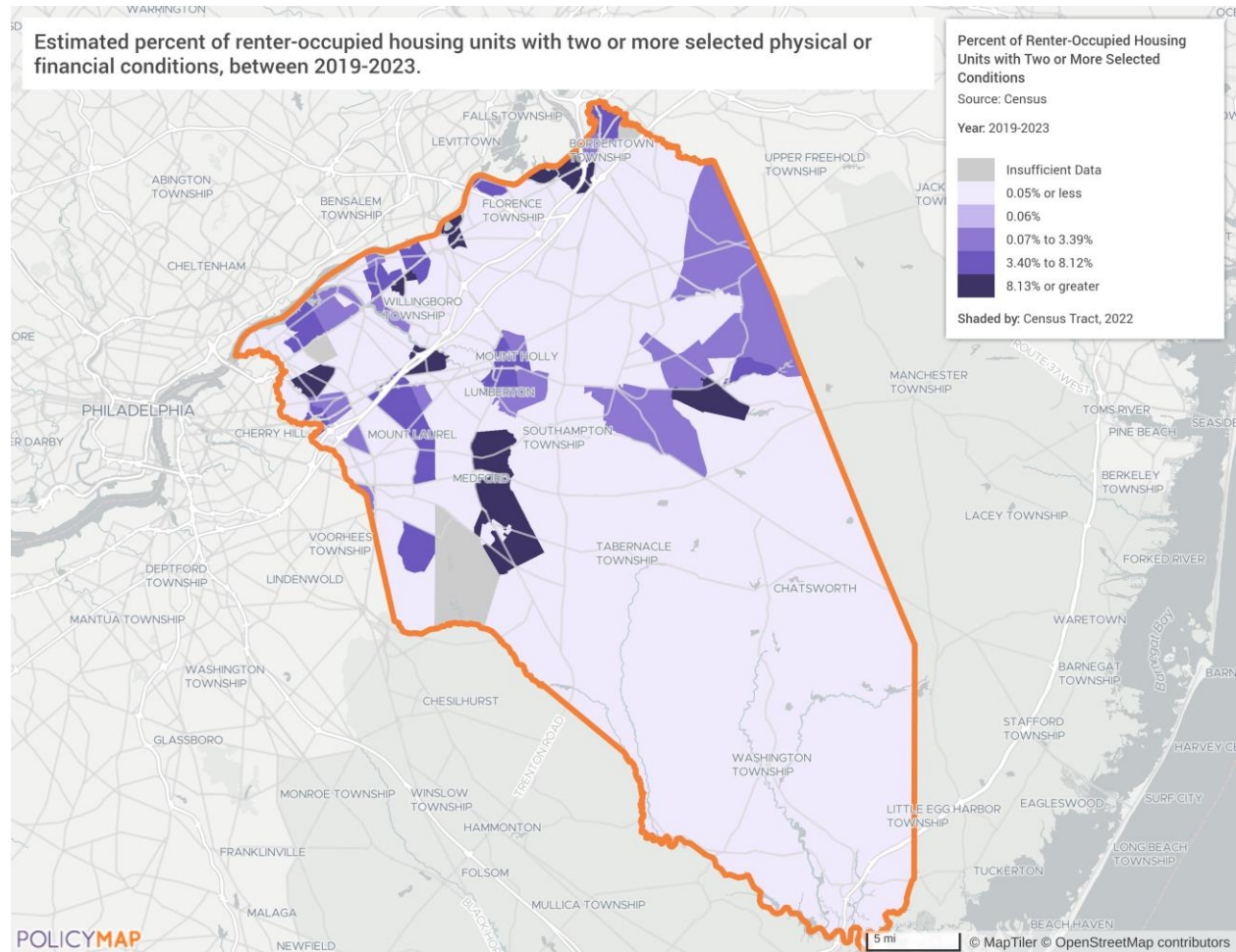
Pct of Owner-Occupied Housing With 1 or More Housing Problems



Pct of Owner-Occupied Homes With 2 or More Housing Problems



Pct of Rentals with One or More Housing Problem



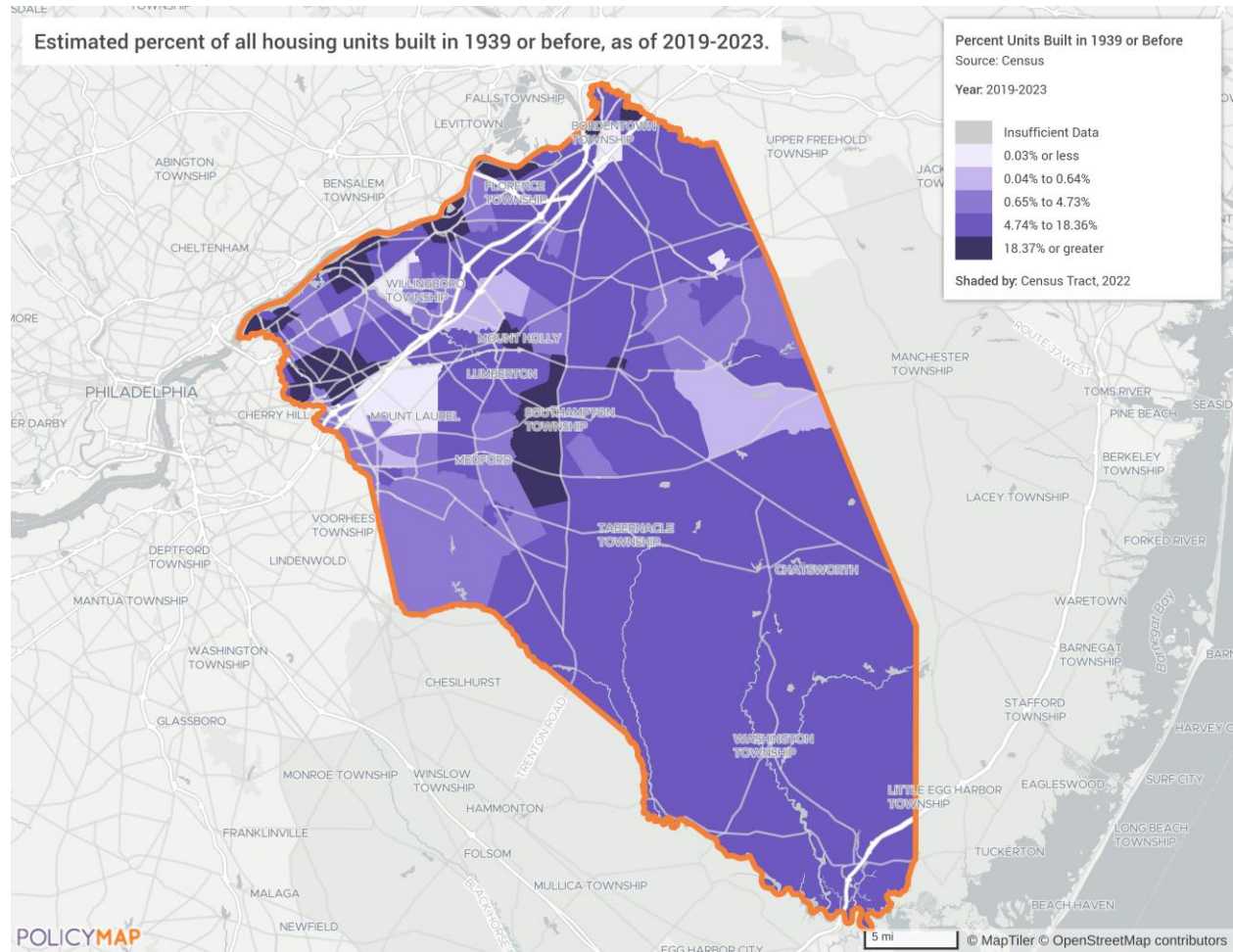
Pct of Rentals with Two or More Housing Problems

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	37,446	18	35,162	18.9
1980-1999	56,954	27	26,327	25.5
1950-1979	87,169	42	79,371	42.5
Before 1950	28,112	13	24,593	13.1
Total	209,681	100	165,453	100

Table 38 – Year Unit Built

Data Source: 2019–2023 ACS



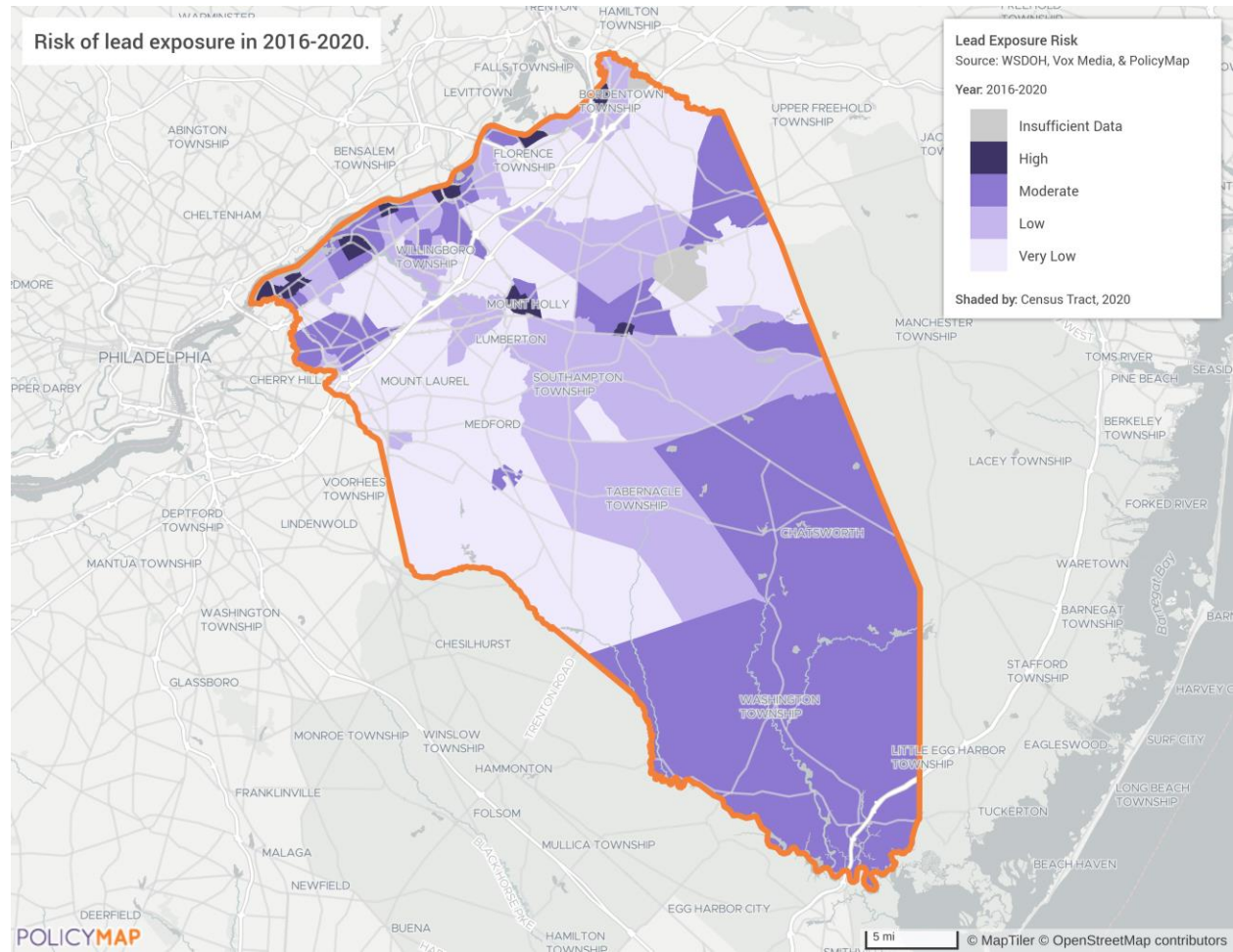
Housing Units Built Pre-1939

Risk of Lead-Based Paint Hazard

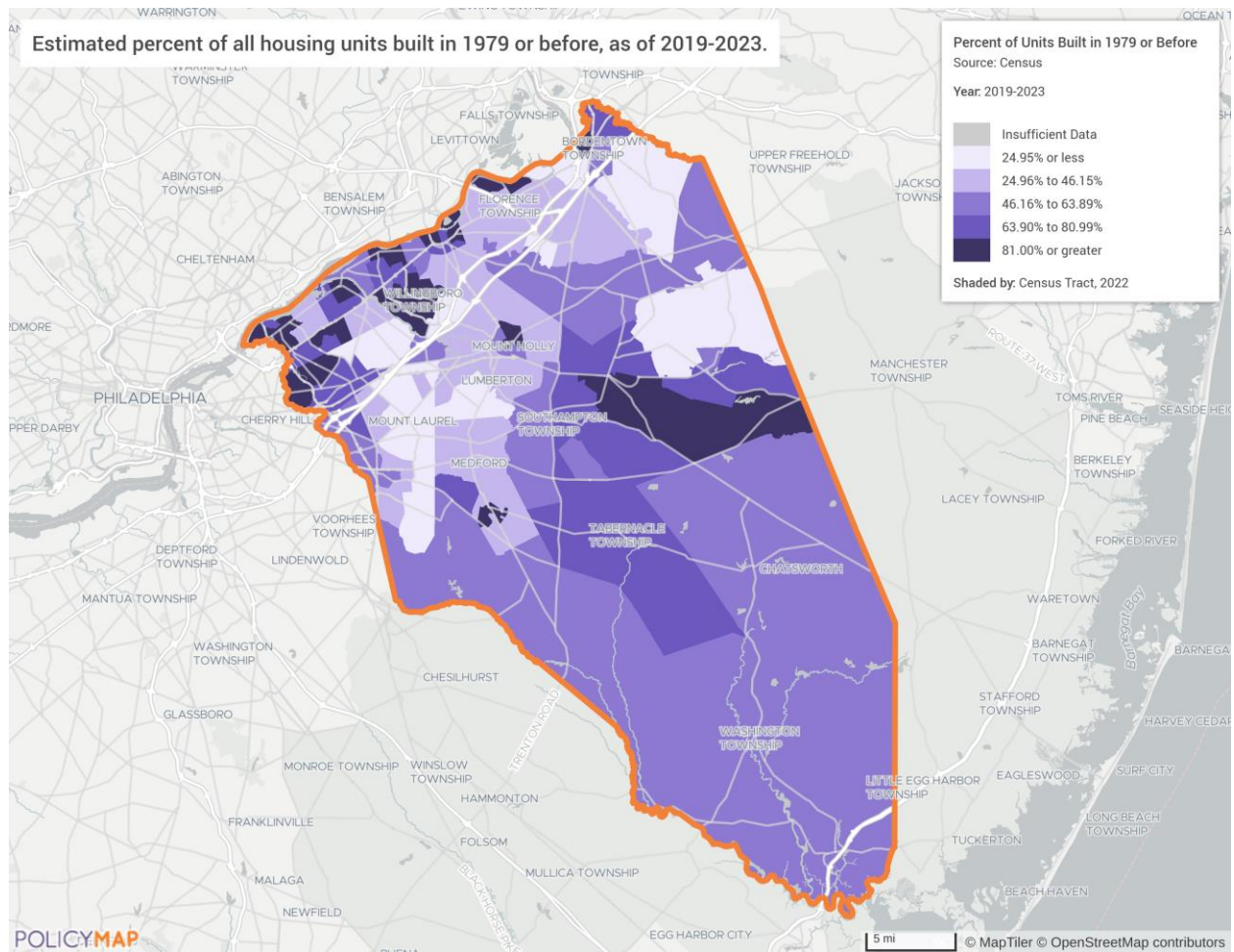
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.				
	74,759	56.1%	23,099	54.1%
Housing units built before 1980 with children present	N/A	N/A	N/A	N/A

Table 33 – Risk of Lead-Based Paint

Data Source: 2019-2023 ACS (Total Units)



Risk of Exposure to Lead



Housing Units Built Prior to 1979

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	N/A
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Table 34- Vacant Units

Data Source: N/A

Need for Owner and Rental Rehabilitation

In Burlington County, 57% of owner-occupied and 67% of renter-occupied units were built prior to 1980. Older housing stock has an increased potential of having lead-based paint. In most

cases, older housing stock is more affordable to low- and moderate-income families, therefore these households may have a greater need for housing rehabilitation.

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% of 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 households 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 assuming 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

All available data point to a continued need for a robust residential rehab program in the County, a fact that is borne out by the continued demand for the existing program.

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.

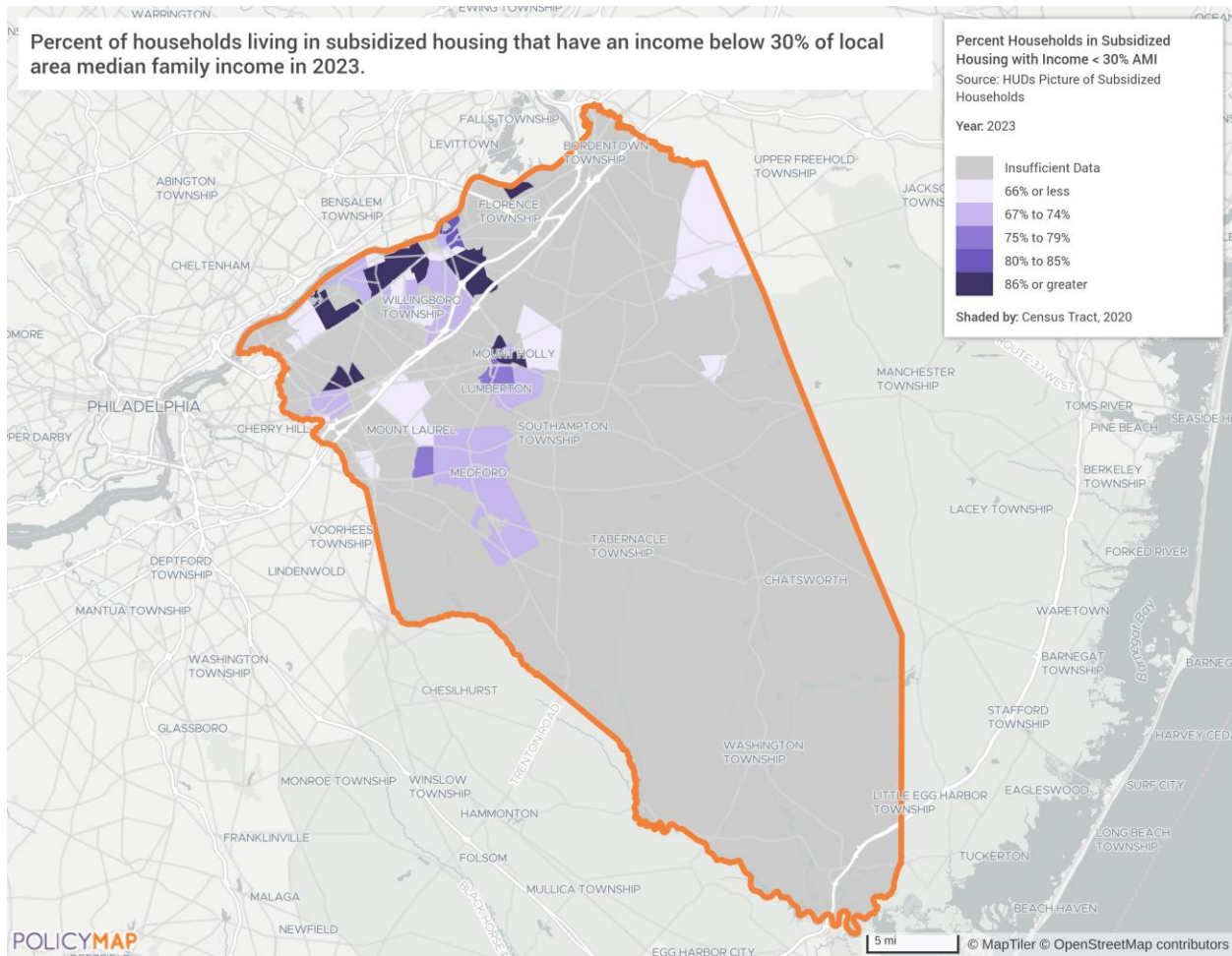
Totals Number of Units

	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 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)



Pct of Households Housing Choice Vouchers With Income Below 30% of AMI

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.

Public Housing Condition

Public Housing Development	Average Inspection Score
Beverly City PHA	95
Burlington City PHA	94
Florence PHA	66

Table 36- Public Housing Condition

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

All three of the housing authorities are considered "high performing" by HUD and have no vacant units; they all have plans to make improvements to the physical condition and modernize their units.

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:

Public housing residents share in the benefits of many of the infrastructure and facilities improvements supported with CDBG funds as well as many of the services that the Community Development Department and its many partners provide to County residents.

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)	589	109	108	11	5
Households with Only Adults	27	199	5	0	0
Chronically Homeless Households	0	0	0	33	0
Veterans	0	0	4	4	0
Unaccompanied Youth	8	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Data taken from Burlington County Grant Inventory Worksheet

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). 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 childbearing years.

- The Burlington County Health Department provides several 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, Oaks Integrated Care, 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. Oaks Integrated Care 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 Jobs 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 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, Beacon of Hope, Catholic Charities, 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 four (4) Code Blue Shelters.

Transitional Housing

Burlington County Community Action Program (BCCAP), Transitional Housing Services, and Oaks Integrated Care are providers of 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, 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 needed 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 persons 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, 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 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 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

Supportive housing needs for the above reference sub-populations vary widely from minimum support to housing coupled with intensive case management. Some people with disabilities (mental and developmental) have an array of supportive housing needs. These needs can range from weekly contact, daily contact, daily monitoring, and 24-hour-per-day monitoring in order to maintain stable housing outside of an institution.

Elderly and Frail Elderly

The elderly and frail elderly population may have mobility, or another type of impairment which may interfere with satisfying their basic needs. Supportive housing needs may include home care services, day care services, assessment/case management, alternative living arrangements, and emergency basic needs services.

The frail elderly population's supportive housing needs mirror some of the needs of the elderly; however, the level of service would be at a more intensive level. It is anticipated that case management and services will be through intensive in-home care or assisted living.

Disabled

The developmentally disabled may require alternative living arrangements which would include transportation services, mental health treatment, alternative education, employment/vocational training, socialization/group support services, counseling, and protective services.

People with disabilities need a variety of suitable housing options and services that facilitate independent, community-based living arrangements. The housing should be both affordable and suit

the level of care required by the disabled members of the household. Additionally, access to services such as personal attendance services, transportation, home modification, and other in-home supportive services must be available.

Persons with Alcohol or Drug Addiction

Supportive housing would be beneficial in transitioning those with alcohol or drug addictions back into the community. Access to continued counseling services along with housing that distances itself from the physical and socio-economic areas from which these persons originated is instrumental in achieving success in their sobriety.

Persons with HIV/AIDS

Access to medical treatment services, case management, private duty nursing, medical day care, personal care assistant services, and hospice care are required for those persons with HIV/AIDS so that they can remain living independently in the community.

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

The Department of Human Services and the Continuum of Care have prevented housing loss through prevention of 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, FEMA, and Salvation Army all fund homelessness prevention activities, which help to prevent homelessness through short-term or one-time support to help with back rent or utility payments. These dollars also pay for short-term shelter while people are evaluated for our rapid rehousing programs. By partnering these resources with improved coordination of a front door, the Continuum strives to improve long-term case management and support 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.

The focus of these coordinated efforts will be the following:

1. Preventing the loss of housing
2. Working towards permanent housing options for homeless individuals
3. Increased case management for those who need it

4. Clear transparent access to mental health and additional services

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

It is Burlington County's goal to create livable communities for all residents, including people who are not homeless but have special needs. This would include:

- Support for the development of family rental housing in conjunction with low-income housing tax credits to serve those with physical and non-physical special needs.
- Support for the development of rental housing for the elderly and frail elderly.
- Support of owner-occupied home repair through zero interest loans to the elderly and non-elderly with disabilities to provide suitable living conditions.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The County plans to continue to work with local non-profit, social service, governmental entities, and the CoC to provide services to the special needs populations. Those activities will include but are not limited to housing rehabilitation efforts for the elderly, frail elderly and physically disabled, funding support for a domestic violence shelter, a housing counseling agency, and a homeless prevention case management service.

Burlington County will continue to support development of affordable housing units through its HOME program that provides mental/behavioral health 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 costs, whether rehabilitation or new construction, continue to increase. Developable land in a densely populated area becomes ever scarcer. HOME 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 production of Burlington County's stock of affordable housing (along with that of the entire State of New Jersey) was virtually halted for more than 10 years while the State, local municipalities and affordable housing advocates battled over the methodology for determining each town's fair share. Over the last five years, most towns in Burlington County received certifications for their affordable housing plans, which should dramatically increase the rate of production.

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; and
- Growth control measures designed to protect open space which limits available land and increases the cost of affordable housing.

For the 2025 Program Year, 57.5% of the County's entitlement funds are allocated to housing activities for low- and moderate-income households, including residential rehabilitation, homebuyer assistance program and development of HOME rental units.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Share of Workers %
Agriculture, forestry, fishing and hunting, and mining	856	0.4
Construction	13591	5.8
Manufacturing	17287	7.4
Wholesale trade	6956	3.0
Retail trade	25776	11.0
Transportation and warehousing, and utilities	14774	6.3
Information	5486	2.3
Finance and insurance, and real estate and rental and leasing	19144	8.1
Professional, scientific, and management, and administrative and waste management services	28642	12.2
Educational services, and health care and social assistance	62010	26.4
Arts, entertainment, and recreation, and accommodation and food services	15959	6.8
Other services, except public administration	7882	3.4
Public administration	16745	7.1
Grand Total	235,108	100%

Table 38 - Business Activity

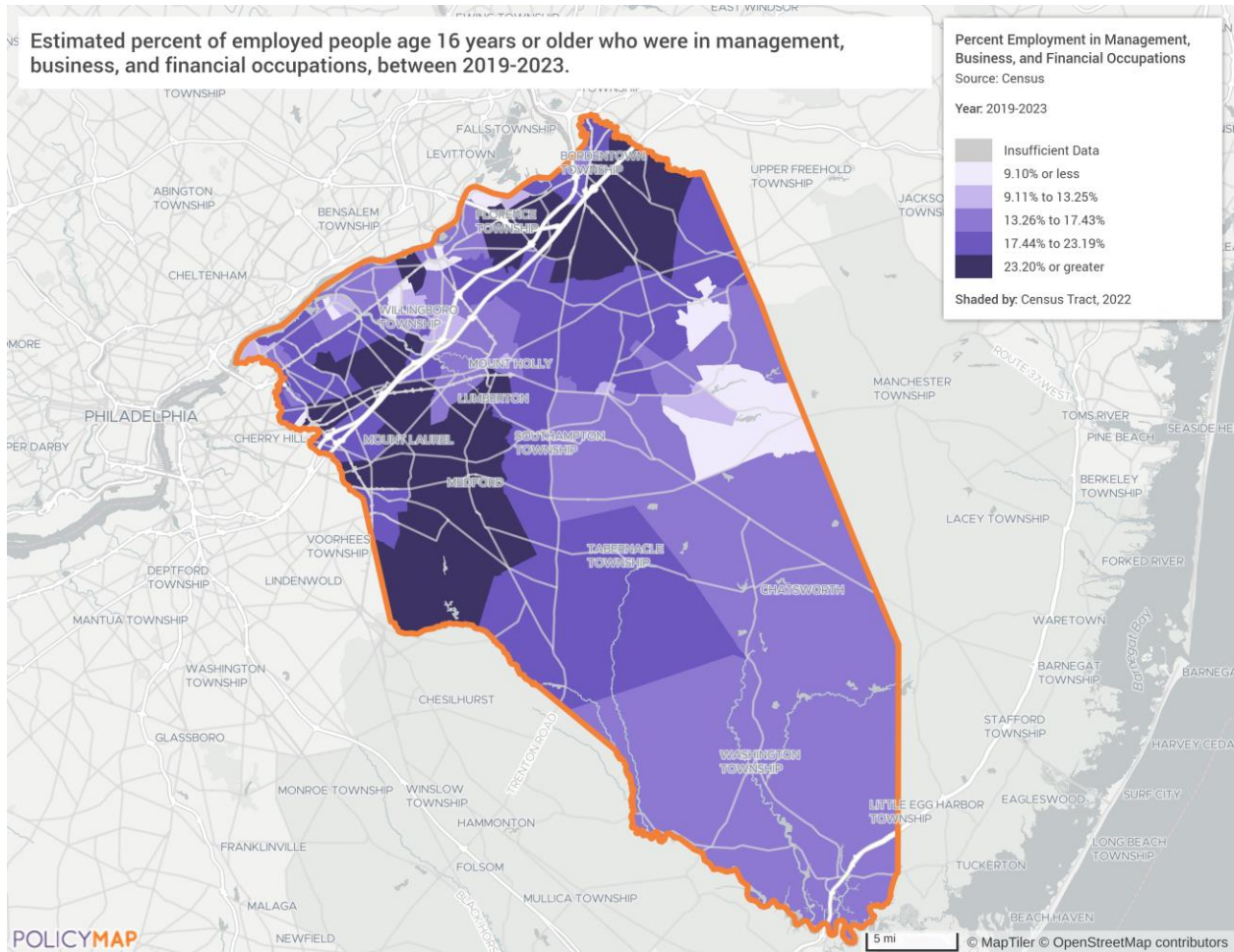
Data Source: 2019-2023 ACS (Workers)

Labor Force

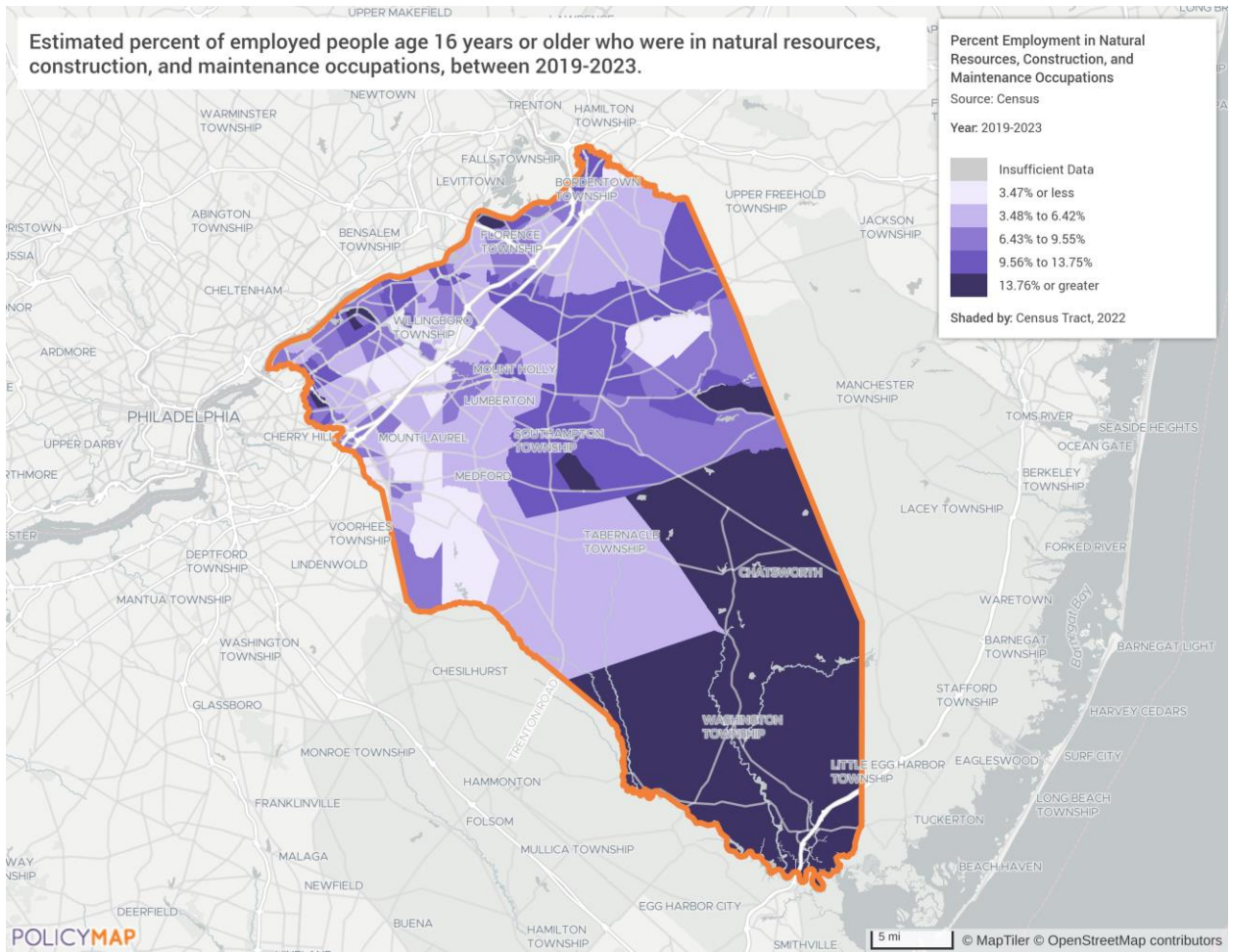
Total Population in the Civilian Labor Force	247,803
Civilian Employed Population 16 years and over	235,108
Unemployment Rate	3.3%

Table 39 - Labor Force

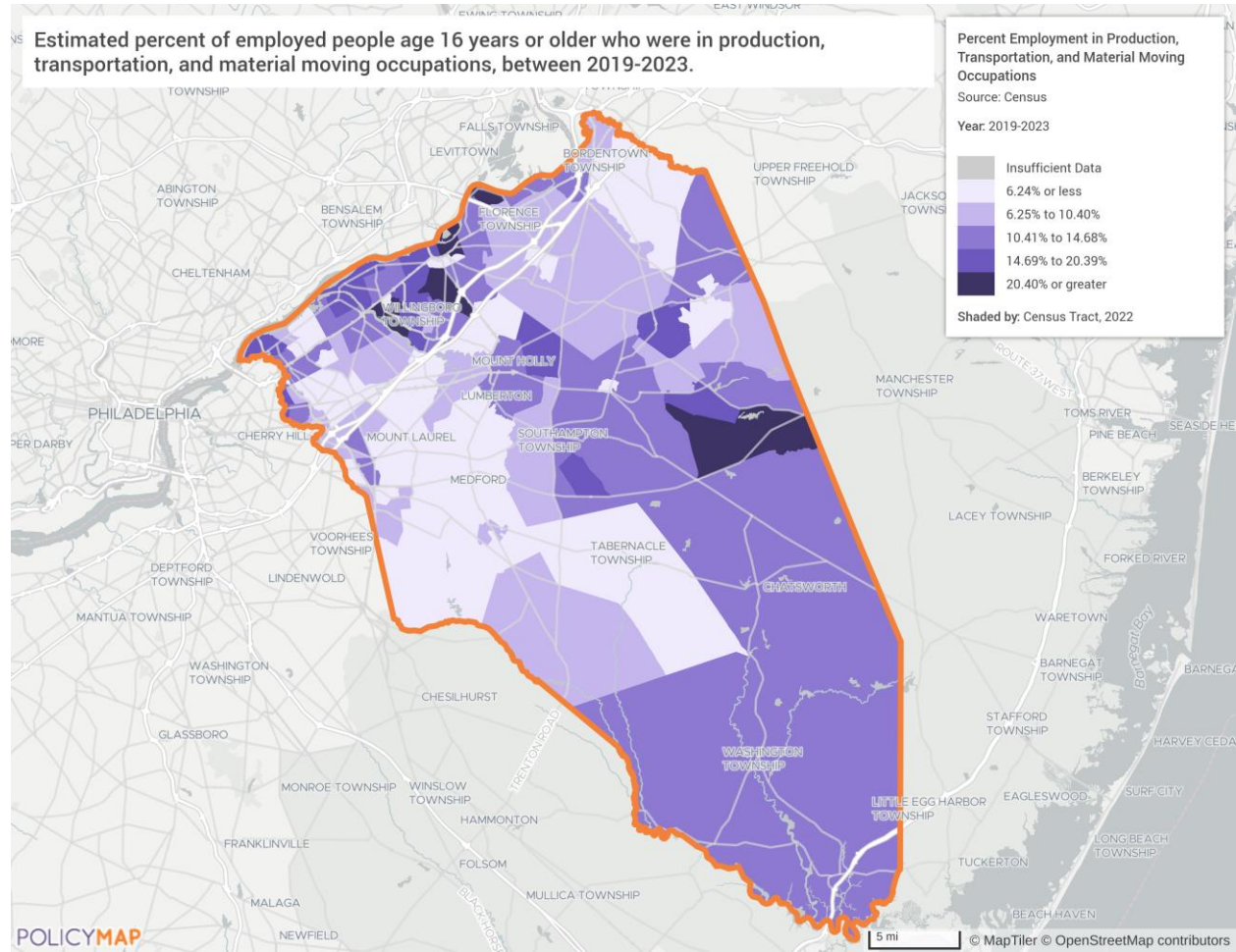
Data Source: 2016-2020 ACS



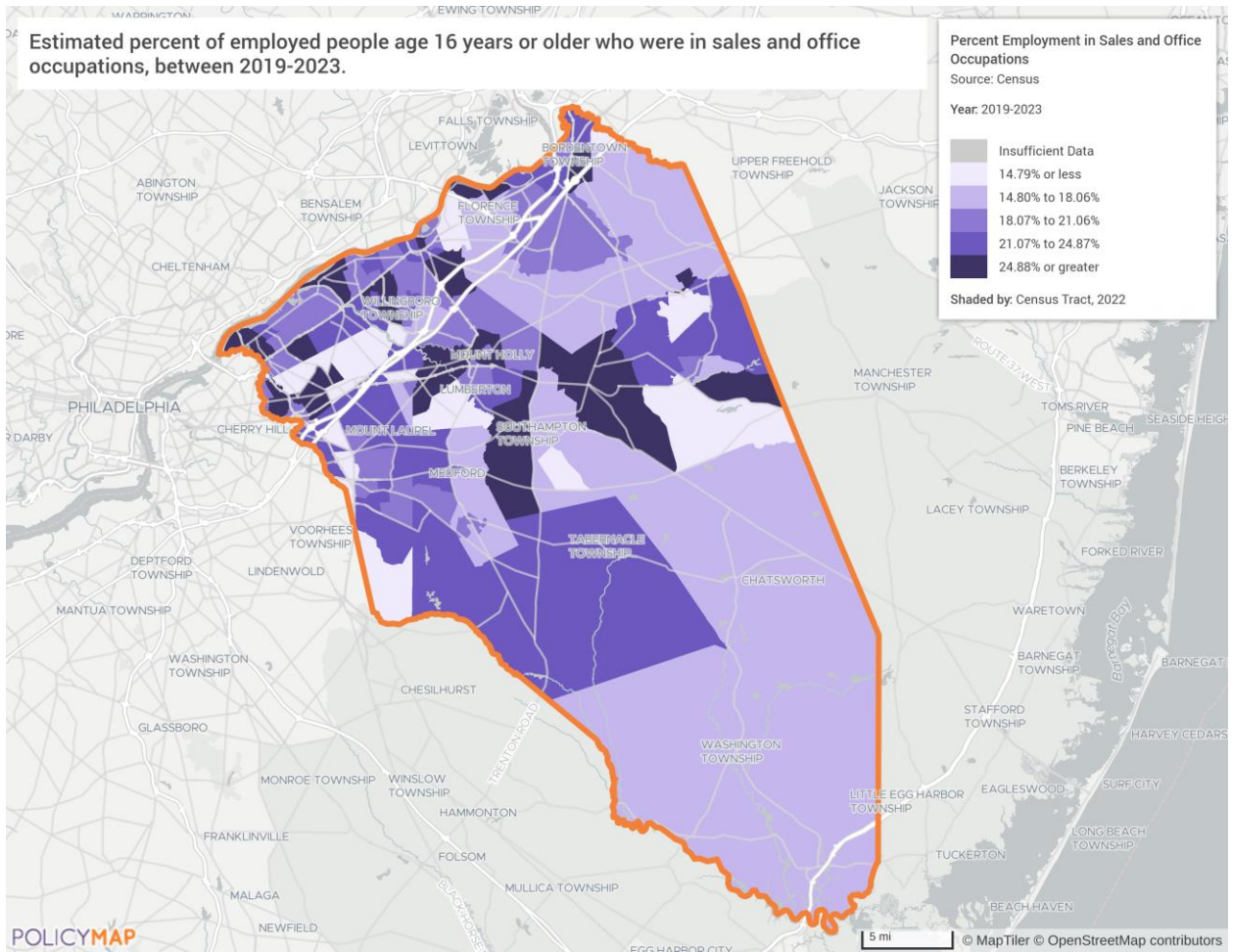
Management, Business, Financial and Arts



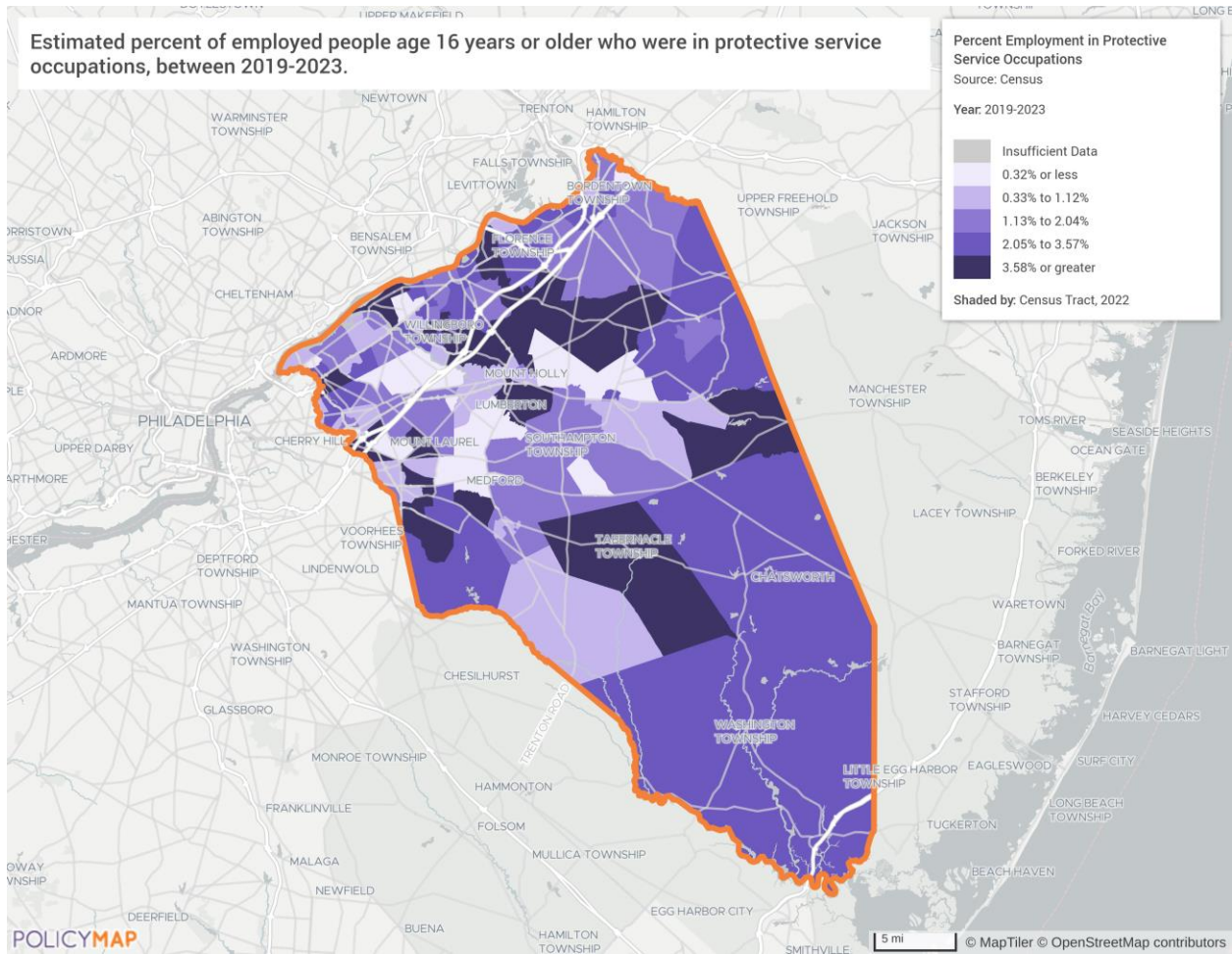
Natural Resources, Construction and Maintenance



Production, Transportation and Material Moving



Sales and Office



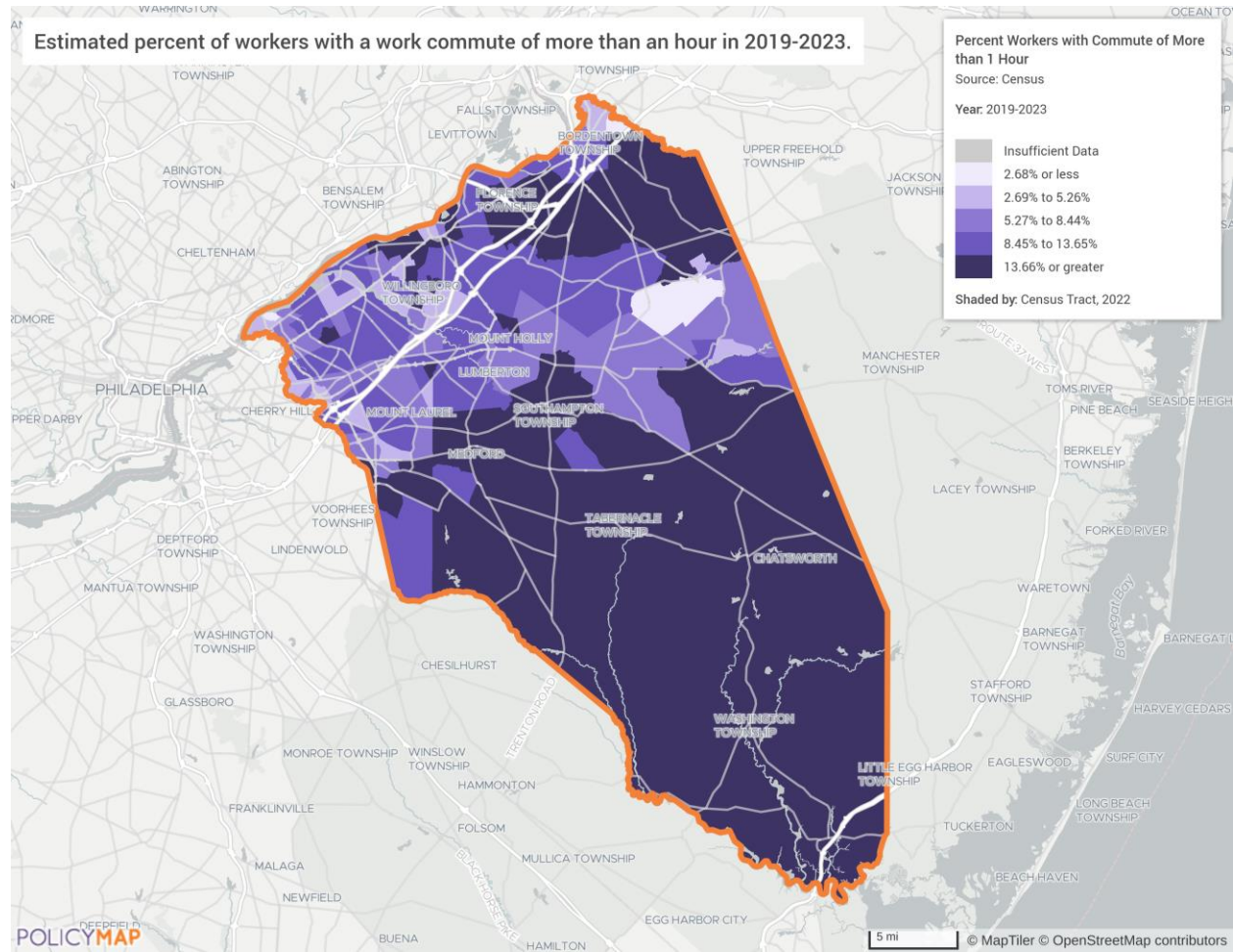
Service

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 40 - Travel Time

Data Source: 2016-2020 ACS



Worker Commutes of More than 1 Hr

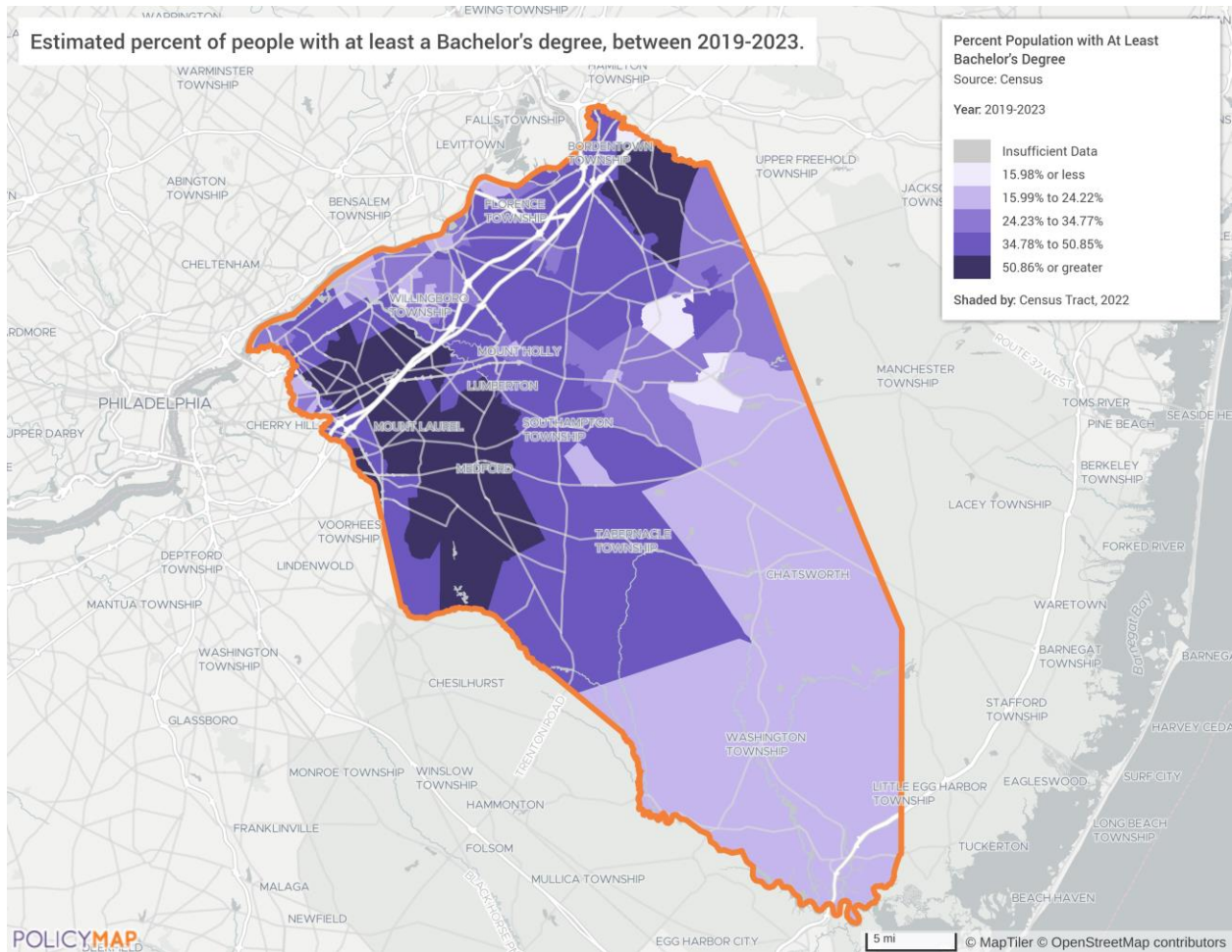
Education:

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	5712	645	5185
High school graduate (includes equivalency)	40,332	2,702	15,397
Some college or associate's degree	50,326	2,018	11,571
Bachelor's degree or higher	96,005	3,049	11,908

Table 41 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS



People with Bachelor's Degrees

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	-	-	-	-	-
9th to 12th grade, no diploma	3,622	-	-	-	-
High school graduate, GED, or alternative	11,491	56,628	57,077	123,684	76,072
Some college, no degree	13,676	-	-	-	-
Associate's degree	13,676	-	-	-	-
Bachelor's degree	7,335	28,713	29,342	54,501	26,895
Graduate or professional degree	-	-	-	-	-

Table 42 - Educational Attainment by Age

Data Source: 2019-2023 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$35,642
High school graduate (includes equivalency)	\$44,540
Some college or Associate’s degree	\$54,448
Bachelor’s degree	\$78,785
Graduate or professional degree	\$103,404

Table 43 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 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. The County’s major employment sectors include:

1. **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 offspring of specialty physician practices, urgent care centers, and other out-patient services in the area.
2. **Warehousing** has increased as a result of expanded transportation hubs around the New Jersey Turnpike interchange at Exit 6. Amazon completed a new distribution center in Burlington City in 2019 (in addition to its existing warehouse in Florence); and Bed, Bath, and Beyond has the tallest distribution warehouse in New Jersey.
3. **The Finance, Insurance, and Real Estate** sectors continue to be major employers in Burlington County.
4. 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. Major corporations like Burlington Coat Factory and SeaBox International have new, state-of-the-art headquarters in the County.
5. **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.

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 employees, by improving performance, quality,

quantity, speed, safety, problem solving, attitude, ethics, motivation, leadership, and communication. Training also contributes to the bottom line of profit. 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 ensure 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.

The Burlington County Department of Economic Development is housed within the Burlington County Bridge Commission. It is responsible for helping to improve business aspects in the County.

Burlington County Bridge Commission: An Overview

Established in 1948, the Burlington County Bridge Commission owns, operates and maintains the Tacony-Palmyra and Burlington-Bristol Bridges, as well as 6 smaller bridges including:

- Riverside-Delanco Bridge
- Pennsauken Creek Bridge (Co. Rte. 543 over Pennsauken Creek [Palmyra-Pennsauken])
- Route 73 Overpass (Co. Rte. 543 over Rte. 73 [Palmyra])
- Pompeston Creek Bridge (Co. Rte. 543 over Pompeston Creek [Riverton-Cinnaminson])
- Swede Run Bridge (Co. Rte. 543 over Swede Run [Delran])

Established in 1948, the Burlington County Bridge Commission owns, operates and maintains the Tacony-Palmyra and Burlington-Bristol Bridges, as well as 6 smaller bridges including:

- Twin Pipe Culvert (Co. Rte. 543 – Twin Pipe Culvert [Delanco])

Through its economic development and improvement authority powers, the Bridge Commission extends pooled financing options to local governments and nonprofits in Burlington County. These initiatives have already resulted in savings of more than \$27 million dollars.

Our Mission

The mission of the Burlington County Bridge Commission is to provide Burlington County's residents, commuters and visitors with safe, accessible and affordable bridges, roads and facilities. We are dedicated to serving our customers courteously, and to helping Burlington County prosper by saving taxpayers money through unique financing programs and by fostering and assisting our neighbors in their economic development and community revitalization projects.

Governance/Administration

The Commission is governed by three Commissioners appointed by the Burlington County Board of County Commissioners. The Commission has approximately 120 full and part-time employees consisting of toll collectors, police officers, maintenance staff, clerical and administrative personnel in three locations: Palmyra, Burlington and at the Riverside-Delanco Bridge (one operator during summer months only). The Commission also operates the Palmyra Cove Nature Park/Institute of Earth Observations, a 250-acre nature preserve, and Environmental STEM education center located at the foot of the Tacony-Palmyra Bridge, which hosts more than 15,000 visitors every year.

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 businesses to access quality employees they need, and training individuals to be successfully employed.

The primary responsibility of the WDB 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 County Commissioners, 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 WDB 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, which include the Executive Committee, Disabilities Committee, Youth Council, Literacy Committee, One-Stop Committee, Business Engagement Committee, and the Fiscal Committee.

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

Members

- Business members are leaders such as CEO's, Human Resource Executives, Small Business Owners, and Professional Association Executives.

- Public Sector members include representatives from: the Department of Economic Development and Regional Planning; RCBC; Burlington County Institute of Technology; and the Burlington County Board of Social Services. Other representation includes members from the New Jersey Department of Labor and Workforce Development and Burlington County Community Based Organizations.

Burlington County College offers an Agricultural Business Technology program to prepare students for careers in a variety of businesses involved in 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.

The **Burlington County Institute of Technology** is also supporting workforce development through:

- Career and technical education programs reflecting the technological advances of a greater community while meeting the needs of both adolescent and adult learners;
- Programs enabling all students to become productive, self-fulfilled, life-long learners;
- Community-wide social, cultural, counseling and career and technical education training programs, while jointly developing apprenticeship and occupational training programs with local businesses, industries, and educational institutions.

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

Yes

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

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 disproportionately. There are areas where the need may be greater, such as low-income census tracts and older neighborhoods in the County's "built out" towns. But similar levels of housing problems can be found throughout the residential areas of the County.

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 2019-23 American Community Survey 5-year Estimate indicates 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 a 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 property 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 is significantly lower (\$157,200, \$190,200, and \$162,900 respectively). A chart is appended to this section of the Plan to illustrate the differences in median home value. The other municipalities with a racial and/or ethnic concentration reflect median home values within the county median.

Are there any community assets in these areas/neighborhoods?

Mount Holly Township is the seat of the Burlington County government where many services are available from the County and nonprofits. 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 1950s and is noted for its desegregation efforts, leading to a vibrant, integrated community. Wrightstown Borough is adjacent to the Joint Base McGuire-Dix-Lakehurst.

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 homeownership more accessible. The towns also have a greater number of rental opportunities, with older vacant buildings repurposed for affordable rental housing.

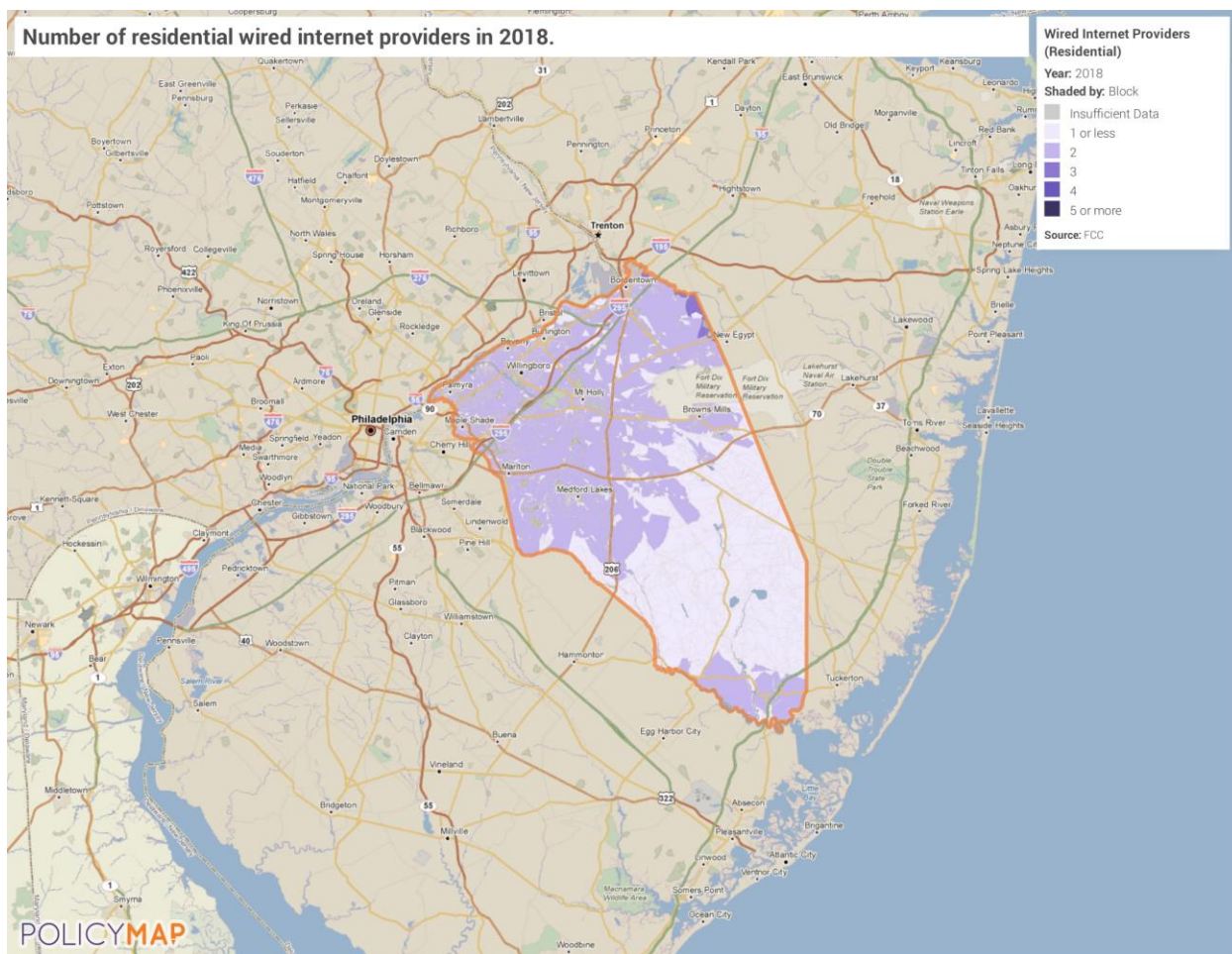
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

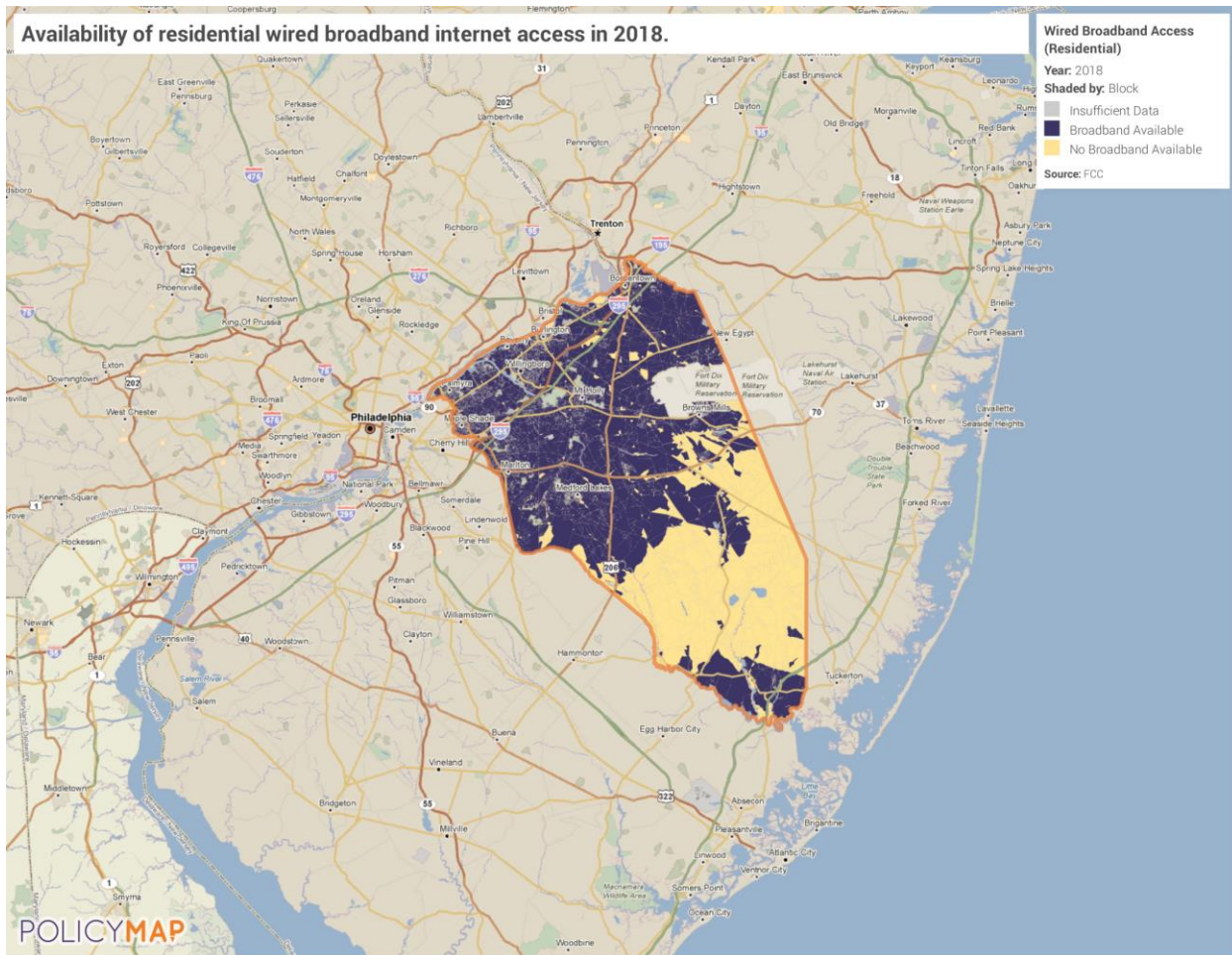
As shown by the attached map, nearly all the residential areas of Burlington County are already wired for broadband internet access, including low- and moderate-income neighborhoods.

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

The attached map shows nearly all of the residential areas of Burlington County (including those of low and moderate income) have more than one broadband Internet service provider available.



Broadband Providers



Broadband Availability

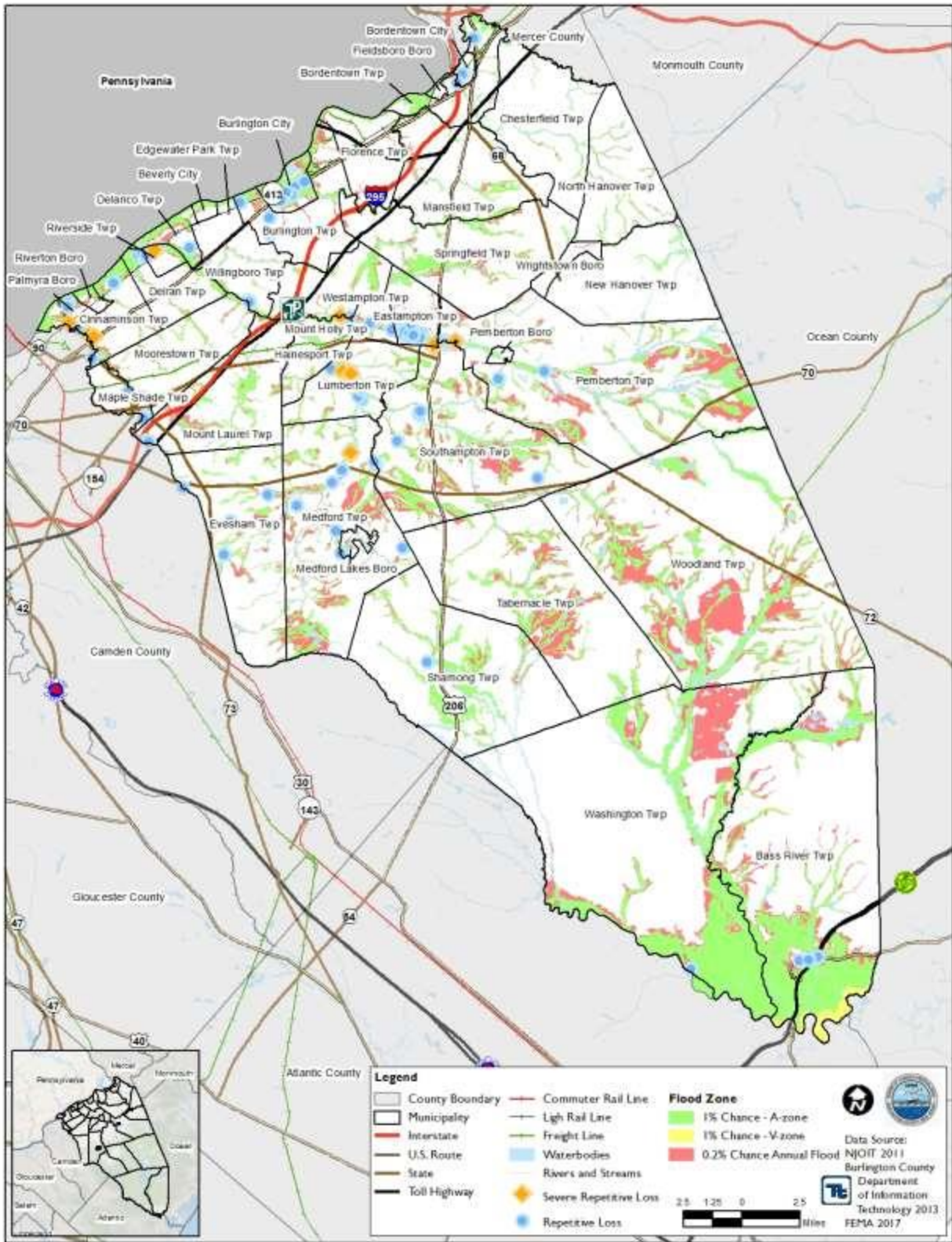
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

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

Based on the historic and recent flood events in Burlington County, it is clear that the county has a high probability of flooding in the future. The fact that the elements required for flooding exist and that major flooding has occurred throughout the County in the past suggests that many people and properties are at risk from the flood hazard in the future. It is estimated that Burlington County will continue to experience direct and indirect impacts of flooding events annually that may induce secondary hazards such as coastal erosion, storm surge in coastal areas, infrastructure deterioration or failure, utility failures, power outages, water quality and supply concerns, and transportation delays, accidents and inconveniences. According to the NOAA National Climate Data Center (NCDC) and the CRREL database, Burlington County experienced 128 flood events between 1950 and 2018, including 40 coastal floods, 43 floods, 45 flash floods, and no ice jams.

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

With so much Burlington County bounded by waterways and land designated wetlands, the threat of flooding and other natural hazards cannot be ignored. In March 2019, the County updated its 2014 Hazard Mitigation Plan to reflect new information and datasets as well as comply with updated Federal regulations. All residents of Burlington County are vulnerable to these threats, most significantly the low- and moderate-income neighborhoods in close proximity to the Delaware River, as illustrated by the attached National Flood Insurance Program map of repetitive flood losses.



National Flood Insurance Program Repetitive Flood Losses

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.

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

Geographic Area

1	Area Name:	Burlington County
	Area Type:	Local Target Area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	Comprehensive
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	County-wide activities will be qualified on a limited-clientele basis for low- and moderate-income populations.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Needs other than low-mod area-based needs were identified during planning.
	Identify the needs in this target area.	Housing, public services and public facilities.
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	Low-Mod Residential Areas
	Area Type:	Comprehensive
	Other Target Area Description:	Comprehensive
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The County has a HUD exception rate of 41.0% for low-mod area projects.

Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Low-mod area-based needs were identified during planning.
Identify the needs in this target area.	Public facility and infrastructure improvements
What are the opportunities for improvement in this target area?	There are 95 qualified block groups throughout the county.
Are there barriers to improvement in this target area?	

Table 44 - 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 eight (8) of those choosing not to participate in Burlington County’s Urban County. Each year all municipalities and non-profit organizations have the opportunity to apply for Community Development Block Grant Program funding for projects that are important to the municipality.. Municipalities and non-profit organizations apply annually. The Community Development and Housing division provides technical assistance to 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.

The General Advisory Committee’s recommendations are either adopted, modified, or rejected. Upon adoption, the recommendations are used to develop the annual action plan and are submitted to HUD for final approval.

The process 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 projects 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.

Thirty-nine (39) 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 the advantage of the HOME Program funding through the Community Development and Housing Office.

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

Priority Needs

Table 45 – Priority Needs Summary

1	Priority Need Name	Housing Rehabilitation and Emergency Assistance
	Priority Level	High
	Population	Low Moderate Middle Individuals Families with Children
	Geographic Areas Affected	
	Associated Goals	Affordable Homeowner Housing – Homebuyer Housing Rehabilitation
	Description	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.
	Basis for Relative Priority	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.
	2	Priority Need Name
Priority Level		High
Population		Low Moderate Middle Individuals Families with Children
Geographic Areas Affected		
Associated Goals		Affordable Rental Housing Creation

	Description	Affordable Rental Housing
	Basis for Relative Priority	Affordable Rental Housing
3	Priority Need Name	Homelessness Prevention and Public Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Individuals Families with Children Persons with HIV/AIDS Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Homelessness Prevention and Public Services Housing Counseling
	Description	Assistance for operating costs for programs that provide services and shelter for homeless/AIDS clients.
	Basis for Relative Priority	As a result of several years of monthly reports on the number of households seeking assistance for this service, along with input from stakeholders indicate that the services provided for those homeless households seeking assistance is a high priority. 73.46% of the survey respondents ranked providing more resources for community-based development groups to provide housing and social service programs as either very important or important.
4	Priority Need Name	Public Facility and Infrastructure Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-Housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public Facility and Infrastructure Improvements
	Description	Assistance for improvements to public facilities and infrastructure that benefit low- and moderate-income households or serving a low/moderate income area
	Basis for Relative Priority	Discussions with residents and stakeholders, along with respondents to the Community Development Housing Consolidated Plan Public Needs Survey and through consultations, public facility improvements ranked as the third most important priority for Burlington County to undertake.
5	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Administration – CDBG and HOME
	Description	Administration of CDBG, HOME, and ESG programs to carry out goals and objectives of five-year plan
	Basis for Relative Priority	Administration and monitoring of the activities and priorities of the Community Development and Block Grant Program are not only necessary but of high priority to continue to provide an effective program.
6	Priority Need Name	Affordable Homeowner Housing
	Priority Level	High

Population	Extremely Low Low Large Families Families with Children Individuals Families with Children
Geographic Areas Affected	
Associated Goals	Affordable Homeowner Housing Creation
Description	Affordable Homeowner Housing Creation
Basis for Relative Priority	Affordable Homeowner Housing Creation

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 households 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

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

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	A continued uptick in rental housing costs might trigger the use of TBRA. TBRA 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 have led to reliance upon use of Low-Income Housing Tax Credits (LIHTC) or deep subsidies that require input of local financial support 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, supply/demand will adjust accordingly.

Table 46 – 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 40-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 Burlington County anticipates having available during the 2025-2029 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	1,594,333	70,000	0	1,664,333	6,377,332	Expected Amount Available for the Remainder of the Con Plan is calculated by multiplying the annual allocation by four.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	838,704	50,000	0	888,704	3,354,817	Expected Amount Available for the Remainder of the Con Plan is calculated by multiplying the annual allocation by four.

Table 47 - 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 oftentimes 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 requiring that each municipality provide some funding for their individual activity by at 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 meets 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, private and state or local sources, and below market rate loans.

If appropriate, describe publicly 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 of 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 48 - 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 the 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 of permanent housing and homelessness prevention, and in the utilization of existing HUD resources by those who are experiencing homelessness. The Department of Human Services also encompasses the Division of Employment and Training. Through a close working relationship between these Divisions, we have an 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 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); 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 addressing the issue of coordination; 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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
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		
Other			

Table 49 - 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 coordinated and organized through the Continuum of Care, which is staffed by the Dept. of Human Services. Homeless Services include emergency, transitional, and permanent housing operations, 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, Oaks Integrated Care. 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, BCAP, Belmont Homes, Soldier On. These agencies are responsible for many transitional housing programs for families and individuals. BCCAP provides transitional housing for veterans' families, and Soldier On provides short-term case management and assistance with securing long-term benefits for veterans.
- **Faith-Based Providers:** Christian Caring Center, The Extended Hand Ministry, Beacon of Hope, The Beloved Project, and 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, Oaks Integrated 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 of the gaps of the service delivery system is access and knowledge of the resources that are available. Many 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 the resources are still often driven by the Mental Health Service System. Access for families and 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 plans to reduce the reliance hotels and motels and transitional housing, while increasing the use of rapid rehousing and supportive services to support individuals experiencing homelessness. Our immediate goals to this end are: 1) Increasing permanent housing, 2) Integration of services, and 3) Restructuring and improved use of data systems

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. 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 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 on 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 as 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 initiatives are implemented through committees of the Mental Health Board, including the System Review Committee, the Jail Diversion Team, and the Crisis Intervention Team (CIT). We have committed to working toward shared planning of these groups 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 collaboration with local law enforcement staff to train personnel on recognizing mental health issues in the course of their work and responding

with appropriate treatment and placement resources throughout the continuum. Further changes include joint collaborative meetings with 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 of beds strategically located throughout the county to serve as points of entry for specific populations that need 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.

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	2025	2029	Affordable Housing		Affordable housing production - homeowner First time homebuyer assistance	HOME: \$625,000	Direct Financial Assistance to Homebuyers: 85 Households Assisted
2	Housing Rehabilitation	2025	2029	Affordable Housing		Affordable housing production - homeowner Rehabilitation of owner-occupied homes	CDBG: \$800,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
3	Affordable Rental Housing Creation	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs		Construction of affordable rental housing Rehabilitation of affordable rental housing	CDBG: \$250,000 HOME: \$2,067,285	Rental units constructed: 200 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit
4	Public Facility and Infrastructure Improvements	2025	2029	Non-Housing Community Development		Public facility improvements	CDBG: \$1,875,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homelessness Prevention and Public Services	2025	2029	Homeless		Homelessness assistance and prevention services		Homelessness Prevention: 125 Persons Assisted
6	Administration – CDBG and HOME	2025	2029	Non-Housing Community Development		Administration of CDBG Program	CDBG: \$1,375,000	Other: 1 Other
7	Affordable Homeowner Housing Creation	2025	2029	Affordable Housing		Affordable Homeowner Housing	HOME: \$150,000	Homeowner Housing Added: 4 Household Housing Unit

Table 50 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Homeowner Housing - Homebuyer
	Goal Description	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	Goal Name	Housing Rehabilitation
	Goal Description	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	Goal Name	Affordable Rental Housing Creation
	Goal Description	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	Goal Name	Public Facility and Infrastructure Improvements
	Goal Description	Provide funding for improvements to public facilities to improve accessibility and availability. Includes improvements to and removal of architectural barriers, improvements to parks and recreational facilities, and community centers.

5	Goal Name	Homelessness Prevention and Public Services
	Goal Description	Establish and support sheltering options that will transition into permanent housing and reduce reliance on motels. 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. Provide vital public services.
6	Goal Name	Administration – CDBG and HOME
	Goal Description	Costs related to continuing administration of the Community Development Block Grant Program and HOME Investment Partnerships Program.
7	Goal Name	Affordable Homeowner Housing Creation
	Goal Description	Provide assistance to developers to construct and/or rehabilitate housing for purchase by low/moderate income homebuyers.

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

Although HOME funding allocated to Burlington County has been decreased significantly in the past few years, it is estimated that the following number of affordable units will be produced within the jurisdiction over the next five years of this Plan: Home Ownership affordable units primarily through the First Time Homebuyer Program estimate that approximately four (4) Extremely Low Income; sixty-six (66) Low Income; and five (5) Moderate Income homeowners will be assisted. Burlington County has committed to supporting rental housing projects that support Burlington County’s Rapid Re-housing initiative by housing homeless persons referred through the Rapid Re-housing Program with priority given to those applications that support the (1) Family housing; (2) Special needs housing; (3) Location to demonstrate de-concentration of poverty; (4) Access to public transportation. Rental Units supported with HOME funds are estimated to provide rental housing for approximately forty-four (44) Extremely Low Income; ninety (90) Low Income; and no Moderate-Income households assisted.

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. There are no Public Housing Units in the County.

Activities to Increase Resident Involvements

Not applicable. There are no Public Housing Units in the County.

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

N/A

Plan to remove the ‘troubled’ designation

Not applicable. There are no Public Housing Units in the County.

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 costs, whether rehabilitation or new construction, continue to increase. Developable land in a densely populated area becomes ever scarcer. HOME 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 production of Burlington County's stock of affordable housing (along with that of the entire State of New Jersey) was virtually halted for more than 10 years while the State, local municipalities and affordable housing advocates battled over the methodology for determining each town's fair share. Over the last five years, most towns in Burlington County received certifications for their affordable housing plans, which should dramatically increase the rate of production.

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; and
- Growth control measures designed to protect open space which limits available land and increases the cost of affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The County updated its Analysis of Impediments to Fair Housing Choice (AI) in 2020. The County will continue to make progress on addressing the impediments identified in the AI.

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 people 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 County Homeless Shelter and the Burlington County Housing HUB 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 people will be addressed by reducing the use of hotel/motels and better integrating services to track people rapidly to permanent housing.

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 restructuring 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.

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 people to make the transition to permanent housing and independent living is through the Rapid Rehousing Initiative. This initiative comprises two pilot programs, through which the continuum will serve a total of 74 individuals per year, providing targeted case management to those 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 housing assistance.

In both cases, an agency will be responsible for the development of self-sufficiency plans, quick transition to permanent housing, increasing income, developing job training support, and improving access to disability 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 collaborated to prevent housing loss through the implementation of prevention subsidies and enhanced 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 Homeless Trust Fund, all fund homelessness prevention activities, which help prevent loss of housing and homelessness through short-term or one-time support to cover back rent or utility payments. By partnering these resources with improved coordination of a front door, the Continuum strives to improve long-term case management and support 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

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.

How are the actions listed above related to the extent of lead poisoning and 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 windowsills.
- Any dust containing lead levels in excess of the Federal standard on surfaces such as floors, interior windowsills 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.

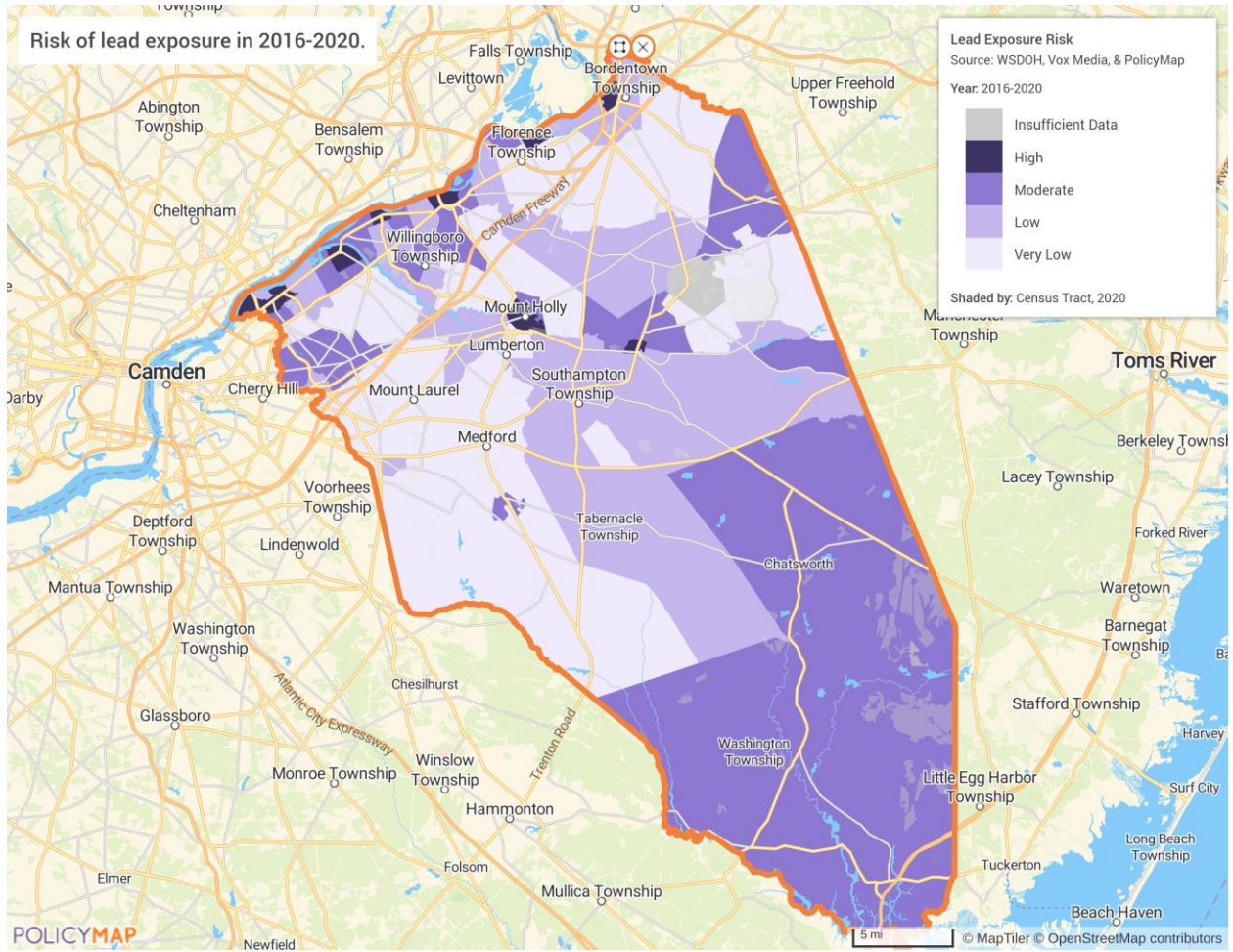
Using the defined criteria, it is estimated that approximately 103,444, or 55.7% of Burlington County's housing stock of 185,617 units was built prior to 1980 and, therefore, may be contaminated with lead-based paint. Of the total occupied housing stock, 23,099 are renter-occupied households living in units built prior to 1980 and 74,759 are owner-occupied households living in units built prior to 1980.

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

The Community Development Office and the County Health Department interact frequently regarding their joint efforts to eliminate lead-based paint hazards. Data concerning the location of properties containing lead-based paint hazards, the incidence of poisoning affecting children, and the coordination of efforts to address these issues is exchanged on a regular basis.

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.

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 to identify rental properties built before 1978 that have not been tested.



Risk of Lead Exposure

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

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

According to the 2019-2023 ACS 5-Year Estimate, there were 31,041 persons below the poverty level in Burlington County. This accounts for approximately 6.8% 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 an 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 American Job 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 ensure that the planned national objectives of the program are being met and 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 of 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 ensured 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.

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 40-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 Burlington County anticipates having available during the 2025-2029 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	1,594,333	70,000	0	1,664,333	6,377,332	Expected Amount Available for the Remainder of the Con Plan is calculated by multiplying the annual allocation by four.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	838,704	50,000	0	888,704	3,354,817	Expected Amount Available for the Remainder of the Con Plan is calculated by multiplying the annual allocation by four.

Table 51 - 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 oftentimes 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 requiring that each municipality provide some funding for their individual activity by at 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 meets 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, private and state or local sources, and below market rate loans.

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 of 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.

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	2025	2029	Affordable Housing		Housing Rehabilitation and Emergency Assistance	HOME: \$328,813.00	Direct Financial Assistance to Homebuyers: 31 Households Assisted
2	Housing Rehabilitation	2025	2029	Affordable Housing		Housing Rehabilitation and Emergency Assistance	CDBG: \$645,116.40	Homeowner Housing Rehabilitated: 25 Household Housing Unit
3	Affordable Rental Housing Creation	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs		Affordable Rental Housing	HOME: \$426,020.10	Rental units constructed: 22 Household Housing Unit
4	Public Facility and Infrastructure Improvements	2025	2029	Non-Housing Community Development		Public facility and infrastructure improvements	CDBG: \$450,350.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 30000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homelessness Prevention and Public Services	2025	2029	Homeless		Homelessness assistance and prevention services	CDBG: \$180,000.00	Public Service activities: 3450 Persons Assisted
6	Administration – CDBG and HOME	2025	2029	Non-Housing Community Development		Administration of CDBG Program	CDBG: \$1,375,000	Other: 1 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Homeowner Housing - Homebuyer
	Goal Description	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	Goal Name	Housing Rehabilitation
	Goal Description	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	Goal Name	Affordable Rental Housing Creation
	Goal Description	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	Goal Name	Public Facility and Infrastructure Improvements
	Goal Description	Provide funding for improvements to public facilities to improve accessibility and availability. Includes improvements of removal of architectural barriers, improvements to parks and recreational facilities, and community centers

5	Goal Name	Homelessness Prevention and Public Services
	Goal Description	Establish and support sheltering options that will transition into permanent housing and reduce reliance on motels. 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. Provide vital public services.
6	Goal Name	Administration – CDBG and HOME
	Goal Description	Costs related to continuing administration of the Community Development Block Grant Program and HOME Investment Partnerships Program.

Projects

AP-35 Projects – 91.220(d)

Introduction

The process for developing the Program Year 2025 Annual Plan included review and approval by the General Advisory Committee, public hearings to solicit comments, and focus groups.

Projects

#	Project Name
1	Infrastructure
2	Public Facilities
3	Public Services
4	Acquisition
5	Homebuyer Activities
6	Housing Rehabilitation
7	Program Administration
8	HOME Developer Program

Table 53 – Project Information

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

Annually the Community Development and Housing Program offers the County’s participating municipalities and interested non-profit organizations the opportunity to apply for Community Development Block Grant Program funding for projects that are important to the municipalities. The amount of funding available under the Community Development Block Grant Program has led to the implementation of a funding/application process. Municipalities and non-profit organizations are eligible to apply annually. The Community Development and Housing office provides technical assistance to potential applicants to help them identify community needs and design projects to meet those needs. The applications are reviewed by Community Development Program staff for eligibility and appropriateness in meeting the identified needs and a funding recommendation is made to the Community Development General Advisory Committee. The General Advisory Committee reviews the staff's recommendations and makes a formal recommendation.

The process 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 office. This 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 of the entire county.

AP-38 Project Summary
Project Summary Information

1	Project Name	Infrastructure
	Target Area	
	Goals Supported	Infrastructure Improvements
	Needs Addressed	
	Funding	CDBG: \$95,000.00
	Description	Project for public roads, ADA accessibility on sidewalks and curbs and resurfacing.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Bring 22 street corners with non-compliant/non-existent ADA ramps into compliance to facilitate accessibility throughout the Township. The Township has phased the improvements in this area over the last five funding cycles. This will complete the entire area's upgraded ADA accessibility and pedestrian safety for all roadways.

<p>Location Description</p>	<p>CT 7008, BG 1, 2 and 3.</p> <p>Pennsylvania Avenue & Larchmont Drive (2 corners); Pennsylvania Avenue & Delview Lane (2 corners); Delaware Avenue & Oakford Avenue (2 corners); Delaware Avenue and Center Avenue (2 corners); Delaware Avenue & Edgewood Avenue (2 corners); 2nd Street & Union Avenue (4 corners); Rancocas Avenue & Buttonwood Street (1 corner); Poplar Street & Rancocas Avenue (1 corner); Oakford Avenue & Hickory Street (2 corners); 2nd Street & Walnut Street (4 corners); Walnut Street & Hickory Street (1 corner); Pennsylvania Avenue & Larchmont Drive (2 corners); Pennsylvania Avenue & Delview Lane (2 corners); Delaware Avenue & Oakford Avenue (2 corners); Delaware Avenue & Center Avenue (2 corners); Delaware Avenue & Edgewood Avenue (2 corners); 2nd Street & Union Street (4 corners); Rancocas Avenue & Buttonwood Street (1 corner); Poplar Street & Rancocas Avenue (1 corner); Oakford Avenue & Hickory Street (2 corners); 2nd Street & Walnut Street (4 corners); Walmart Street & Hickory Street (1 corner);</p>												
<p>Planned Activities</p>	<p>ADA curb ramps at 22 street corners in Delanco Township.</p>												
<p>2</p>	<table border="1"> <tr> <td data-bbox="659 899 1255 971"> <p>Project Name</p> </td> <td data-bbox="1255 899 1906 971"> <p>Public Facilities</p> </td> </tr> <tr> <td data-bbox="659 971 1255 1042"> <p>Target Area</p> </td> <td data-bbox="1255 971 1906 1042"></td> </tr> <tr> <td data-bbox="659 1042 1255 1114"> <p>Goals Supported</p> </td> <td data-bbox="1255 1042 1906 1114"> <p>Public Facility Improvements</p> </td> </tr> <tr> <td data-bbox="659 1114 1255 1185"> <p>Needs Addressed</p> </td> <td data-bbox="1255 1114 1906 1185"> <p>Public Facility and Infrastructure Improvements</p> </td> </tr> <tr> <td data-bbox="659 1185 1255 1256"> <p>Funding</p> </td> <td data-bbox="1255 1185 1906 1256"> <p>CDBG: \$305,350.00</p> </td> </tr> <tr> <td data-bbox="659 1256 1255 1375"> <p>Description</p> </td> <td data-bbox="1255 1256 1906 1375"> <p>Building and community park renovations are designed to improve access and make ADA compatible.</p> </td> </tr> </table>	<p>Project Name</p>	<p>Public Facilities</p>	<p>Target Area</p>		<p>Goals Supported</p>	<p>Public Facility Improvements</p>	<p>Needs Addressed</p>	<p>Public Facility and Infrastructure Improvements</p>	<p>Funding</p>	<p>CDBG: \$305,350.00</p>	<p>Description</p>	<p>Building and community park renovations are designed to improve access and make ADA compatible.</p>
<p>Project Name</p>	<p>Public Facilities</p>												
<p>Target Area</p>													
<p>Goals Supported</p>	<p>Public Facility Improvements</p>												
<p>Needs Addressed</p>	<p>Public Facility and Infrastructure Improvements</p>												
<p>Funding</p>	<p>CDBG: \$305,350.00</p>												
<p>Description</p>	<p>Building and community park renovations are designed to improve access and make ADA compatible.</p>												

	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The entire population of Mansfield Township (8,913) will benefit from the improvements at Georgetown Community Park. Zurbrugg Mansion houses 27 very low-income families and has expanded their Social Services program to all low-income residents of Delanco Township (2936).
	Location Description	CT 4014.01, BG 1; CT 7014.01, BG 1; CT 7014.02, BG 1; CT 7042.01, BG 1 and CT 7043.02. Zurbrugg Mansion is located within Delanco Township.
	Planned Activities	Mansfield Township: 7000 s.f. poured in place rubber surfacing; 60 s.y. sidewalks and curbing; installation of ADA park benches and tables. Zurbrugg Mansion: Phase I of repair and update to dilapidated areas, including interior/exterior waiting areas; removal of barriers restricting accessibility.
3	Project Name	Public Services
	Target Area	
	Goals Supported	Emergency Shelter for Victims of Domestic Violence Transportation Services Homelessness Prevention and Rapid Re-Housing
	Needs Addressed	Homelessness assistance and prevention services
	Funding	CDBG: \$180,000.00

Description	Social services programs support low-income individuals and families, helping them to gain access to essential services and resources.
Target Date	9/30/2026
Estimate the number and type of families that will benefit from the proposed activities	<p>Literacy Volunteers assists 75 low-income residents of Burlington County who are non-English speaking, or limited English speaking with reading comprehension, literacy, GED preparation and job readiness.</p> <p>Providence House assists 150 victims of domestic abuse and their children with emergency shelter. Additionally, they assist 125 victims with supportive services.</p> <p>SEN-HAN provides transportation services to 3000 senior and disabled residents of Burlington County for non-emergency medical purposes, grocery shopping, personal business, employment and social/recreational activities.</p> <p>Code Blue provides shelter to 100 extremely low-income individuals and families during code blue declarations. Shelter can be in a motel room, a warming center or churches that have agreed to house individuals.</p>
Location Description	These activities provide services to all residents of Burlington County.

	Planned Activities	<p>Literacy Volunteers assists 75 low-income residents of Burlington County who are non-English speaking, or limited English speaking with reading comprehension, literacy, GED preparation and job readiness.</p> <p>Providence House assisted 150 victims of domestic abuse and their children with emergency shelter. Additionally, they assist 125 victims with supportive services.</p> <p>SEN-HAN provides transportation services to 3000 senior and disabled residents of Burlington County for non-emergency medical purposes, grocery shopping, personal business, employment and social/recreational activities.</p> <p>Code Blue provides shelter to 100 extremely low-income individuals and families during code blue declarations. Shelter can be in a motel room, a warming center or churches that have agreed to house individuals.</p>
4	Project Name	Acquisition
	Target Area	
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facility and Infrastructure Improvements
	Funding	CDBG: \$50,000.00
	Description	Funding for acquisition and rehabilitation of property (non-owner-occupied)
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	The Opportunity League plans the acquisition of a 6,000 s.f. property located in Burlington City for the future Villages Community Marketplace (VCM) which will provide educational programs, a restaurant and a grocery store. Burlington City is a food desert and will assist approximately 9,888 residents of Burlington City with access to food, educational programs and dining experience.
	Location Description	Property is located at 200 E. Federal Street, Burlington City, NJ. CT 7012.04.
	Planned Activities	The Opportunity League plans the acquisition of a 6,000 s.f. property located in Burlington City for the future Villages Community Marketplace (VCM) which will provide educational programs, a restaurant and a grocery store.
5	Project Name	Homebuyer Activities
	Target Area	
	Goals Supported	Affordable Homeowner Housing - Homebuyer
	Needs Addressed	Housing Rehabilitation and Emergency Assistance
	Funding	HOME: \$328,813.00
	Description	Assistance to approximately 31 first time homebuyers in the purchase of a home.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Assist approximately 31 individuals/family units in the purchase of their first home.

	Location Description	This project assists all low-income individuals and family units in Burlington County.
	Planned Activities	Assist approximately 31 individuals/family units in the purchase of their first home.
6	Project Name	Housing Rehabilitation
	Target Area	
	Goals Supported	Housing Rehabilitation
	Needs Addressed	
	Funding	CDBG: \$645,116.40
	Description	Assist owners of owner-occupied properties to bring properties to code standards.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Owners of approximately 25 households to be assisted with bringing their owner-occupied home to code standards.
	Location Description	This project is available to all low-income residents of Burlington County.
	Planned Activities	Home Improvement Loans, Emergency Heater Replacement and Home Repair programs, Rehabilitation and Housing Services (cost of deliverables for HILP, EHR and HRP)
7	Project Name	Program Administration
	Target Area	

	Goals Supported	Administration - CDBG Administration - HOME
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$318,866.60 HOME: \$83,370.43
	Description	Administration expenses for the CDBG and HOME Programs
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project is for the administration of CDBG and HOME programs.
	Location Description	This project is for the administration of CDBG and HOME programs.
	Planned Activities	This project is for the administration of CDBG and HOME programs.
8	Project Name	HOME Developer Program
	Target Area	
	Goals Supported	Affordable Rental Housing Creation
	Needs Addressed	
	Funding	HOME: \$426,020.10
	Description	Funding housing developers to leverage construction projects to create housing.

Target Date	9/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Approximately 22 units of affordable rental housing were created.
Location Description	Projects to be determined by application.
Planned Activities	Approximately 22 units of affordable housing are to be developed.

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 2025 CDBG funding is directed to geographically assist the greatest number of people in need of housing and services and to support activities that will improve low-income areas. Thirty-two (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 City of Beverly; and the Townships of Mount Holly, Pemberton, and Riverside. All eight (8) of the 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, public service activities that are designed to provide benefits on a county-wide basis do not exclude residents of these communities. Thirty-Nine municipalities have joined the HOME Consortium.

Geographic Distribution

Target Area	Percentage of Funds
Burlington County	81.5%
Low-Mod Area	18.5%

Table 54 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on the geographic priorities, the County is allocating the majority of funding (81.5%) toward County-wide activities including housing, public services, public facilities and administration. The remaining funding (18.5%) will be directed to public facilities and infrastructure projects in low-mod areas.

The process described above 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

See above.

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 Credits support and reluctance of local jurisdictions to welcome affordable housing, the number of units produced may vary significantly from year to year.

The development of affordable housing involves combining complicated funding sources and property development which usually will take two to three years to complete the project.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 55 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rehab of Existing Units	25
Total	25

Table 56 - One Year Goals for Affordable Housing by Support Type

Discussion

It is anticipated that 22 units of affordable housing will be created during the Program Year supported with HOME funds.

Assistance to First Time Homebuyers for the purchase of their first home is expected to be provided to 13 first time homebuyers.

AP-60 Public Housing – 91.220(h)

Introduction

There are no Public Housing units supported by Burlington 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

Not Applicable

Discussion

Not Applicable

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

Introduction

The Burlington County Ten Year Plan to End Homelessness codified the goals and objectives of the County to make significant strides in tackling its homeless population and included the following objectives:

1. Create a Single Point of Entry using a No Wrong Door by utilizing Coordinated Entry
2. Improve sheltering options that quickly track to permanent housing
3. Establish system coordination
4. Integrate services
5. Improve electronic and data monitoring
6. Monitor progress and prioritize subcomponent goals along with those large goal

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 CoC Governing Board was formed in 2013 and established timeframes and guidelines to manage the continuum of care for homeless county residents. With regularly scheduled meetings, the Board has created sub-committees and has met many goals and objectives. These sub-committees operate and focus on a specific task, including but not limited to the formalization of Code Blue procedures, the Coordinated Assessment development and implementation, and the HUD Super NOFA McKinney-Vento application. HMIS Data Quality Committee meets monthly and, through its efforts, has realized an 89% data accuracy rate for Burlington County's CoC. The Funding and Allocation Committee reviews and approves all applications and available funding.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC identified those agencies that provide emergency shelter housing access for those individuals experiencing homelessness. Those housing providers are an integral part of the Coordinated Assessment process.

These short-term, time-limited emergency housing beds would continue to be used for emergency placements and assessment. Following a brief transition period, households transition to permanent

housing using the Rapid Rehousing model that has proven to be an effective tool.

Priority of commitment of HOME funds is given to developers of rental housing that agree to set aside at least five (5) units for Rapid Rehousing Clients.

Previously, each agency established their own intake procedures, and clients followed each agency's process multiple times to qualify for that particular program or service. Implementation of the coordinated assessment improves efficiency. Coordinated assessment, also known as coordinated intake, allows clients to move through the process faster and be matched according to their need and eligibility. The Coordinated Assessment Tool is used to identify a target population and divert them from the shelters to a more appropriate permanent solution.

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 continue to contract for services through its Rapid Rehousing initiative. In addition, the County will identify and transition individuals/households using a housing first model.

There are currently two (2) components to the Rapid Rehousing initiative:

1. Social Services for the Homeless - The restructure contract with Catholic Charities and with Christian Caring Center allocates funding to provide a Rapid Rehousing program for approximately 15 households per agency per year as funding is allocated through state funders. To date, this program has been effective and successful in transitioning homeless individuals and families into permanent housing and steady income through intensive case management services.
2. Intensive Case Management Program administered by Oaks Integrated Care takes referrals from the Board of Social Services and successfully places individuals and households into permanent housing by facilitating income stability.
3. The Housing HUB has been developed in Burlington County. This is a one stop, no wrong door access point for people experiencing homelessness to be evaluated for services. Multiple service entities are present to work with the HUB staff and ensure that this is as successful as possible. The HUB coordinates

with the local Board of Social Services as well as the faith-based community services providers.

Utilizing qualified case management teams allows the County to work closely with the provider to develop a system of accountability and a permanent housing transition process that will improve monitoring of success in attaining permanent, sustainable housing and increasing income over the course of the program.

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, FEMA, and Salvation Army 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. These dollars also pay for short term shelter while people are evaluated for our rapid rehousing programs. By partnering these resources with improved coordination of a front door, the Continuum strives to improve long-term case management and supports 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 2025-2026, the focus of these coordinated efforts will be the following

- 1) Preventing the loss of housing
- 2) working towards permanent housing options for homeless individuals.
- 3) increased case management for those who need it
- 4) clear transparent access to mental health and addiction services.

Discussion

Program Year 2025 focus of coordinated efforts will include the previous year's efforts as follows:

1. Housing First: Creation of affordable housing. Maintaining suitable affordable housing. Creating accessibility for treatment and education around addiction and treatment for opioids. Working with our partners in the mental health field to create awareness for treatment opportunities and ease of accessibility.

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 costs, whether rehabilitation or new construction, continue to increase. Developable land in a densely populated area becomes ever scarcer.

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 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 homeowners in bringing their homes up to code. The program is funded with Community Development funds.

This Program is 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 no Low- or Moderate-Income 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 in support of investments to improve housing within low income and minority areas is to improve the quality of life and revitalize neighborhoods. Investment of HOME funds will be directed to achieving 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 2025 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.

Actions planned to reduce the number of poverty-level families

The Burlington County Community Development and Housing division, in collaboration with the Continuum of Care, the Burlington County Board of Social Services, and other Human Service Department Divisions including but not limited to Behavioral Health, Employment and Training, and Veteran’s Services, will continue to coordinate with homeless providers and mainstream housing and service programs to provide case management, including counseling, addiction rehabilitation programs, and other life skills training. One goal of these programs is to increase program participants’ ability to find and keep employment, allowing them to maintain housing and move from poverty to sustainable housing and income.

The Department of Human Services is taking steps to improve long-term self-sufficiency by creating a Homeless Services Liaison 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.

The Community Development and Housing office will continue to fund non-profit agencies that provide long-term meaningful change to the families and individuals they serve. By giving these individuals the education and skills necessary to obtain living wage jobs, they are being given an opportunity to find the

stability necessary to move out of poverty.

Actions planned to develop institutional structure

The Community Development and Housing Division will continue to work with various public service agencies, County Divisions and Departments, businesses, local municipalities, and special needs boards and commissions to find opportunities to better further the goals and objectives proposed. These relationships are integral in streamlining the implementation of CDBG and HOME projects in a time of limited funding.

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

Limited funding available to address an array of housing and community development needs across a substantial geography has led Burlington County to seek and strengthen collaboration with existing housing agencies, social service providers, cooperating municipalities, and other County departments. The County plans to strengthen its relationships with homeless service providers through continued participation in the CoC, the Mental Health Board, and other social service providers.

Collaboration will also be encouraged among private housing developers, service providers, and other non-profit agencies throughout the County. Improved communication and cooperation will allow for a more effective affordable housing strategy in which County efforts can build on those of the private/non-profit sectors and vice versa.

Discussion:

Performance monitoring is an important component in the long-term success of the County's Community Development Program. The County has developed standards and procedures for ensuring that the recipients of CDBG funds meet the regulations and that funds are disbursed in a timely fashion. The County has promulgated sub-recipient monitoring procedures and developed checklists to ensure that each activity is completed in a manner consistent with the requirements of the Community Development Block Grant Program.

Staff regularly monitors the progress of every activity to ensure timeliness. Municipal projects and sub-recipients are held to a performance schedule through contract obligations. When these milestones are not met, staff works closely with the municipality to get the project back on track or reallocate the funds.

Program Specific Requirements

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

Introduction:

The grant year is July 1st to June 30th, the CDBG dollars will be programmed to stabilize Burlington County communities while following the HUD regulatory standards noted in the CFR.

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
Total Program Income:	0

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(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Burlington County will not use other forms of investment beyond those identified in Section 92.205.

2. 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 investment be utilized. Some of those anticipated investments include:

- Low Income Housing Tax Credits
- Deferred developer fees
- Historic Tax Credits
- Municipal Housing Trust Funds
- Permanent Mortgages
- Land donation and/or financial support from municipalities
- PILOT
- Cash investment from private parties

3. 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:

- First Time Homebuyer Program – provides both closing costs and down payment assistance. 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 down payment assistance remains subject to the recapture provision upon sale of the home.
- Developer Program –HOME assisted units 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. The homebuyer shall sign a recorded deed restriction. The affordability period made part of the deed restriction will be contingent upon the subsidy level. Upon sale of the property prior to satisfying the affordability period, the Recapture provision will be enforced as follows:
 - Owner Investment Returned First Recapture – 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 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.
- Upon receipt of the recaptured HOME funds, if any, the affordability restrictions are lifted.
- Excess funds from the sale of the home will remain with the homeowner.
- If the assisted unit is subject to foreclosure and no net proceeds from the sale of the property result, HOME guidelines are met.
- Upon satisfaction of the affordability period, the HOME loan may then be forgiven and the deed affordability restriction is released and any other recorded documents are discharged. The owner of the property is then eligible to sell the property at a fair market price. The **Resale** provisions: 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 ensures that the HOME assisted property remains affordable for the entire affordability period and is enforced by an affordability deed restriction. The property must be sold to an income qualified buyer approved by the County.

The **Recapture provision** is enforced for the total loan amount during the affordability period and is reflected in recorded documents. The homebuyer shall sign a recorded deed restriction and/or any other document required by the County's legal counsel to ensure his/her understanding of the obligations and responsibilities upon sale of the Home Assisted property. The affordability period is part of the deed restriction and is contingent upon the subsidy level. Upon satisfaction of the affordability period, the HOME loan may then be forgiven, and the deed affordability restriction is released, and any other recorded documents are discharged.

The **Resale provision** is also enforced by the affordability deed restriction placed on the property. If the property is sold prior to satisfying the affordability period, the affordability restriction remains in effect. At the end of the affordability period, and at the request of the property owner, the HOME loan may be forgiven, and the affordability deed restriction will be released, and any other recorded documents will be discharged.

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

No preference is included in the program at this point.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A