

City of Vineland



2020-2024 CONSOLIDATED PLAN & 2020 ANNUAL ACTION PLAN

FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT
& HOME INVESTMENT PARTNERSHIPS PROGRAMS

Prepared by:



City of Vineland, New Jersey

& the Vineland, Millville, Bridgeton,
Fairfield Twp., Elmer Twp.,
HOME Consortium



2020-2024 Consolidated Plan and
FY 2020 Annual Action Plan
July 1, 2020 - June 30, 2025

Vineland City Hall
Ken Heather, Director
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Executive Summary

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

1. Introduction

As a recipient of Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) funding from the U.S. Department of Housing and Urban Development (HUD), the City of Vineland is required to prepare a Five-Year Consolidated Plan that assesses needs within its jurisdiction and spells out how it plans to use HUD resources to address those needs. This Five-Year Consolidated Plan covers program years 2020 through 2024, a period beginning on July 1, 2020 and ending on June 30, 2025. To qualify for HOME funds, the City of Vineland has joined with Bridgeton, Millville, Fairfield Township and Pittsgrove Township to form a HOME consortium. The City of Vineland is the lead entity of that consortium.

The CDBG program has as its primary purpose the provision of decent housing, suitable living environments and economic opportunity to the most vulnerable populations, including low-moderate income households, seniors, disabled adults, domestic violence victims and the homeless. The City of Vineland is scheduled to receive \$497,607 in CDBG funds for Program Year 2020 (July 1, 2020 through June 30, 2021).

The HOME program has as its primary purpose the provision of safe, decent, affordable housing to low- and moderate-income households. The Vineland HOME Consortium is scheduled to receive \$618,842 in HOME funding for Program Year 2020. That amount will be allocated among consortium members at an agreed-upon rate determined by HUD's funding formula. Vineland will receive 43.6% of the total grant (\$270,083), Bridgeton will receive 29% (\$179,152), Millville will receive 22.8% (\$141,319), Fairfield will receive 2.6% (\$16,628) and Pittsgrove will receive 1.9% (\$11,660).

In assessing community needs within the jurisdiction, Vineland and its consortium partners assessed a wide variety of available data and consulted with agencies and organizations from the public and private sectors engaged in front-line provision of services and facilities to eligible populations. Based on the needs so identified, the City and Consortium have developed both a Five-Year Consolidated Plan and, within it, an Annual Action Plan for 2020 that directs HUD resources to effectively assisting our residents.

Though HUD program funding is not guaranteed from year to year and does, in fact, fluctuate annually, Vineland and all other grantees are required to set out a plan for the entire five-year period. This plan is based on an assumption of relatively level funding for years 2 through 5. Adjustments will be made with each Annual Action Plan for those subsequent years, but the priorities established in this Consolidated Plan will continue to guide decisions going forward.

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

Objectives and outcomes for the five years covered by this Consolidated Plan are delineated in the Strategic Plan Section and will be based on community needs that were identified by reviewing available data, listening to front-line providers and residents and weighing staff experience and available resources, Vineland has concluded that the following needs exist within the jurisdiction to an extent that an effective Community Development program, backed by HUD resources, can have a meaningful impact:

- Affordable housing - residential rehab is needed as well as new affordable units and possible rental assistance;
- Public facilities – senior and community centers as well as non-profit facilities that serve low-mod populations along with the removal of architectural barriers to accessibility;
- Public services - needs include youth recreation and educational programming and support for homeless services;
- Economic development - job creation, retention and workforce training are among the needs with resources other than CDBG providing most of the support;
- Special Needs services - services provided to those with special needs, including mentally and physically handicapped.

3. Evaluation of past performance

Vineland's past performance is excellent. The program regularly meets all timeliness tests. As documented in its annual filing of the program's Comprehensive Annual Performance and Evaluation Report (CAPER), all activities receiving CDBG and HOME funds are eligible to do so and regularly meet or exceed anticipated levels of service.

A track record of success will continue to be an important component of sub-recipient selection as Vineland moves through the five years covered by this Consolidated Plan.

4. Summary of citizen participation process and consultation process

Vineland held a focus group and two public hearings and conducted one-on-one stakeholder interviews for the preparation of this Consolidated Plan. City residents as well as organizations and agencies who serve them participated in these sessions and provided valuable insight into the needs and resources in the City.

Additionally, the City conducted an on-line survey of residents, which 13 individuals took the time to complete, adding their perspective to the Consolidated Plan conversation.

The entire planning process was guided by a Citizens Advisory Committee whose members have many years of experience providing valuable input into the Community Development Program.

In addition to the focus group and hearings, organizations and individuals from a broad array of the City's structure contributed to this plan in various ways.

- Individual conversations were held with various stakeholders who were unable to attend a public hearing or focus group.
- The Vineland Community Development Program maintains ongoing relationships with its municipal, agency and community-based partners through ongoing dialogues, application processes, formal meetings and less formal settings. This frequent interaction with the varied components of the City allows the CD Program to complete both big picture, long-term planning and to assist in day-to-day implementation of those plans.
- The cities of Vineland and Millville jointly completed a new Analysis of Impediments to Fair Housing Choice in early 2020. That Analysis helped shape this Consolidated Plan.

The Consolidated Plan and Annual Action Plan were made available for a 30-day public review period prior to submission to HUD.

5. Summary of public comments

A consensus of input by various means from front-line providers and residents indicated the following relevant needs in the community:

- Affordable housing - residential rehab is needed as well as new affordable units and possible rental assistance;
- Public facilities – senior and community centers as well as non-profit facilities that serve low-mod populations along with the removal of architectural barriers to accessibility;
- Public services - needs include youth recreation and educational programming and support for homeless services;
- Economic development - job creation, retention and workforce training are among the needs with resources other than CDBG providing most of the support;
- Special Needs services - services provided to those with special needs, including mentally and physically handicapped.

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

All comments or views were accepted.

7. Summary

Vineland's Community Development Program is confident that by listening to its community, it has developed a Five-Year Consolidated Plan that fairly and effectively directs CDBG and HOME resources in a way that will most benefit City residents.

Fueled by front-line experience and real world practicality, the process of developing this Consolidated Plan resulted in turning a community wish list into a realistic to-do list that will help thousands of City residents meet the challenges of modern life.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	VINELAND	
CDBG Administrator	VINELAND	Department of Business Administration
HOPWA Administrator		
HOME Administrator	VINELAND	Department of Business Administration
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Kenneth J. Heather, Community Development Director, City of Vineland, 640 E. Wood St., Vineland, NJ 08360. kheather@vinelandcity.org 856-794-4000 ext. 4631

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

1. Introduction

Vineland held a focus group and two public hearings and conducted one-on-one stakeholder interviews for the preparation of this Consolidated Plan. City residents as well as organizations and agencies who serve them participated in these sessions and provided valuable insight into the needs and resources in the City.

The entire planning process was guided by a Citizens Advisory Committee whose members have many years of experience providing valuable input into the Community Development Program.

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The Consolidated Plan and Annual Action Plan were made available for a 30-day public review period prior to submission to HUD.

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

Housing providers, public and private, as well as health, mental health and service agencies were all invited to help shape this plan. Input from stakeholders provided at public hearings were shared with other stakeholders, as appropriate, as a way to share perspectives and find commonality.

As an ongoing partner to many of these entities, the City regularly acts as a conduit between these groups, not just when a five-year plan or even annual planning is being done, but as opportunities arise in the course of implementing the Community Development program.

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

In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county, specifically to coordinate the provision of services and housing to the homeless.

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

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

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 City of Vineland does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	VINELAND HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant. Also from agency applications for CDBG funding and long relationship as a sub-recipient.
2	Agency/Group/Organization	ARC OF CUMBERLAND COUNTY
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant. Also from agency applications for CDBG funding and long relationship as a sub-recipient.
3	Agency/Group/Organization	Tri-County Community Action Agency t/a Gateway CAP
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Public services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	From agency applications for CDBG funding and long relationship as a sub-recipient.
4	Agency/Group/Organization	VINELAND
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Health Services-Education Health Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Public facilities, infrastructure & services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City's Community Development Program has ongoing and frequent interaction with other City departments on a wide variety of topics of mutual interest.
5	Agency/Group/Organization	VISIONS OF HOPE, INC.
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant. Also from agency applications for CDBG funding and long relationship as a sub-recipient.
6	Agency/Group/Organization	BOYS & GIRLS CLUB OF VINELAND
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Public services & facilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	From agency applications for CDBG funding and long relationship as a sub-recipient.

7	Agency/Group/Organization	Vineland Police Athletic League
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	From agency applications for CDBG funding and long relationship as a sub-recipient.
8	Agency/Group/Organization	Rural Development Corporation-Cumberland Family Shelter
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant. Also from agency applications for CDBG funding and long relationship as a sub-recipient.
9	Agency/Group/Organization	PAFACOM, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant. Also from agency applications for CDBG funding and long relationship as a sub-recipient.
10	Agency/Group/Organization	COURT APPOINTED SPECIAL ADVOCATES OF CUMBERLAND COUNTY
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims Child Welfare Agency Regional organization
	What section of the Plan was addressed by Consultation?	Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	From agency applications for CDBG funding and long relationship as a sub-recipient.
11	Agency/Group/Organization	CASA PRAC INC.
	Agency/Group/Organization Type	Services - Housing Services-Education Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	From agency applications for CDBG funding and long relationship as a sub-recipient.
12	Agency/Group/Organization	VINELAND YMCA
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Public services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant. Also from agency applications for CDBG funding and long relationship as a sub-recipient.
13	Agency/Group/Organization	SPIRIT & TRUTH MINISTRIES
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS 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 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?	Stakeholder interview participant. Also from agency applications for CDBG funding and long relationship as a sub-recipient.

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

All relevant agency types in the jurisdiction were consulted.

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	Southern NJ CoC	The Community Development Strategic Plan supports the CoC goals by including support for homeless services.
2020 Analysis of Impediments	City of Vineland	Conducted jointly with the neighboring City of Millville, the new AI helped shape housing efforts included in this plan.

Table 3 – Other local / regional / federal planning efforts

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

The City of Vineland Community Development Program will continue its longstanding practice of sharing information and best practices with its HOME Consortium partners on all types of CD operations, not just HOME. Additionally, the City will remain active in the New Jersey Community Development Association for networking, information, best practices and other benefits. Neighboring CD jurisdictions are included in that organization. Additionally, Vineland participates in Countywide and Regional economic development efforts that impact residents, especially those residents targeted by CD efforts.

Narrative

The City of Vineland is grateful to the various entities that provided input into this Consolidated Plan. Their perspectives, information and insight helped the City craft a plan, we believe, that focuses HUD resources in an efficient and effective manner that will improve the quality of life for the residents the CDBG and HOME programs exist to help.

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

Vineland held a focus group and two public hearings and conducted one-on-one stakeholder interviews for the preparation of this Consolidated Plan. City residents as well as organizations and agencies who serve them participated in these sessions and provided valuable insight into the needs and resources in the City.

Additionally, the City conducted an on-line survey of residents, which 13 individuals took the time to complete, adding their perspective to the Consolidated Plan conversation.

The entire planning process was guided by a Citizens Advisory Committee whose members have many years of experience providing valuable input into the Community Development Program.

In addition to the focus group and hearings, organizations and individuals from a broad array of the City's structure contributed to this plan in various ways.

- Individual conversations were held with various stakeholders who were unable to attend a public hearing or focus group.
- The Vineland Community Development Program maintains ongoing relationships with its municipal, agency and community-based partners through ongoing dialogues, application processes, formal meetings and less formal settings. This frequent interaction with the varied components of the City allows the CD Program to complete both big picture, long-term planning and to assist in day-to-day implementation of those plans.
- The cities of Vineland and Millville jointly completed a new Analysis of Impediments to Fair Housing Choice in early 2020. That Analysis helped shape this Consolidated Plan.

The Consolidated Plan and Annual Action Plan were made available for a public review period from April 6 through May 11, more than the required 30 days.

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 Meeting	Non-targeted/broad community	Citizen Advisory Committee held a public meeting March 3, 2020 to discuss community needs. All 5 Committee members attended.	Consensus needs identified included affordable housing, transportation, homeless services, mental health services and continued youth services.	All comments accepted.	
2	Public Hearing	Non-targeted/broad community	Public hearing held January 30, 2020 to solicit input regarding pertinent community needs. No members of the public attended.	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Non-targeted/broad community	An on-line survey was made available for residents to provide input regarding community needs. 13 residents completed the survey.	Consensus needs identified included assistance for homeless, especially homelessness prevention; need for affordable housing, including rental; ongoing need for a wide variety of services, including special needs residents, seniors and youth.	All comments were accepted.	
4	Stakeholder interviews	Service providers	One-on-one interviews with 7 organizations that provide housing and services.	Needs continue to exceed resources for all vulnerable populations in the area.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

During the five-year period covered by this Consolidated Plan, the City of Vineland and the Vineland HOME Consortium will direct CDBG and HOME funds and other available resources to meeting identified community needs in the following spheres:

- Safe, decent, affordable housing
- Shelter and services for the homeless
- Services for non-homeless special needs populations, including disabled adults, seniors, victims of domestic abuse and others
- Non-housing community development needs, including facility and infrastructure improvements for eligible populations and residential areas; public services for eligible residents; and the general administration of all community development activities.

Data contained in this section has been combined with anecdotal information obtained from community residents and service providers as well as City staff and officials with knowledge of the community's needs to prioritize the use of HUD and other resources for maximum impact on the City's most vulnerable residents.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Cost burden is the single most prevalent housing problem. More than 11,000 households – roughly one quarter of the households in the Consortium service area – have housing costs in excess of 50% of their incomes. Additionally, almost 7,000 more households have housing costs in excess of 30% of their incomes.

Combined, that means roughly 40% of the area's 43,000-plus households spend at least 30% of their income on housing costs.

While data in this section does not indicate that a significant number of housing units are sub-standard in terms of having incomplete kitchen or plumbing facilities, other indicators, including age of housing stock, community input and staff experience all point to an ongoing need for residential rehabilitation assistance. Demand continues for improvements to roofs, windows, HVAC and other items not covered by simply measuring the existence of a complete kitchen or bathroom.

Demographics	Base Year: 2010	Most Recent Year: 2017	% Change
Population	130,161	129,316	-1%
Households	42,951	43,248	1%
Median Income	\$49,697.00	\$50,473.00	2%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2010 Census

Data Source Comments: 2010 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,810	5,380	7,580	4,835	18,730
Small Family Households	2,174	1,780	3,165	1,875	10,355
Large Family Households	499	500	900	549	1,930
Household contains at least one person 62-74 years of age	978	1,239	1,775	1,163	4,414
Household contains at least one person age 75 or older	964	1,088	1,224	641	1,294
Households with one or more children 6 years old or younger	1,215	1,004	1,653	861	2,161

Table 6 - Total Households Table

Data 2011-2015 CHAS

Source:

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	40	74	43	4	161	10	29	14	35	88
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	105	79	20	244	0	0	10	34	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	243	180	165	170	758	30	12	28	104	174
Housing cost burden greater than 50% of income (and none of the above problems)	2,325	1,423	420	0	4,168	1,260	1,115	639	390	3,404
Housing cost burden greater than 30% of income (and none of the above problems)	644	749	1,545	404	3,342	134	615	1,710	885	3,344
Zero/negative Income (and none of the above problems)	149	0	0	0	149	152	0	0	0	152

Table 7 – Housing Problems Table

Data 2011-2015 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	2,640	1,799	704	194	5,337	1,295	1,155	679	550	3,679
Having none of four housing problems	1,380	1,425	2,425	1,150	6,380	184	1,005	3,760	2,935	7,884
Household has negative income, but none of the other housing problems	149	0	0	0	149	152	0	0	0	152

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,419	1,084	1,163	3,666	488	429	899	1,816
Large Related	347	284	249	880	99	111	273	483
Elderly	799	617	275	1,691	627	905	945	2,477
Other	725	537	378	1,640	210	330	278	818
Total need by income	3,290	2,522	2,065	7,877	1,424	1,775	2,395	5,594

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,219	700	319	2,238	454	294	299	1,047
Large Related	298	105	14	417	95	99	34	228
Elderly	549	404	28	981	589	478	232	1,299
Other	565	342	74	981	155	253	94	502
Total need by income	2,631	1,551	435	4,617	1,293	1,124	659	3,076

Table 10 – Cost Burden > 50%

Data 2011-2015 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	228	195	204	140	767	10	4	34	38	86
Multiple, unrelated family households	60	100	60	4	224	20	8	8	104	140
Other, non-family households	0	0	15	45	60	0	0	0	0	0
Total need by income	288	295	279	189	1,051	30	12	42	142	226

Table 11 – Crowding Information - 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

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

According to the 2013-2017 American Community Survey, there are a combined 10,005 single-person households in Vineland, Millville and Bridgeton, equal to 26.2% of all households. Assuming that single-person households are cost-burdened at the same 41% rate as the jurisdiction as a whole, that means some 4,100 single-person households pay 30% or more of their income for housing costs.

Per the charts above, 932 households in the jurisdiction have a housing problem other than cost burden. Again, assuming single-person households experience those issues at the jurisdiction-wide rate of 2.2%, approximately 20 single-person households have a housing problem other than (or in addition to) being cost-burdened.

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.

Per CDBG Disability Data, Vineland, Millville and Bridgeton have a combined 20,963 residents with some type of disability. Though the prevalence of a housing cost burden is likely greater among the disabled than among the population as a whole, even at the jurisdiction-wide rate of 41%, that means nearly 8,600 disabled residents are likely cost-burdened.

Statistics for victims of domestic violence, dating violence, sexual assault and stalking are much harder to come by and housing situations for those populations are so volatile that any point-in-time statistic would have little validity anyway. By working with the Rural Development Homeless Shelter and local police, the CD programs can best keep tabs on needs in those areas and the fact that needs are ongoing, vary in terms of duration and type and resources are strained.

What are the most common housing problems?

Cost burden is the single most prevalent housing problem. More than 11,000 households – roughly one quarter of the households in the Consortium service area – have housing costs in excess of 50% of their incomes. Additionally, almost 7,000 more households have housing costs in excess of 30% of their incomes.

Combined, that means roughly 40% of the area's 43,000-plus households spend at least 30% of their income on housing costs.

While data in this section does not indicate that a significant number of housing units are sub-standard in terms of having incomplete kitchen or plumbing facilities, other indicators, including age of housing stock, community input and staff experience all point to an ongoing need for residential rehabilitation assistance. Demand continues for improvements to roofs, windows, HVAC and other items not covered by simply measuring the existence of a complete kitchen or bathroom.

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

Not surprisingly, the likelihood of being cost burdened or of living in a unit in need of some level of repair - or both - is inversely proportionate to household income. Extremely low-income households are most likely to pay more than 30% or even more than 50% of their income for housing costs. Low-income households are next most likely to be cost burdened or severely cost burdened. And moderate-income households are more likely to face these issues than those above 80% of Area Median Income.

Anecdotal evidence suggests that the same pattern holds for residential home repairs. Maintenance and home improvement costs are most likely to be postponed or neglected for households where extremely low and low incomes exist because resources are consumed by daily living costs, such as food, utilities, medicines and transportation, leaving little or no ability for substantial and often costly property maintenance or improvement.

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

The number of persons "at risk" of becoming homeless is difficult to estimate at any point in time. Those threatened with eviction, unemployment, foreclosure or termination of utilities could become homeless when they no longer have a cushion against the perils of life. Most commonly, it is when a family lives paycheck to paycheck without any savings for emergencies. If only one lost paycheck, a small rent increase, one stint of mental or physical illness, or a temporary layoff from work can cause people to lose their housing, then they are considered "at risk." A common scenario is when eviction from rental housing occurs due to nonpayment of rent. Unemployment or underemployment results in lack of sufficient income to meet the costs of food, housing, transportation and child care.

Additionally, individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons;
- Young adults aging out of the foster care system;
- Households with incomes less than 30% of the median family income;
- Households paying in excess of 50% of income for housing costs;
- Victims of domestic violence;
- Special needs populations such as persons with HIV/AIDS, disabilities, drug and/or alcohol addictions;
- Single parent households who are unemployed;
- Large low income families;
- Renters facing eviction; and
- Homeowners facing foreclosure

The area's local non-profits and social service agencies continue to work with formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance in order to assist with identifying permanent affordable replacement housing for these families or temporary affordable housing until permanent housing can be identified. In most cases, the rapid re-housing placement is a permanent placement and provides stable housing and case management works to ensure the family can maintain that stable housing moving forward.

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:

N/A

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

Households who pay higher proportions of their incomes for housing have been linked with instability and an increased risk of homelessness due to their housing cost burdens and trouble they encounter maintaining their dwelling. In addition, single-person households with special needs are linked to an increased risk of homelessness.

Individuals or families who fall into one or more of the following categories are most likely to become homeless:

- Persons leaving institutions such as mental hospitals or prisons;
- Young adults aging out of the foster care system;
- Households with incomes less than 30% of the median family income;
- Households paying in excess of 50% of income for housing costs;
- Victims of domestic violence;
- Special needs populations such as persons with HIV/AIDS, disabilities, drug and/or alcohol addictions;
- Single parent households who are unemployed;
- Large low-income families;
- Renters facing eviction; and
- Homeowners facing foreclosure.

Discussion

Housing needs in Cumberland County take a wide variety of forms and require a wide variety of solutions. From homeless prevention efforts such as consumer education and residential rehab to creation of new units in a high tax state, housing challenges abound for the jurisdiction's low-income residents and other at-risk populations.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 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

For the most part, housing problems are distributed equally across racial and ethnic groups of a given income level.

The relatively few exceptions are discussed in detail below, though the data does not suggest a specific cause for the few discrepancies nor to any course of action needed to address them.

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	4,705	788	301
White	1,689	304	181
Black / African American	1,251	163	22
Asian	55	0	0
American Indian, Alaska Native	26	0	8
Pacific Islander	0	0	0
Hispanic	1,622	289	108

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,320	1,065	0
White	1,900	544	0
Black / African American	843	163	0
Asian	15	0	0
American Indian, Alaska Native	25	33	0
Pacific Islander	0	0	0
Hispanic	1,447	304	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,640	2,935	0
White	2,050	1,694	0
Black / African American	944	374	0
Asian	79	30	0
American Indian, Alaska Native	8	14	0
Pacific Islander	0	0	0

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
Hispanic	1,454	819	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,024	2,810	0
White	942	1,807	0
Black / African American	493	290	0
Asian	4	4	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	569	653	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

Discussion

With very few exceptions, housing problems in the program's coverage area are distributed fairly evenly across racial and ethnic groups within the individual income strata.

The exceptions consist of:

- Asian households with extremely low incomes, where 100% of this very small group (55 -households, equaling less than 1% of the extremely low-income population) reports housing problems as compared to 81% of extremely low-income households overall.
- Asian households with low incomes, where 100% of this very small group (15 households, equaling approximately a quarter of a percent of the low-income population) reports housing problems as compared to 80% of low-income households overall.
- African-American households with moderate incomes, where 72% of African-American households report housing problems, compared to 61% of moderate-income households as a whole.
- Asian households with moderate incomes, where 73% of Asian households report housing problems, compared to 61% of moderate-income households as a whole.
- African-American households with incomes between 80% and 100% AMI, where 63% of African-American households report housing problems, compared to 42% of all households with incomes between 80% and 100% AMI.

The data does not suggest a specific cause for these exceptions, except for the very small sample sizes of the Asian populations where problems are indicated.

Among the populations with disproportionate need, only the moderate-income African-American population may be a potential target for increased outreach efforts. Households with higher incomes than 80% are beyond the purview of the CDBG and HOME programs and the very small numbers of lower income Asian households are not large enough to suggest a widespread problem.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 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

For the most part, severe housing problems are distributed equally across racial and ethnic groups of a given income level.

The relatively few exceptions are discussed in detail below, though the data does not suggest a specific cause for the few discrepancies nor to any course of action needed to address them.

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	3,935	1,564	301
White	1,519	474	181
Black / African American	937	478	22
Asian	55	0	0
American Indian, Alaska Native	26	4	8
Pacific Islander	0	0	0
Hispanic	1,347	568	108

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,954	2,430	0
White	1,194	1,254	0
Black / African American	633	363	0
Asian	15	0	0
American Indian, Alaska Native	10	47	0
Pacific Islander	0	0	0
Hispanic	1,003	759	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,383	6,185	0
White	545	3,190	0
Black / African American	179	1,129	0
Asian	45	69	0
American Indian, Alaska Native	8	14	0
Pacific Islander	0	0	0

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
Hispanic	580	1,684	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	744	4,085	0
White	298	2,449	0
Black / African American	209	579	0
Asian	4	4	0
American Indian, Alaska Native	4	10	0
Pacific Islander	0	0	0
Hispanic	235	999	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

Discussion

With very few exceptions, severe housing problems in the program's coverage area are distributed fairly evenly across racial and ethnic groups within the individual income strata.

The exceptions consist of:

- Asian households with extremely low incomes, where 100% of this very small group (55 households, equaling less than 1% of the extremely low-income population) reports severe housing problems as compared to 68% of extremely low-income households overall.
- Asian households with low incomes, where 100% of this very small group (15 households, equaling approximately a quarter of a percent of the low-income population) reports severe housing problems as compared to 55% of low-income households overall.
- Asian households with moderate incomes, where 39% of the 114 Asian households with moderate incomes report severe housing problems, compared to 18% of moderate-income households as a whole.
- American Indian households with moderate incomes, where 36% of the 22 American Indian households with moderate incomes report severe housing problems, compared to 18% of moderate-income households as a whole.
- African-American households with incomes between 80% and 100% AMI, where 27% of African-American households report severe housing problems, compared to 15% of all households with incomes between 80% and 100% AMI.
- Asian households with incomes between 80% and 100% AMI, where 50% of the 8 Asian households report severe housing problems, compared to 15% of all households with incomes between 80% and 100% AMI.
- American Indian households with incomes between 80% and 100% AMI, where 29% of the 14 American Indian households report severe housing problems, compared to 15% of all households between 80% and 100% AMI.

The data does not suggest a specific cause for these exceptions, except for the very small sample sizes of some populations where problems are indicated. Additionally, households with higher incomes than 80% are beyond the purview of the CDBG and HOME programs.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 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

While there is a significant number of households in the program's coverage area that are housing cost burdened - a total of more than 17,000 households, roughly 41% of all households - this need does not affect any racial or ethnic group disproportionately. Income, rather than any racial or ethnic factor, is the one clear indicator of the likelihood of being cost burdened by housing expenses.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	25,020	8,874	8,166	308
White	15,800	4,200	3,385	181
Black / African American	3,224	1,880	1,834	22
Asian	257	74	110	0
American Indian, Alaska Native	132	23	37	8
Pacific Islander	0	0	0	0
Hispanic	5,144	2,565	2,626	118

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

Within the sub-categories of housing cost burden, nearly 8,900 households - some 21% of all households - have housing costs between 30% and 50% of their household income. The largest groups, by percentage of households, affected are African-American households, with 27% having

housing costs in this range, and Hispanic households, where 25% fall within this range. All groups fall within 10 percentage points of the jurisdictional total of 21%.

In total, more than 8,100 households in the region pay more than 50% of their income toward housing costs. That's 19% - nearly 1 in every 5 - of all households in the area. The largest groups, by percentage of households, affected are African-American households at 26%, Asian households at 25% and Hispanic households, also at 25%. All groups fall within 10 percentage point of the jurisdictional total of 19%.

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?

With very few exceptions, housing problems in the program's coverage area are distributed fairly evenly across racial and ethnic groups within the individual income strata.

The exceptions consist of:

- Asian households with extremely low incomes, where 100% of this very small group (55 -households, equaling less than 1% of the extremely low-income population) reports housing problems as compared to 81% of extremely low-income households overall.
- Asian households with low incomes, where 100% of this very small group (15 households, equaling approximately a quarter of a percent of the low-income population) reports housing problems as compared to 80% of low-income households overall.
- African-American households with moderate incomes, where 72% of African-American households report housing problems, compared to 61% of moderate-income households as a whole.
- Asian households with moderate incomes, where 73% of Asian households report housing problems, compared to 61% of moderate-income households as a whole.
- African-American households with incomes between 80% and 100% AMI, where 63% of African-American households report housing problems, compared to 42% of all households with incomes between 80% and 100% AMI.

The data does not suggest a specific cause for these exceptions, except for the very small sample sizes of the Asian populations where problems are indicated.

Among the populations with disproportionate need, only the moderate-income African-American population may be a potential target for increased outreach efforts. Households with higher incomes than 80% are beyond the purview of the CDBG and HOME programs and the very small numbers of lower income Asian households are not large enough to suggest a widespread problem.

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

N/A

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

No

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

The Vineland Housing Authority owns and operates 600 units of housing, of which 528 units are included in six developments and 72 are scattered site rental properties. Four of these complexes provide 453 units for the elderly and disabled and two complexes provide 75 units of family housing. The scattered site units are family housing. There are extensive waiting lists for all types of Housing Authority units. The Vineland Housing Authority also administers 487 tenant-based Section 8 rental vouchers. There are 17 Single family homes that were funded through Low Income Tax Credits..

The Millville Housing Authority owns and operates 494 housing units, of which 478 are in seven apartment complexes and 16 are scattered-site, single-family homes. The MHA also administers 171 Section 8 rental vouchers.

Totals in Use

	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 in use	0	0	1,421	596	32	561	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
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	815	104	4	100	0	0
# of Disabled Families	0	0	318	172	8	163	0	0
# of Families requesting accessibility features	0	0	1,421	596	32	561	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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	985	367	10	354	0	0	0
Black/African American	0	0	422	227	22	205	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 *
Asian	0	0	2	0	0	0	0	0	0
American Indian/Alaska Native	0	0	7	2	0	2	0	0	0
Pacific Islander	0	0	5	0	0	0	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	479	307	7	298	0	0	0
Not Hispanic	0	0	942	289	25	263	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:

The Authority has 43 accessible Public Housing units. They are efficiency or one bedrooms units located in the properties for the Elderly and Disabled. The Authority has four units at the Melrose Court Homes property that are all three bedroom single family homes. The jurisdiction's Housing Authorities report limited demand for accessible units among those on the waiting lists.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The Vineland Housing Authority reports:

Public Housing – 434 Families on the waiting lists with the most need being for 2-bedroom units; 596 applicants that are Elderly/Disabled;

Section 8 – 4,703 applicants are on the Section 8 Waiting Lists.

For applicants on the Housing Choice Voucher list – These applicants need 1 ½ the Contract Rent for a security deposit. Often times they do not have the resources for the security deposit and cannot use the voucher. Also, the rental market is tight in Vineland. There are not many vacancies.

For Public Housing residents – Behavioral health services are needed for some the younger disabled population. Sometimes their behaviors are not conducive to Multiple Dwelling living.

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

The overall need for housing and services for disabled individuals has increased in the last years and has been increasing for many years. About 40% of our resident population are disabled individuals under the age of 62.

Discussion

The Housing Authorities report a need for supportive services for their tenants in the areas of mental health, behavioral mentoring and financial planning/budgeting.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The Cumberland County Point in Time survey conducted on the night of January 22, 2019 found a total of 183 homeless persons in 153 households. The number of homeless persons and of homeless households was both about 17% higher than the 2018 PIT Count.

Of the 183 homeless persons, 150 were in emergency shelters on the night of the county while 33 individuals were unsheltered. African-Americans made up disproportionate percentage of the homeless population. While the County population as a whole is some 18% African-American, the homeless population on the night of the PIT County was 48% African-American.

Of the homeless population, 135 of the 183 were in Vineland, 35 were in Bridgeton and 13 were in Millville.

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	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	40	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	33	109	0	0	0	0
Chronically Homeless Individuals	8	20	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	5	5	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2019 Cumberland County Point in Time survey

Indicate if the homeless population is: Has No Rural Homeless

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):

The Cumberland County Point in Time survey conducted on the night of January 22, 2019 found the following:

- 28 chronically homeless individuals and 0 chronically homeless families
- 40 families with children
- 10 veterans
- 0 unaccompanied youth

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	51	8
Black or African American	73	15
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	22	10
Not Hispanic	0	0

Data Source

Comments: 2019 Cumberland County Point in Time survey.

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

The Cumberland County Point in Time survey conducted on the night of January 22, 2019 found the following:

- 40 families with children
- 10 veterans

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

The Cumberland County Point in Time survey conducted on the night of January 22, 2019 found a total of 183 homeless persons in 153 households. The number of homeless persons and of homeless households was both about 17% higher than the 2018 PIT Count.

Of the 183 homeless persons, 150 were in emergency shelters on the night of the county while 33 individuals were unsheltered. African-Americans made up disproportionate percentage of the homeless population. While the County population as a whole is some 18% African-American, the homeless population on the night of the PIT County was 48% African-American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The Cumberland County Point in Time survey conducted on the night of January 22, 2019 found a total of 183 homeless persons in 153 households. The number of homeless persons and of homeless households was both about 17% higher than the 2018 PIT Count.

Of the 183 homeless persons, 150 were in emergency shelters on the night of the count while 33 individuals were unsheltered. African-Americans made up a disproportionate percentage of the homeless population. While the County population as a whole is some 18% African-American, the homeless population on the night of the PIT Count was 48% African-American.

Discussion:

Support for homeless facilities and services falls far short of the need in Cumberland County and is likely to get worse as the impact of the coronavirus pandemic continues to manifest itself through harsh economic realities.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

In general, special needs populations consist of the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with drug and/or alcohol addictions, persons with AIDS and related diseases, the physically disabled, youth in danger of separation from their families and youth aging out of foster care who require supportive housing.

In Cumberland County, particularly Vineland, the largest special needs groups include the elderly and frail elderly and disabled adults, especially developmentally disabled adults and their families. The size and needs of the elderly and frail elderly are fairly typical of the nation's aging population as a whole. The size and needs of the developmentally disabled population, however, is atypical because of Vineland's history as a center for the care of the developmentally disabled.

For about a century, Vineland has been home to two large agencies that house and assist developmentally disabled adults - one state-run and one private. Those agencies have spawned non-profit groups that serve the developmentally disabled and their families. The agencies themselves have moved away from centralized institutionalization of their clients into group homes scattered throughout the community and the non-profit support groups have expanded their services to including training and recreational opportunities for their clients.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly The number of elderly persons (62+) in the Vineland HOME Consortium jurisdiction as of the 2013-2017 ACS 5-Year census estimate was 21,676, equal to 16.8% of the population. This is below the national average of 18.3% and the New Jersey average of 18.5%. The number of Frail Elderly (75+) in the jurisdiction is 7,832 (6.1%) as compared to the U.S. figure of 6.3% and the New Jersey figure of 6.7%.

Developmentally Disabled Adults and their families According to the NJ Department of Health, there are more than 400 disabled adults under the care of the New Jersey Developmental Center in Vineland, both at the center's campus and in group homes.

The Non-Institutionalized Disabled According to the 2013-2017 ACS Census estimates, there were 17,374 persons in the Vineland HOME Consortium jurisdiction who are considered Disabled & Non-Institutionalized. Disabilities include difficulties with hearing (4,308), vision (3,660), cognitive (6,889), ambulatory (9,052), self-care (4,091) and independent living (6,938). Many individuals have multiple difficulties.

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

Elderly and Frail Elderly As with senior populations in general, the region's seniors often have fixed incomes that are frequently below 80% of the Area Median Income. They have demands on that income that include health care costs above those of their younger neighbors. They are sometimes reluctant to acknowledge needs in the areas of mental and physical health and equally reluctant to accept assistance until they are desperate. Those needs include housing assistance, such as home upkeep and repairs, social supports, such as senior-specific activities and information, and transportation in a region that has very little in the way of affordable public transportation.

Developmentally Disabled Adults and their families Housing for individuals unable to live independently is provided through the state-run Vineland Developmental Center both on their campus in Vineland and in group homes. The privately operated Elwyn New Jersey center also operates group homes for adults. PAFACOM, Inc., a private, non-profit agency provides support to developmentally disabled adults and their families, including day care services, job training and other supportive programming.

The Non-Institutionalized Disabled Needs vary widely for this group and include accessible housing, transportation, job training, personal care assistance and educational and recreational activities as well as respite care for their primary caregivers.

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

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

Needs have been identified for improvements to parks and community centers and to facilities housing non-profit organizations that serve low-income and other vulnerable populations.

In light of the corona virus pandemic, it is possible that temporary hospital space or other medical facilities will also be needed. As of this writing, that determination is still in flux.

How were these needs determined?

Through discussions with City staff regarding publicly owned facilities, their uses and their needs and through consultation with non-profit organizations serving the homeless and other eligible populations.

The possible need for virus-related facilities will be determined through conversations with public health officials, including the City of Vineland Health Department.

Describe the jurisdiction's need for Public Improvements:

Ongoing need for improvements to streets, water and sewer lines and other public infrastructure in the City's CDBG-eligible residential areas.

How were these needs determined?

Through discussions with City staff regarding public infrastructure and the needs for eligible improvements thereto, including accessibility improvements.

Describe the jurisdiction's need for Public Services:

There is a need for a wide range of services for seniors, youth, disabled adults, the homeless and other eligible populations.

In light of the corona virus pandemic, it is possible that additional public services will be a component of the response to that threat. As of this writing, that determination is still in flux.

How were these needs determined?

Through consultation with service providers and residents.

The possible need for virus-related services will be determined through conversations with public health officials, including the City of Vineland Health Department.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

With a population of some 60,000, Vineland is the largest city in Cumberland County. At 69 square miles, it is also the largest city geographically in the state. Once a glass, textile and food processing center, Vineland, like many American towns, has slowly, sometimes painfully, seen much of its manufacturing base move into the services sector, though manufacturing remains an important part of the mix. Agriculture as well is a crucial part of the City's economy and heritage.

Even before the impacts of the corona virus pandemic, Vineland - indeed Cumberland County as a whole - was among the lowest income areas in the state with many households living paycheck to paycheck and many small businesses struggling to survive. While opportunities abound here, recent setbacks like manufacturing decline, downturns in the casino industry of nearby Atlantic City and, most recently, the pandemic, have continued to throw challenges Vineland's way. An aging infrastructure and semi-isolation from the larger markets of the Northeast have compounded those challenges.

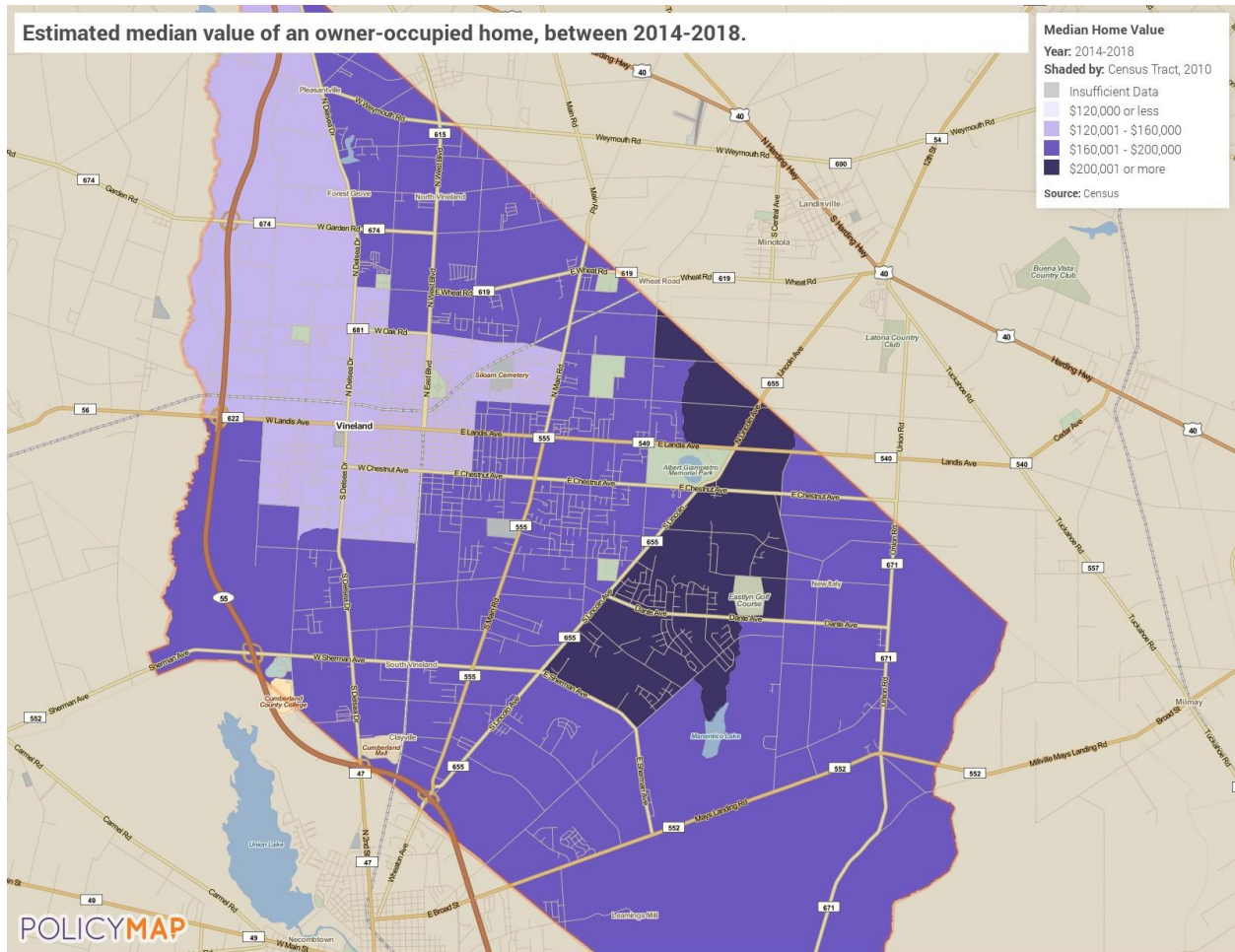
In the area of housing, two unmistakable and seemingly contradictory trends are apparent over the past five to 10 years in Vineland:

1. Home prices have decreased while rents have increased.
2. The number of homeowners has decreased while the number of renters has increased.

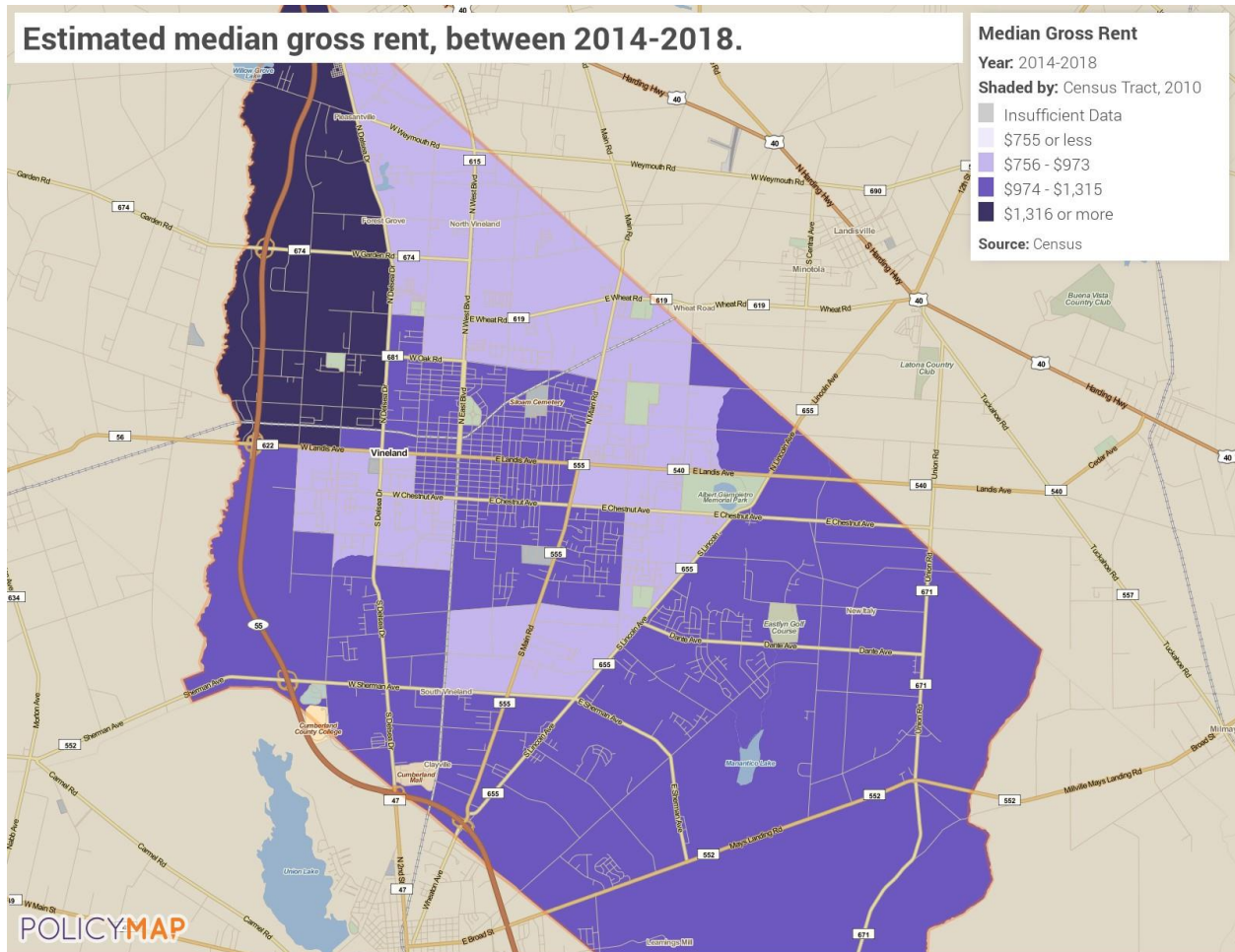
As the cost to own moves closer to the cost to rent, it would seem that more households would be moving into ownership. In fact, though, people are increasingly becoming renters. Several factors can help explain this apparent contradiction.

First, while ownership costs have come down, the cost to own a home still remains higher than the cost to rent. Including property taxes in the high tax state of New Jersey plus homeowners insurance has the median monthly cost of homeownership in Vineland, for instance, at more than \$1,500 (per the 2013-2017 ACS) while the median rent in the jurisdiction is \$990. That's still a significant difference.

Secondly, even where sufficient income is available to afford homeownership, other factors such as credit history, employment history and stability, cash on hand for down payment and closing costs, and other debt can prevent a household from achieving or even considering home ownership.



Median Home Value



Median Rents

MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

Introduction

The Vineland-Millville-Bridgeton region has some of the most affordable real estate/housing costs in the state. Even so, because it also is an area with a very low median income, housing consumes a share of household income that is burdensome - often severely so - to a very significant percentage of the population - nearly 40%.

There are resources available - albeit insufficient resources, but resources nonetheless - to help address this situation. In addition to CDBG and HOME funds, there are Low Income Housing Tax Credit projects in the region, local Affordable Housing Trust Fund dollars in Vineland and some state financing and incentives available.

Many of these resources are being used effectively, or the problem would be even worse. Residential rehab programs and the development of new, affordable units certainly help. Still, there is an ongoing need for additional resources, including consumer education and possibly expanded rental assistance to further boost prospects for housing affordability and security.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	29,715	63%
1-unit, attached structure	2,495	5%
2-4 units	5,757	12%
5-19 units	3,168	7%
20 or more units	2,393	5%
Mobile Home, boat, RV, van, etc	3,365	7%
Total	46,893	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	90	0%	675	5%
1 bedroom	560	2%	4,100	27%
2 bedrooms	5,255	19%	5,578	37%
3 or more bedrooms	21,495	78%	4,574	31%
Total	27,400	99%	14,927	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

As shown in the map above, public housing, tax-credit and HUD multi-family housing is located throughout the Vineland Consortium service area, with concentrations in the urban centers of Vineland, Millville and Bridgeton. These developments provide home to extremely low, low and moderate income families and seniors.

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

There is no expectation of a loss of units.

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

There is a sufficient number of units available as evidenced by the fact that there are some vacant units. But having a sufficient number of units that are affordable to households at all income levels is an entirely different matter.

As detailed in prior sections, more than 17,000 households in the jurisdiction pay 30% or more of their income for housing costs, including more than 8,000 who pay 50% or more. As would be expected, the prevalence of cost burden is greatest among households with the lowest incomes.

There are some 5,800 households in the jurisdiction with incomes of 30% or less of the Area Median Income, but as reported above from the 2011-2015 CHAS, there are just over 1,500 units in the jurisdiction that are affordable to such households.

Similarly for those earning between 30% and 50% AMI, where there are nearly 5,400 households and just 4,800 units affordable to those at the top of that income range.

The situation is reversed for households with incomes above 50% of AMI. There is an abundance of units available and affordable to those households. Those units, of course, are not all filled by households at 50% or more of AMI, which is why the jurisdiction has nearly 40% of its households falling in the cost burdened or severely cost burdened categories.

Describe the need for specific types of housing:

Housing for a variety of family sizes that is affordable, both rental units and homeowner units, are needed throughout the Consortium area.

Discussion

With the impact of the corona virus pandemic, both owners and renters will need assistance in overcoming income loss and remaining in their units.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Two unmistakable and seemingly contradictory trends are apparent over the past five to 10 years in the Vineland-Millville-Bridgeton area.

1. Home prices have decreased while rents have increased.
2. The number of homeowners has decreased while the number of renters has increased.

As the cost to own moves closer to the cost to rent, it would seem that more households would be moving into ownership. In fact, though, people are increasingly becoming renters. Several factors can help explain this apparent contradiction.

First, while ownership costs have come down, the cost to own a home still remains higher than the cost to rent. Including property taxes in the high tax state of New Jersey plus homeowners insurance has the median monthly cost of homeownership in Vineland, for instance, at more than \$1,500 (per the 2013-2017 ACS) while the median rent in the jurisdiction is \$990. That's still a significant difference.

Secondly, even where sufficient income is available to afford homeownership, other factors such as credit history, employment history and stability, cash on hand for down payment and closing costs, and other debt can prevent a household from achieving or even considering home ownership.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2017	% Change
Median Home Value	178,680	163,616	(8%)
Median Contract Rent	866	990	14%

Table 29 – Cost of Housing

Alternate Data Source Name:

2010 Census

Data Source Comments: 2010 Census (Base year)2013-2017 ACS (Most recent year)

Rent Paid	Number	%
Less than \$500	3,674	24.6%
\$500-999	8,129	54.4%
\$1,000-1,499	2,893	19.4%
\$1,500-1,999	184	1.2%
\$2,000 or more	50	0.3%
Total	14,930	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,529	No Data
50% HAMFI	3,112	1,733
80% HAMFI	8,542	6,645
100% HAMFI	No Data	10,479
Total	13,183	18,857

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	842	936	1,229	1,632	1,939
High HOME Rent	795	853	1,026	1,177	1,293
Low HOME Rent	627	671	806	931	1,038

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is a sufficient number of units available as evidenced by the fact that there are some vacant units. But having a sufficient number of units that are affordable to households at all income levels is an entirely different matter.

As detailed in prior sections, more than 17,000 households in the jurisdiction pay 30% or more of their income for housing costs, including more than 8,000 who pay 50% or more. As would be expected, the prevalence of cost burden is greatest among households with the lowest incomes.

There are some 5,800 households in the jurisdiction with incomes of 30% or less of the Area Median Income, but as reported above from the 2011-2015 CHAS, there are just over 1,500 units in the jurisdiction that are affordable to such households.

Similarly for those earning between 30% and 50% AMI, where there are nearly 5,400 households and just 4,800 units affordable to those at the top of that income range.

The situation is reversed for households with incomes above 50% of AMI. There is an abundance of units available and affordable to those households. Those units, of course, are not all filled by households at

50% or more of AMI, which is why the jurisdiction has nearly 40% of its households falling in the cost burdened or severely cost burdened categories.

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

While a continued decrease in home values is one factor that could help with housing affordability, other factors are likely to continue pushing in the other direction. There is nothing to suggest, for instance, that property taxes will do anything but go up in New Jersey, adversely impacting affordability for both homeowners and renters, who indirectly contribute to the property taxes on their units through their rent payments. A similar situation exists for property insurance costs as worsening natural disasters and other will almost certainly increase insurance costs as well.

Meanwhile, even independent of the tax and insurance factors, demand for rental units will likely continue to exert upward pressure on rents.

All indications, then, point to an increasing challenge to households to find decent, affordable housing.

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

The Area Median Rent of \$990 per unit is significantly below both the Fair Market Rents and the High HOME rents listed above. The Low HOME rents are a bit below the Area Median Rent.

While producing more units that can charge the higher Fair Market Rents or High HOME rents may be attractive to rental housing developers, the fact remains that there are not nearly enough households that can afford those rents. There are not even enough who can afford the Median Rent or the Low HOME rents.

All of this suggests that the jurisdiction may want to consider using HOME funds for a Tenant Based Rental Assistance program rather than producing more units that would be unaffordable to extremely low- and low-income households.

Discussion

The Vineland-Millville-Bridgeton region has some of the most affordable real estate/housing costs in the state. Even so, because it also is an area with a very low median income, housing consumes a share of household income that is burdensome - often severely so - to a very significant percentage of the population - nearly 40%.

There are resources available - albeit insufficient resources, but resources nonetheless - to help address this situation. In addition to CDBG and HOME funds, there are Low Income Housing Tax Credit projects

in the region, local Affordable Housing Trust Fund dollars in Vineland and some state financing and incentives available.

Many of these resources are being used effectively, or the problem would be even worse. Residential rehab programs and the development of new, affordable units certainly help. Still, there is an ongoing need for additional resources, including consumer education and possibly expanded rental assistance to further boost prospects for housing affordability and security.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Vineland

CONDITION

The condition of the housing stock in Vineland is considered to be fair for the most part. As noted, much of the housing stock was built before 1970 and the median year of construction is in the late 1960s, so that rehabilitation and upgrading are constant concerns in many neighborhoods. In the central portion of the City at least 80 percent of the housing was built before 1939.

There are 211 units in the City that lack complete plumbing and/or a complete kitchen. This represents 1.1 percent of housing units in the City. Also, there are 89 units (0.4%) in which no fuel is used, another indication of a substandard unit.

Recent ACS data provides that the City has seen a 85-unit reduction in units lacking complete plumbing but a 32-unit increase for those units lacking a complete kitchen. Overall, the number of substandard units was reduced significantly from 211 units to 158. ACS data also depicts that all units within the City are using some type of fuel – representing that the City has met a significant target since the last Consolidation Planning Process.

Overcrowding is a significant problem in Vineland. There are 1,212 units in which there are more than 1.01 persons per room. This is not a clear indicator of the condition of a unit, but it does give insight into the nature of the use of a unit.

Updated ACS data provides that of the 2011 occupied housing units, approximately 2.5 percent (534 units) of the households within the City were considered to be living in overcrowded conditions. This represents a significant reduction, as reflected in the 2000 CHAS data.

The City will conduct an abandoned building survey. To date they are finding that most abandoned structures are commercial/industrial. Occasionally an abandoned residential structure suitable for rehabilitation is identified and the Community Development Office seeks a non-profit organization with the capacity to rehabilitate and resell the home as affordable housing.

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

Vineland

In Vineland, a housing unit is considered “standard” if it is in compliance with municipal housing and property maintenance codes. Because these codes “grandfather” certain pre-existing conditions

associated with factors such as minimum room sizes and stairway widths, the precise number of housing units that can be categorized as standard based on a consistent application of municipal codes cannot be determined.

For the purposes of the Consolidated Plan, a housing unit is termed “substandard” if it requires major repair or replacement of one or more major systems or it requires rehabilitation costing \$25,000 or more in order to achieve compliance with municipal codes.

Census data and other statistics are not sufficient guides for determining whether a substandard property is suitable for rehabilitation. Since most houses in the city were built before 1990, age of housing, by itself, is not a useful indicator. However, the City has experienced substantial issues with lead abatement, which presents strong correlation to the age of the housing stock. In addition, lead abatement activities are expensive. Because major systems repair and replacement needs vary widely in scope and cost, the existence of major systems deficiencies, by itself, is not a useful indicator either. Some vacant houses may be suitable for rehabilitation, but the determination of whether or not a particular house is to be rehabilitated should be based on a variety of factors including house and block conditions, real estate market characteristics, and the level of subsidy required to complete rehabilitation. With regard to the latter factor, the City of Vineland will not provide development subsidy funding for housing ventures that exceed Section 211(D)(3) limits.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,905	33%	8,200	55%
With two selected Conditions	139	1%	817	5%
With three selected Conditions	20	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	18,345	67%	5,905	40%
Total	27,409	101%	14,926	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,752	14%	1,294	9%
1980-1999	5,340	19%	2,856	19%
1950-1979	12,140	44%	7,314	49%
Before 1950	6,180	23%	3,471	23%
Total	27,412	100%	14,935	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	18,320	67%	10,785	72%
Housing Units build before 1980 with children present	2,679	10%	1,560	10%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Vineland Consortium

Most of the City of Vineland's households with housing problems, 12,241 units (58%) have none of the four evaluated housing problems; lack of complete kitchen or plumbing facilities, cost burden, overcrowding, or negative income. There are 3,172 (48%) renters and 4,828(33%) homeowners that have one housing problem. Since the age of Vineland's housing is a significant factor (48% of Rental units and 33% of Owner Occupied Units were built before 1980), it is presumed that many of these owner and renter occupied homes need housing rehabilitation

Millville.

The Community Development Office administers the Block Grant Program using federal funds. The Office supervises a housing rehabilitation program for housing units occupied by low- and moderate-income persons. The Office is also responsible for the implementation of public improvement and facilities projects in targeted areas of the community. All rehabilitation projects are in conformance with Section 504 Handicapped Accessibility, Section 106 Historic Preservation, Housing Quality Standards, Davis Bacon Wage Rates, Lead-based Paint, and Displacement/Relocation. The City's housing stock is

older with 61.4 percent of housing units having been constructed before 1970. The median age of the units in the City is approximately 1963. This means that half of the housing units in the City are forty or more years old. The implication of this is that rehabilitation and upgrading of units is an on-going problem

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Vineland Consortium

According to the Risk of Lead Based Paint Assessment chart included above, there are a total of a total of 9,866 owner occupied units that were built prior to 1980 and 5,032 renter occupied units that were built prior to 1980 that may contain lead based paint.

Children under the age of six typically constitute about 7% of the population in an area. However, according to the Census Data from the 2010-2013 American Community Survey 3-Year Estimate, Vineland's percentage of children under five (Census data is grouped by 5 and under) is approximately 7% which is considered typical. Because many areas of the City have very high numbers of pre-1980 housing, especially the Center City area, any area with a high concentration of younger children is a concern for lead-based paint poisoning.

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Vineland

Vineland Housing Authority is considered to be a large public housing agency that helps provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Vineland Housing Authority manages several funded programs and has a total of 60 subsidized affordable housing units for rental assistance. Vineland Housing Authority also administers 50 Section 8 Vouchers. The Authority owns and operates 600 units of low-income public housing, of which 528 units are included in six developments and 78 are scattered site rental properties. Four of these complexes provide 453 units for the elderly and disabled and two complexes provide 75 units of family housing. The scattered site units are family housing. There are no vacancies in these units at the time this report is being prepared.

These complexes include:

- Parkview with 25 family units.
- D’Orazio Terrace with 100 elderly units.
- Kidston Tower with 103 elderly total units.
- Olivio Towers with 100 elderly units.
- Tarklin Acres with 150 total units
- Asselta Acres with 50 family units
- Scattered housing with 78 family units

Millville

Both the City and the Millville Housing Authority (MHA) coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The MHA manages the public housing units and Section 8 program on a day-to-day basis. The demand for affordable housing for low- and moderate-income households has been persistent. As noted earlier, the public housing authority has a long waiting list for both its units and for Section 8 vouchers. About 170 Millville families are housed with Section 8 vouchers.

The MHA currently administers 50 Section 8 vouchers. The Millville Housing Authority manages a total of 494 units in seven facilities and one scattered site program, housing over a 1,000 residents. Six of these facilities contain 459 elderly/disabled-oriented units, and one consists of 50 family units. There were 30 scattered homes for rent, but seven of these have been sold through a public housing homeownership program. There are no vacancies in the units at the time this report is being prepared, the wait list is approximately 150 families, and the average wait for a unit is three years.

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			1,538	741			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Authority's properties are considered to be in good and very good condition. The Authority continually makes improvements to its properties in areas of safety, aesthetics and energy efficiencies. The Authority is in the process of several major improvement projects at its properties that include new roofs, upgraded and new security camera systems, refurbishing laundry rooms, improvements to common spaces, improvements to common area bathrooms, replacement of 103 bathrooms and new site LED sight lighting. As each unit becomes vacant it is refurbished to "like new" condition for the next resident.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

Vineland

According to the Vineland Housing Authority there is a need to address Major Rehab at all six housing complexes and at the scatter units over the next four years;

- Parkview
- D’Orazio Terrace
- Kidston Tower
- Olivio Towers
- Tarklin Acres
- Asselta Acres

The Authority is in the process of several major improvement projects at it’s properties that include new roofs, upgraded and new security camera systems, refurbishing laundry rooms, improvements to common spaces, improvements to common area bathrooms, replacement of 103 bathrooms and new site LED sight lighting. As each unit becomes vacant it is refurbished to “like new” condition for the next resident.

Millville

The Millville Housing Authority manages a total of 494 units in seven apartment complexes and 16 single family homes. Six of these facilities contain 459 elderly/disabled-oriented units, and one consists of 50 family units. Their physical condition is average. The Millville Housing Authority annual budget is \$875,378 for 2020, \$872,347 for 2021, \$872,377 for 2022 and \$872,377 for 2023. Each year, the City allocates funds for on-going maintenance per complex; 2020- Maurice View Plaza, 2021- Furguson/Holly Berry Court, 2022- Riverview East and Riverview West, and 2023-Riverview East and Riverview West.

The City wishes to maintain an excellent quality of life and living environment for its public housing tenants. To achieve that end the Millville Housing Authority allocates funds in support of physical improvements to enhance the lives of these households. Physical improvements such as modernization of kitchens and baths, upgrading heating systems, exterior renovations, and site work (sidewalks, landscaping, paving) represent on-going efforts in that direction. In addition window replacement and energy efficiency improvements are all required on a continuing basis even though individual units are themselves in good condition. The City also supports a number of programs aimed at enhancing the

quality of life for the public housing residents as well as increasing their self-sufficiency and ability to obtain employment. To those ends the City will continue to support efforts to eliminate drugs, reduce crime, and increase security at the housing facilities. Self-sufficiency programs, as well as job counseling and job opportunity programs will be continued. The City also supports the Housing Authority in its efforts to provide assisted living for elderly public housing.

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

Vineland

The Housing Authority has established seven specific goals for the next five years. These are:

1. Continue to provide safe, decent and affordable housing to its residents;
2. Improve the aesthetic appeal of all properties with improved lighting, signage and landscaping;
3. Explore social programs that will benefit the residents of the Authority including job training; employment counseling and adding in place services;
4. Explore preservation of Authority developments through mixed financing;
5. Explore major preservation of D'Orazio Terrace;
6. Explore the construction of affordable for-sale housing;

Millville

Their goal is to manage and operate all properties in a safe, timely, and cost effective manner in order to maximize the quality of life for our residents. Their strategy is to achieve current high-performance standards in management and maintenance indicators such as rent collection, vacancy turnaround, vacancy rate, facility conditions, and other monitored performance indicators in a fiscally prudent manner. They plan to examine all aspects of housing management/maintenance for possible reorganization to improve efficiency of service. To strengthen anti-crime drug efforts, they will provide resident lease and security orientations to all applicants and maintain a good functioning, interactive relationship with local community police while developing the "Broken Windows" approach to crime prevention.

An MHA goal is to identify affordable housing needs with the city and cooperate with other city agencies to develop strategies to promote and expand those needs. They can identify areas where they can pursue an affordable housing strategy, develop formal partnerships with other agencies including city, business, and educational leaders to promote and expand affordable housing opportunities, and work in conjunction with established agencies to provide information and statistics on housing issues.

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Vineland City provides a number of supportive services to the homeless and soon to be populations within the City. Assistance comes in the form of participation on various County and City planning/policy councils and committees as well as funding to nonprofits agencies that provide direct service to the homeless. Activities that Vineland supports include the provision of emergency shelter beds, transitional beds, supportive services, food bank activities as well as other directly related wrap around services that support the homeless population.

The City of Vineland is part of the Camden City/Camden, Gloucester and Cumberland Counties CoC. The Continuum of Care process is a collaboration of agencies seeking funding through the McKinney-Vento Act; a program that includes services such as Supportive Housing Programs, Shelter+ Care Vouchers, etc. As mentioned about the City of Vineland participates on several homeless related committees including CEAS Planning Committee and the Cumberland County CoC Committee. The CEAS Committee is Cumberland County's and thus Vineland's, main organization providing homeless services and assistance in a cohesive and coordinated fashion.

With the assistance from the Homeless Network Planning Committee (HNPC), Community Planning and Advisory Council (CPAC), and documents submitted through the Continuum of Care process, the facilities and services specific to the City of Camden have been identified. The facilities include Emergency Shelters, Transitional Housing, and Permanent Supportive Housing. Services include prevention activities, outreach, and emergency supportive services.

Other Elements of the Continuum of Care

In addition to the above temporary bed units; Cumberland County has a domestic violence temporary apartment owned and staffed by the Cumberland Women's Center. This facility has 4 units with 12 beds. There is also a Youth Shelter with 11 beds is maintained by the Cumberland County Guidance Center in Millville. The youth beds administered by the Cumberland County Guidance Center are primarily for DYFS placements and aging in youth. Cumberland also has five (5) permanent supportive housing units administered by Collaborative Support Programs of New Jersey, Inc. These five units are paid through HUD Shelter+ Care vouchers.

Transition to Permanent Housing/Independence

The keys to independence, for individuals deemed to be chronically homeless, are elimination of personal barriers such as drug and/or substance abuse issues, personal debt and the lack of education. If homeless individuals are to become independent they will need to receive counseling services for substance issues, life skills counseling and mental health issues. Education and job placement services need to be initiated and provided. Tangible job skills and placements need to be organized.

The Work Investment Board (WIB) is the primary provider of job skills development and job placement services. WIB programming includes transportation services to many of their sponsored job training programs. The WIB program operates the Workfirst New Jersey program which provides job readiness training to individuals receiving Temporary Assistance to Needy Families (TANF). Intake services are provided that assess the individual's vocational aptitudes and interests. The agency also networks with other service providers giving clients the support services needed to put them into employment situations.

Facilities Targeted to Homeless Persons

	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)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

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

Below is an outline of services provided to homeless Vineland residents and/or those that are at imminent risk of becoming homeless. When reviewing program overviews it should be noted that not all homeless individuals can be accommodated at local shelters due to family composition, emotional problems, substance abuse, or lack of space at the shelters. In instances where an individual can not be afforded a shelter bed a referral through the Board of Social Services is made for emergency placement at an out of county facility or at a local hotel/motel that accepts placement vouchers.

The main referral agency for homeless individuals within the City of Vineland is Rural Development Corporation (RDC). RDC operates and manages the Cumberland County Shelter which provides shelter for victims of domestic violence, homeless families, homeless women, and single males. Individuals that are not accepted for placement at the Shelter can receive Social Service for the Homeless (SSH) that provides assistance for clients not eligible for other categorical assistance.

Outreach

Outreach to the homeless population is provided and coordinated by the Cumberland County Office of Homeless. This County-wide agency is the lead agency for homeless in the County. In Cumberland County, there is no clear data on the extent of homelessness. However, the preparation of a 10-Year Plan to End Homelessness is on the agenda for 2010.

Outreach in the County has improved considerably from the previous Five-Year Plan due to the implementation of the One Easy Link System. One Easy Link is a computer operated information and referral system that provides agency and service listings for any type of social service needed. In Vineland, the Public Library and the Vineland Housing Authority are site locations with the One Easy Link System. HMIS is a statewide homeless tracking system that is used primarily by service providers and supported by Housing Mortgage Finance Agency (HMFA).

The County Homeless Office has also provided housing rehabilitation assistance to homeowners with housing in poor condition. This assistance is provided to prevent homelessness. The housing units assisted have been located in the surrounding townships.

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.

The following is an outline of services provided to homeless Vineland residents and/or those that are at imminent risk of becoming homeless.

Emergency Housing

According to the housing inventory charts, recently submitted as part of the Cumberland County Continuum of Care application, the following agencies provide emergency shelter placements for the Vineland homeless population.

Ranch Hope, a residential placement center located in Alloway Township (Salem County), is the primary emergency shelter for homeless youth. Ranch Hope currently has two (2) beds identified for Cumberland County placements. Additional beds can be purchased when services are needed, funding is available and beds are open.

Rural Development Corporation (RDC) operates a residential emergency facility for up to ninety persons. Residents receive assistance with life skills, childcare, transportation, housing searches, job training, counseling, substance abuse, and case management. The shelter also operates a 24-hour homeless hotline for Cumberland County. This level of capacity appears to suffice except during the peak winter season.

Humble Hearts is a new provider of short term emergency beds. Currently Humble Hearst provides six (6) beds for single women and thirteen (13) for woman with families. Humble Hearts provides various social services to residents including childcare, job placement assistance, life skills training and transportation services. There is a waiting list for these beds so expansion of emergency shelter beds for woman with kids is needed within the community.

The Cumberland County Women's Shelter provides twelve (12) emergency shelter beds for women who have experienced domestic violence. This shelter is not identified by address on any documents and only accepts women through a referral system in place at the Cumberland County Guidance Center, Domestic Violence Hotline and South Jersey Hospital. The Women's Shelter provides services and counseling to clients as well as long term placement at transitional facilities throughout the state.

Hendricks House in Vineland serves as a transitional housing facility for recovering substance abusers that have completed a primary treatment program. Many of the clients are homeless because of their addictions. This facility is only for adult males over the age of 18. The above two (2) facilities are noted at running at 90% capacity during most of the year and prefer to not run at 100% to allow for open beds in case of an emergent need.

Transitional Housing Services

Tri County Community Action Agency currently provides Cumberland County's only transitional housing beds. The Parvin's Branch facility provides for eighteen (18) transitional beds that include units for families. This facility is running at capacity and for the past year. There is a need for additional transitional services.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

The category of non-homeless persons with special needs includes the most diverse population with the widest array of needs. Many persons with special needs are also the most dependent on government for their income and fundamental support while others are self-sufficient and only need accessible and appropriate housing.

Detailed information on the special needs populations identified by HUD are often not available from census or CHAS data sources. However, the City has used information from reliable sources, such as the New Jersey Department of Health and Senior Services, or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in those categories where possible figures from reliable local sources are used. The source for each of the categories is cited.

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

The Elderly

The elderly (those over 65 years of age) totaled 8,461 persons which constituted 16.1% of the total population in the City of Vineland in the 2010 census. However, their housing needs are out of proportion to their presence in the population.

Based on earlier analyses elderly renters and owners constitute 40.0% of very low-income households, and 31.4% of the low-income households. Moreover, almost one-half (46.3%) of very low-income elderly renters pay in excess of 50% of income for housing, while 70.6% of very low-income owners pay in excess of 50% for housing.

Elderly rental households reported that overall 51.1 % of them have housing problems; this increases to 64.1% among the very low-income households. Elderly owners reported that 81.6 percent of them in the very low-income category have housing problems.

The elderly in the very low- and low-income households appear to be the most vulnerable to homelessness on the basis of the cost burden they bear for housing, the extent of housing problems they face, and the fact that most are limited by fixed incomes.

The Frail Elderly

The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing household management or eating. The National Institute on Aging estimates that such persons constitute 40 percent of the over 75 years of age population.

There are 4,109 persons over the age of 75 in the city. Using the 40 % figure for those persons requiring some assistance with daily living tasks, there would be 1,626 frail elderly by this definition.

These persons not only are likely to need housing assistance as described above, but require in-home or institutional assistance for daily living. They also benefit from programs for the aging, such as Senior Centers, transportation services, and feeding programs.

Physically Disabled

The physically disabled is a broad category, and figures are difficult to ascertain. The census figures for disability include those with mental disabilities and those with developmental disabilities, as well as physical limitations. We have taken the census figure for disabled persons and subtracted the two preceding groups to determine an approximate number of persons that are physically disabled.

The census reports 13,178 disabled persons in Vineland. Subtracting those with severe mental illness and the developmentally disabled from that figure indicates that there are approximately 9,122 physically disabled persons in Vineland.

Persons with Alcohol/Other Drug Addiction

Neither the City nor the county has data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. Various organizations and bodies have supplied figures on this topic from a national perspective. The City has in the past used an estimate of 2.5 percent of the population, which would mean that Vineland has 1,406 persons with an alcohol or drug addiction problem.

However, the National Institute of Alcohol Abuse and Alcoholism estimates that 17 % of the male population has a drinking problem and that 6% of women have this problem. These estimates mean that approximately 4,647 persons in the city are in need of supportive services for alcohol alone. No similar statistics are available for other drug use.

Persons with AIDS and Related Diseases

The State of NJ, Dept of Health & Senior Services has developed a reporting system for HIV/AIDS cases. The latest data available is current as of July 2004. That resource indicates that There are 179 persons in Vineland have AIDS or related diseases.

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

Severe Mental Illness

The National Institutes of Mental Health have published reports indicating that approximately 6 percent of the adult population suffers from some mental disorder (such as schizophrenia, bipolar disorder, or depression) that could be defined as severe, requiring some manner of care and treatment. Applying this percentage to the population of the city indicates that:

There are approximately 40,000 persons over the age of 18 in Vineland. Six percent of this figure means that approximately 2,500 persons may have severe mental illness. These persons require various types of assistance, including clinics, programs, and perhaps housing.

Developmentally Disabled

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score of 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. Applying this percentage to recent population figure for Vineland (56,271 persons) indicates that between 1,407 and 1,668 persons in the Vineland could meet this definition.

Based upon Association of Retarded Citizens estimates of percentages of the general population, City of Vineland has between 1,407 and 1,668 developmentally disabled persons.

There are approximately 850 persons with severe mental or physical handicaps residing in the Vineland Developmental Center. These persons are not included in the various calculations presented above.

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)

The rationale for assigning priorities is determined by several factors. The size of the population to be effectively served is an important consideration. Input from agencies and service providers about the various needs is another key factor. Service providers and community organizations are very helpful in providing insight into the scope of problems as well as in defining the best means to provide services. A number of specific needs were identified including:

- “ Transportation for the elderly and disabled
- “ Housing accessible for the disabled

- “ Respite care for families with elderly or disabled residents
- “ Housing rehabilitation services for elderly homeowners
- “ Information about supportive services
- “ Housing for HIV/AIDS persons
- “ Meal deliveries
- “ Medical and dental services for youth and elderly
- “ Employment assistance
- “ Counseling, psychological, family, and financial

These items in particular are factored into assessing the applications for assistance. The exchange of ideas and information with agencies and service providers is on-going and dynamic, permitting the CDBG program to respond to new or emerging needs.

The greatest obstacle to meeting these underserved needs is the lack of resources to support the organizations and agencies that serve these populations. As these figures indicate the needs are considerable, varied, and often require intense or consistent efforts. Limited resources must be applied with care.

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))

Millville

There are a number of services available to the elderly and frail elderly offered by the city. Subsidized senior citizen housing is provided through the MHA, which provides units of senior housing. The MHA also operates Maurice View Plaza which provides 30 units of disabled housing. The County Office of Aging provides funds for home repairs to the elderly, and has a waiting list of 175 names for this assistance. Meals, transportation, and housekeeping assistance are provided through the county Office of Aging and non-profit agencies. In the private sector Genesis Eldercare operates a 100 bed nursing home facility. Maurice House is a privately operated assisted living facility on Route 99 in Millville.

One goal of the MHA is to improve supportive services to homeless and at-risk populations. A Federal resource expected to be available during the coming Program Year to address the priority needs and specific objectives identified in the strategic plan. These resources include grant funds and program income. The Supportive Housing for Persons with Disabilities (Section 811), HUD has expanded funding

to include three types of housing with supportive services, i.e. group homes, independent living facilities and intermediate care facilities

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

The City has identified the public policies that impact the cost of housing and the incentives to develop, maintain and improve affordable housing. Many of these policies fall beyond the purview or control of the City. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. The City has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally. The City has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

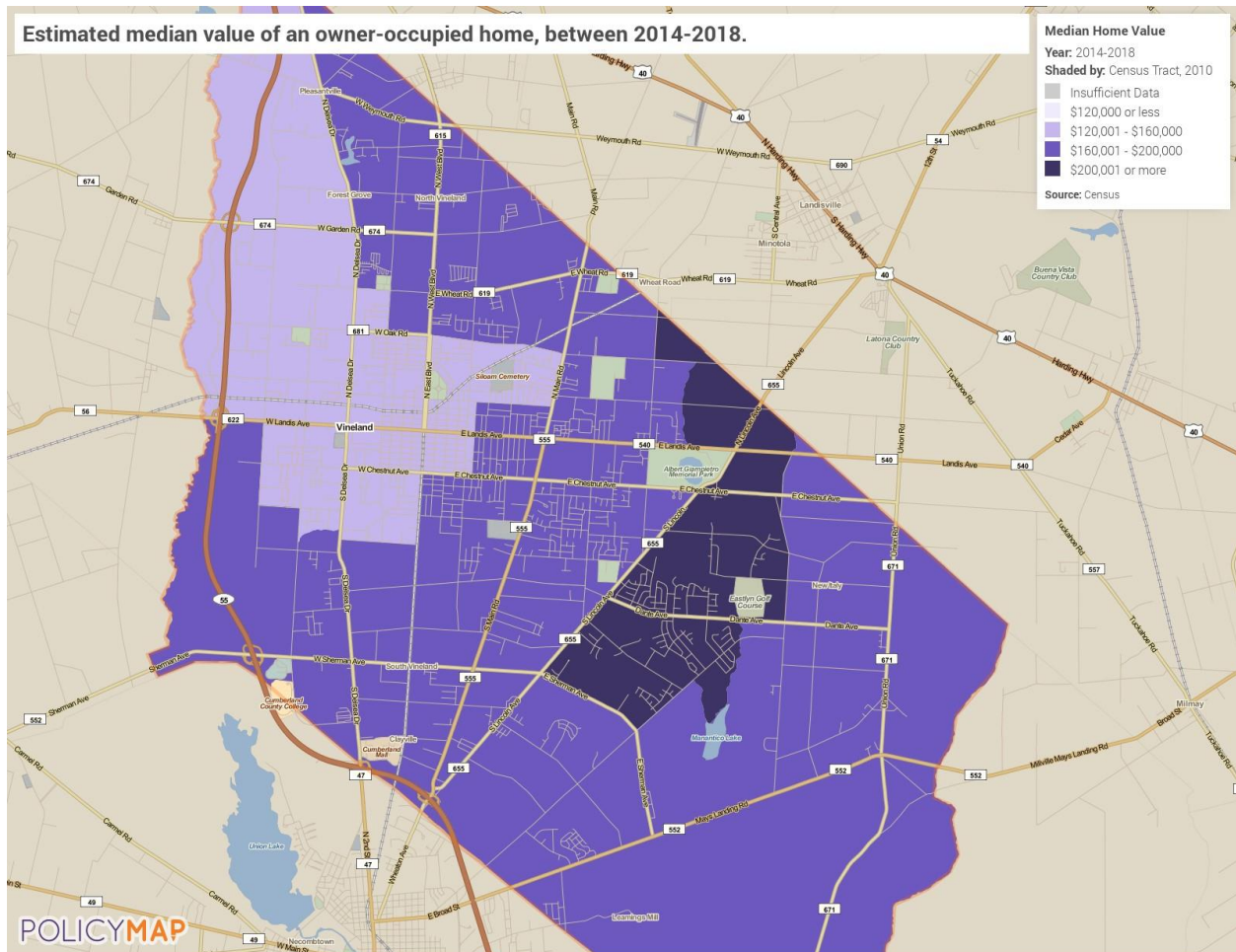
The City continues to seek applicable state and federal funding in support of these housing and community development programs. In addition the City works with not-for-profit organizations to identify and obtain additional sources of funds.

The City continues to implement a variety of economic development programs and initiatives in order to create new and better job opportunities for residents.

In conjunction with this Consolidated Plan, the Cities of Vineland and Millville combined to complete a regional Analysis of impediments to Fair Housing Choice in 2020 to assess the fairness issues surrounding affordable housing. While there is not enough funding available to address all issues and assure absolute fairness, progress can and will be made by focusing on the issues identified in the Analysis of Impediments.

Those issues include:

- need for additional affordable units
- public transportation is sorely lacking, limiting access to housing and economic opportunities
- need for accessibility improvements to existing units and more accessible units in new construction
- there is evidence of concentrations of poverty and of racial/ethnic minorities
- need for information concerning fair housing responsibilities among developers and landlords
- need among residents for information concerning fair housing rights and complaint processes



Median Home Value

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

Introduction

This section identifies economic sectors in the City of Vineland where job opportunities exist and identifies reasons why some employment sector positions are not being filled. The main employment challenges are education, training, and certification deficiencies.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	643	827	3	4	1
Arts, Entertainment, Accommodations	2,016	1,782	11	8	-3
Construction	1,177	1,552	6	7	1
Education and Health Care Services	3,919	5,312	21	23	2
Finance, Insurance, and Real Estate	744	772	4	3	-1
Information	229	271	1	1	0
Manufacturing	3,143	4,462	17	19	2
Other Services	703	806	4	3	-1
Professional, Scientific, Management Services	1,099	1,160	6	5	-1
Public Administration	1	0	0	0	0
Retail Trade	2,881	3,718	16	16	0
Transportation and Warehousing	877	1,232	5	5	0
Wholesale Trade	1,008	1,501	5	6	1
Total	18,440	23,395	--	--	--

Table 40 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	29,535
Civilian Employed Population 16 years and over	26,690
Unemployment Rate	9.63
Unemployment Rate for Ages 16-24	28.27
Unemployment Rate for Ages 25-65	5.50

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	3,995
Farming, fisheries and forestry occupations	1,040
Service	3,390
Sales and office	5,425
Construction, extraction, maintenance and repair	2,655
Production, transportation and material moving	2,305

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,500	72%
30-59 Minutes	5,140	20%
60 or More Minutes	2,130	8%
Total	25,770	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,295	250	2,700

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,745	610	3,065
Some college or Associate's degree	5,790	675	1,245
Bachelor's degree or higher	4,880	190	805

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	335	570	835	1,440	1,820
9th to 12th grade, no diploma	430	715	780	1,910	1,490
High school graduate, GED, or alternative	2,500	2,770	2,960	5,705	3,375
Some college, no degree	1,775	1,350	1,495	2,985	1,025
Associate's degree	205	440	455	980	335
Bachelor's degree	440	1,260	1,000	2,080	740
Graduate or professional degree	65	330	395	830	385

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,366
High school graduate (includes equivalency)	32,255
Some college or Associate's degree	36,882
Bachelor's degree	53,739
Graduate or professional degree	69,055

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

In 2019, the Cumberland County Occupational Workforce/JobsEQ Q4 Reports that within the City of Vineland, more than 31,591 people were employed with a average income of \$45,675. The five largest employment sectors were:

Describe the workforce and infrastructure needs of the business community:

Cumberland County, is considered to be one of the most economically distressed regions in New Jersey. Vineland is the largest municipality in the County. The City, as well as the County have unemployment rates well above the State and national averages. Vineland's average unemployment rate (pre COVID-19) was 4.9%. The County's was 5.6%. By comparison, Both New Jersey and the national unemployment rate was 3.8%. While these numbers are encouraging, the Cumberland County workforce's skills are not commensurate with those of other areas of the State. With limited public transit, public services such as sewer, water, state-of-the-art broadband capacity, and a relatively rural location, both the City and County lack the capacity to attract the technical, pharmaceutical, advanced manufacturing, and other industries that have made New Jersey a 21st Century hub for these sectors of the economy.

Over the next two years to five years, both the County and the City intends to develop apprenticeship programs, healthcare, transportation, and logistics in manufacturing (Pre-COVID). Focus on the incumbent workforce—existing upscale workforce.

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 Cumberland County Improvement Authority has developed a an ambitious strategy to create prosperity and economic competitiveness by building momentum around innovation – new ideas, new technology, and new products that can generate a new perception of Cumberland County. That momentum is needed to change the narrative of Cumberland County.

Nationwide, economic development efforts are reflecting the change in the 21st century economy to one that is based on knowledge and ideas rather than products and services. Prosperity and competitiveness in today's economy are predicated on our ability to generate and apply new ways of thinking and creating. It is *innovation* that turns knowledge into useful products and services.

Changing our approach and presenting a new, positive narrative on Cumberland County is grounded in reality and informed by recent advances: the creation of a data center with multiple types of media, the development of a specialized food center to incubate young firms, the first merger of two community college with a state research university, a multi-county health network investing in medical innovation; a state of the art technical high school; investment of \$900 million in public and private projects by the CCIA. Creating a new narrative for the county and a new economic foundation through innovation can

advance based on our most recent experiences and projects, and it can complement our traditional advantages of location and quality of life.

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

Increase partnership opportunities with educational institutions, coupled with the business community to define skills and training to fulfill business needs. Supporting innovation with an upskilling of the workforce and showcasing our quality of life will attract the talent needed to sustain economic growth. With 65% of new jobs created in the nation expected to require at least some college education or training beyond high school, it is essential that education be a central focus of future economic development. Three of the fastest-growing occupations – STEM, healthcare, and community services – also have the highest demand for post-secondary education and training.

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.

Cumberland County College anchors a network of post-secondary programs. The College offers programs leading to Certificate and Associate degrees in Arts, Fine Arts and Science as well as an Associate degree in Applied Science. The College has partnerships with Colleges and Universities that enable students to earn bachelors and masters degrees the on-campus Shirlee and Bernard Brown University Center. The College's Division of Professional and Community Education provides educational and training services to community residents and employers both on and off campus.

The recently completed, full-time Cumberland County Technical Education Center (CCTEC) offers career-readiness programs to begin a career directly after high school as well as dual college credit enrollment through Cumberland County College for students to continue their education at either a two or four-year institution after high school. Examples how these institutions will

- The On-Job-Training (OJT) program, which covers up to 50% of wages for up to 26 weeks.
- Tax Credit program, which provides \$2,400-\$9,400 of reimbursements depending on the new hire (veterans etc...)
- Compensation for customized training programs. Workforce development will do all the background work for the apprenticeship program with the federal program and help with creating the criteria.

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.

The City of Vineland participates in the South Jersey Economic Development District's Comprehensive Economic Development Strategy or CEDS. The City has been a participant and has provided a board member on the SJEDD since its inception more than 30 years ago. In addition to the CEDS, development goals and objectives have been identified in the Cumberland County Economic Development Plan-developed by the Cumberland County Improvement Authority; the South Jersey Transportation Planning Organization's Transportation Improvement Program; and a number of City-driven plans and initiatives for downtown revitalization and industrial expansion.

The two major requirements to spur economic growth, talent and innovation, are critical components of this strategy. Innovation as a driver of productivity across the entire economy will be the overall theme, with core pillars reflecting 21st century values: a competitive economy, talent, communities, and leadership. Each of these reinforces the other and supports a culture of continuous learning to meet every-changing market needs. Education will similarly be reflected across each of the pillars as a vital investment in people and communities. Harnessing the abilities needed for a resilient, competitive workforce, whose skills can be upgraded as the economy evolves, will be the largest challenge for implementation.

Discussion

MA-50 Needs and Market Analysis Discussion

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

The City of Vineland Percent of Households with Severe Cost Burden map shows the distribution of low-income households (household income under 50% of Area Median Income) with a severe housing cost burden (paying more than 50% of household income for housing costs). For the purposes of this question, we are defining concentration as an area where more than 40.29% of the population is low-income households with a severe housing cost burden.

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

According to the American Community Survey, between 2013-2017 the predominant race or ethnic group across most of Vineland was white at 70.23%. However, there is a pocket of Vineland's downtown section with is primarily Hispanic/Latino, which is the second highest ethnic group at 38%. This pocket includes five CDBG eligible block groups (340110411002, 340110405001, 340110405003, 340110406003, 340110411004). Significantly, 70.8% of its residents of these census tracks- five years old and above- primarily speak Spanish at home. This is a higher percentage than 97.5% of all U.S. neighborhoods.

Black/African Americans comprise of 13.73% of the City's population, 1.5% is Asian and the remaining 12% reports as another race. The attached maps shows the distribution of the City's "minority" population. For the purposes of this question, we are defining "concentration" as an area where more than 75% of the populations are non-white or Hispanic. With regard to low-income, we consider an area where more than 40% of the population has incomes below the poverty line to be areas with a concentration of low-income persons. The attached City of Vineland Poverty Rate shows the distribution of persons living in poverty.

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

Vineland City Center City neighborhood and surrounding areas have more Puerto Rican and Haitian ancestry people living in it than nearly any neighborhood in America. The noted census tracts typically have a lack of shopping opportunities, depressed housing values, a lower percentage of homeownership, 52% of the housing stock in these areas were built before 1969 and are in need of housing rehabilitation, opportunities are limited to those without college education, and households with lower incomes.

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

Supported by the the Cumberland County Improvement Authority, Progress to Prosperity 2020-2030 intends to build on the legacy of Cumberland's industrial and agricultural sectors- a legacy that has created a foundation for a different looking future, fueled by innovation and technology. Our ability to meet major economic, social, and environmental challenges rests largely on how well we adapt to and take advantage of these changes. Existing pockets of technology, automation, and entrepreneurialism must be grown to support an overall system of support and expanding opportunity.

Through an inclusive process that involves business, education, nonprofit, and government leaders and incorporates diverse perspectives, we will create strategies to change the narrative of the county. Future development will be rooted in local strengths in each of our communities, including connections to downtowns and the amenities like arts and culture that will help attract new talent and retain our young entrepreneurs. The implementation of those strategies will be driven at the local level through partnership and collaboration....processes that are familiar to Cumberland communities.

Leading-edge anchor institutions will be key success factors in advancing this vision and in creating hubs of technology and innovation. The ultimate goal is to have development strategies aligned to improve both the physical environment in which people live and work, the infrastructure needed for technological advancement and the unique resources that exist to support business development and innovation.

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

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

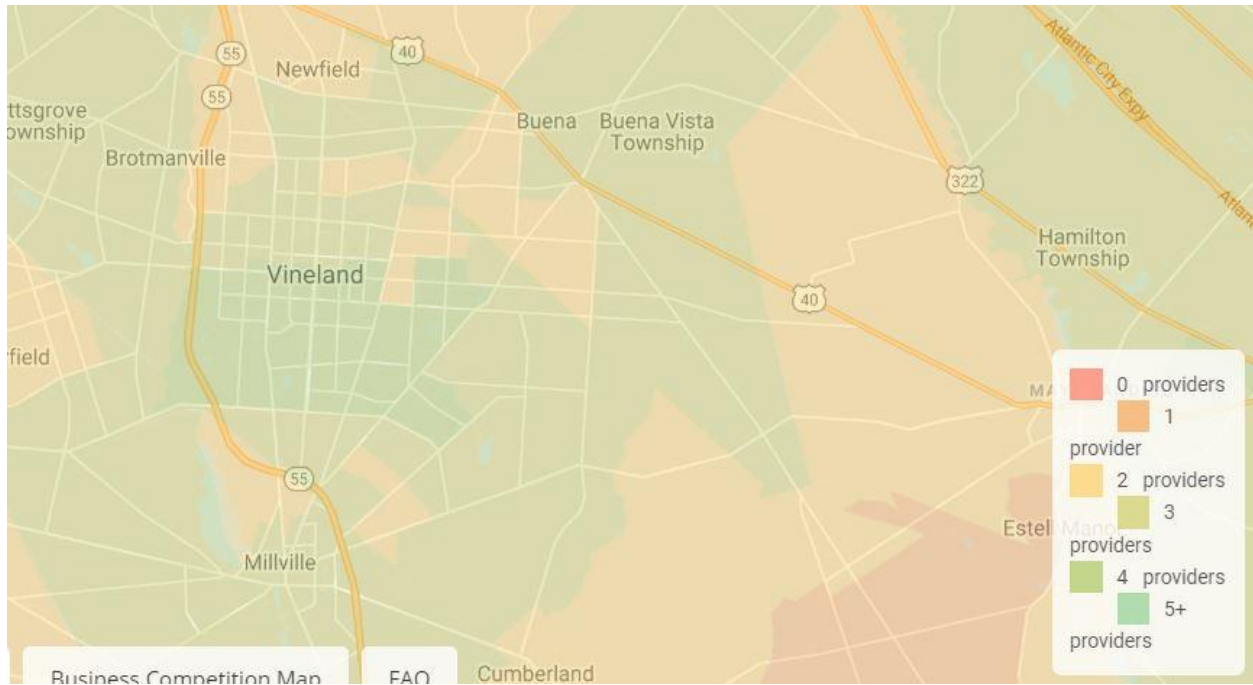
According to 2019 data provided by the FCC, all households and neighborhoods in the City of Vineland have broadband available to them.

Comcast has programs specifically designed to provide for Internet access for low-income housing at reduced rates.

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

According to Broadband Now, New Jersey is the most connected state in the country in terms of broadband and Vineland is no exception. The majority of Vineland households have 3-4 choices as far as residential Internet (exactly 3.35 per census block), which is about average when contrasted with the US generally. Both Viasat and HughesNet cover 100% of the City while Xfinity covers 98.3%. Verizon and EarthLink cover just over 94% of Vineland. In all, there are 6 residential broadband providers in Vineland.

In terms of network tech available in Vineland, the most widespread physical wire broadband Internet connection options are Satellite (100% coverage), cable (98.3%) and DSL (94.2%).



Vineland Broadband map

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

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

Cumberland County is part of the Four County Hazzard Mitigation Plan (NJ4 HMP) that incorporates input from ninety municipalities in Camden, Cumberkand, Gloucester and Salem Counties. The NJ4 HMP is an expansion of the South Delaware Valley Region Multi-jurisdictional Hazzard Plans that was adopted by FEMA in 2011. The City of Vineland has a municipiapal working group that contributed to the Plan and was approved by City council. The City's Plan established High and Moderate priorities in hazzard mitigation, including: HIGH- extreme temperatures: hot/cold, high wind and severe weather (winter) and Moderate-dam failure, drought, earthquake, flood, severe weather (summer) and wildfire.

Since the City is just 30 miles or so from the Atlantic Ocean, Vineland is susceptible to hurricanes, tropical storms and nor'easters, whether making direct landfall in the area or passing by out at sea. The flooding and wind damage associated with such storms can leave residents without electricity for extended periods. In extreme cases, damage to homes and infrastructure can also occur. As climate change increases the frequency and intensity of these storms, the risk for property damage and injury or loss of life rises. With the Maurice River running through the City and many low-lying areas within the City, flooding is also a potential problem here.

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

Vineland City, in area, is the 12th largest in the state and has an area median income of \$55,054- substantially lower than the State Median income of \$81,740. More than 14.4 % of the City population lives in or near the poverty level. There are more than 29% of the housing units in Vineland are renter occupied (6,474) within the City- most are located within the Center City district which is also part of the Redevelopment Area. The City has identified and ranked 30 Municipal Mitigation Measures as the overall strategy to address Hazzard Mitigation needs and currently have 9 projects/actions either on-going or not completed. 10 (out of 19) municipal drvien projects are located within the low/mod census tracks and mainly consist of flood control and water drainage systems. While the City is proactive in this regard, low/moderate income familes are still more vulnerable to flooding conditions and exposure to weather extremes due to sub-standard environmental and housing conditions.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

It is the intention of the City of Vineland to invest its limited federal Community Development Block Grant and HOME funds in ways that will garner long-term, sustainable results. For this reason the City has carefully examined its needs for affordable housing, public facilities and infrastructure, public services and blight elimination.

With limited CDBG funding – typically less than \$500,000 per year - the City has relied on dedicated partners in the non-profit sector to maximize the impact of CDBG dollars. While decisions beyond the first year will be based on activity results and needs assessed as those years are planned, it is the City's intention at the start of this 5-year cycle to address a variety of the Priority Needs identified in this plan by varying the activities it supports over the life of the Plan.

Details of the needs, goals and planned activities follow in the various sub-sections of this Strategic Plan.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Bridgeton - Consortium Municipality
	Area Type:	City of Bridgeton - Consortium Municipality
	Other Target Area Description:	City of Bridgeton - Consortium Municipality
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	City of Millville - Consortium Municipality
	Area Type:	City of Millville - Consortium Municipality
	Other Target Area Description:	City of Millville - Consortium Municipality
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	

	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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Fairfield Township - Consortium Municipality
	Area Type:	Fairfield Township - Consortium Municipality
	Other Target Area Description:	Fairfield Township - Consortium Municipality
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	
	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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
5	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.	
	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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
6	Area Name:	Pittsgrove Township - Consortium Municipality
	Area Type:	Pittsgrove Township - Consortium Municipality
	Other Target Area Description:	Pittsgrove Township - Consortium Municipality
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	

	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Most of Vineland's CDBG funding will be available throughout the City because low-mod residents, including presumed benefit groups, reside throughout the City.

It is expected that during the 5-year Consolidated Plan period, a limited number of activities, including code enforcement and public improvements, will be conducted on a Low-Mod Area (LMA) basis in eligible residential areas.

By mutual agreement, HOME funding is allocated to Consortium members based on HUD's HOME Consortia Participating Members Percentage Report.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality Fairfield Township - Consortium Municipality Pittsgrove Township - Consortium Municipality
	Associated Goals	Preserve existing housing stock Add new affordable housing
	Description	Both the preservation of existing affordable housing through an active residential rehabilitation program and the creation of new affordable units using HOME Consortium funding.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for affordable housing opportunities in the City and throughout the Consortium.
2	Priority Need Name	Public services
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Comprehensive
	Associated Goals	Support public services
	Description	Support for services that benefit eligible residents, including presumed benefit segments of the population such as elderly, the homeless and disabled adults. May potentially include services associated with public health response to the corona virus pandemic.

	Basis for Relative Priority	<p>Data, consultation, and public input all reveal a need for public services in the City.</p> <p>Additional consultation with public health agencies, including the City of Vineland Health Department, will determine the additional services needed to respond to the corona virus pandemic. If needed, it is expected they would be of the utmost urgency and highest priority.</p>
3	Priority Need Name	Neighborhood improvements
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Middle</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Public Housing Residents</p> <p>Non-housing Community Development</p>
	Geographic Areas Affected	<p>Citywide</p> <p>Comprehensive</p>
	Associated Goals	Eliminate blight
	Description	Improvements in eligible residential areas to public infrastructure, potentially including streets, water and sewer, and parks. Also, code enforcement and blight elimination.
	Basis for Relative Priority	Data, consultation, and public input all reveal a need for public improvements and code enforcement in the City.
4	Priority Need Name	Public facilities
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide Comprehensive
	Associated Goals	Improve public facilities
	Description	Improvements to both municipal properties, such as the Vineland Senior Center, and non-profit facilities that serve eligible populations.
	Basis for Relative Priority	Aging facilities and increasing demand lead to a need to expand and rehabilitate eligible public facilities. Additional consultation with public health agencies, including the City of Vineland Health Department, will determine if additional facilities are needed to respond to the corona virus pandemic. If needed, it is expected they would be of the utmost urgency and highest priority.
5	Priority Need Name	Economic development

	Priority Level	Low
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Support economic development
	Description	Support for efforts to attract and retain businesses to the City and to provide training and connections between residents and opportunity.
	Basis for Relative Priority	While economic development is recognized as a vital component to Vineland's future, the designation here as a low-priority goal reflects the fact that it will mostly be supported by non-CDBG resources.
6	Priority Need Name	Administration and Planning
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality Fairfield Township - Consortium Municipality Pittsgrove Township - Consortium Municipality Comprehensive
	Associated Goals	Administration and planning
	Description	Administration and planning for the City's CDBG program as well as local activities under the HOME Consortium and as Consortium lead agency.
	Basis for Relative Priority	Effective, efficient management of CDBG and HOME resources is the foundation of all benefits those resources bring to the City and its Consortium partners.

Narrative (Optional)

Though HUD program funding is not guaranteed from year to year and does, in fact, fluctuate annually, Vineland and all other grantees are required to set out a plan for the entire five-year period. This plan is based on an assumption of relatively level funding for years 2 through 5. Adjustments will be made with each Annual Action Plan for those subsequent years, but the priorities established in this Consolidated Plan and enumerated above will continue to guide decisions going forward.

SP-30 Influence of Market Conditions - 91.415, 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)	Not included in this plan but may be considered in the future based on community need and grantee capacity to administer.
TBRA for Non-Homeless Special Needs	Not anticipated at this time.
New Unit Production	Costs of property, construction and taxes in the Northeast, especially New Jersey, and for homeowner units, the ability of eligible households to obtain mortgages.
Rehabilitation	Continued demand from property owners and continued supply of reliable, competitive contractors.
Acquisition, including preservation	Not anticipated at this time.

Table 49 – Influence of Market Conditions

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

Introduction

Vineland's CDBG allocation for 2020 is \$497,607. The Vineland/Millville/Bridgeton/Fairfield/Pittsgrove HOME Consortium allocation for 2020 is \$618,842, of which approximately \$270,000 is designated for Vineland.

The expected amount for the remainder of the Con Plan entered below is approximately 4 times the Year 1 allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	497,607	50,000	0	547,607	2,000,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation

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	618,842	50,000	0	668,842	2,400,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation

Table 50 - Anticipated Resources

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

The City provides only a portion of the cost of activities: affordable housing, public facilities/infrastructure or public services. CDBG funds for public services activities is matched with numerous state funding sources and local donations. Most public facilities /infrastructure projects are primarily funded through state grants and City Bonds with CDBG being local match or providing for a funding gap.

With respect to affordable housing, HOME funds require a 25% match from other sources, but with the limited HOME budget, the other funding sources generally exceed the City's HOME investment.

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

There is no use of publicly owned land or property anticipated during Year 1.

In years 2 through 5 of the Consolidated Plan, public parks, streets or utility lines may also be used to address the needs identified in the plan.

Discussion

The planning, coordination and leveraging that is part of every Consolidated Plan and every Annual Action plan within it helps assure that CDBG and HOME funds are used as efficiently as possible to benefit as many eligible residents as possible.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
VINELAND	Government	Economic Development Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
MILLVILLE	Government	Ownership Planning	Jurisdiction
BRIDGETON	Government	Ownership Planning	Jurisdiction
PAFACOM, Inc.	Non-profit organizations	Non-homeless special needs public facilities public services	Jurisdiction
ARC OF CUMBERLAND COUNTY	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
BOYS & GIRLS CLUB OF VINELAND	Non-profit organizations	Non-homeless special needs public facilities public services	Jurisdiction
COURT-APPOINTED SPECIAL ADVOCATES (CASA) OF CUMBERLAND COUNTY	Non-profit organizations	Non-homeless special needs public services	Region
CASA PRAC INC.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Tri-County Community Action Agency t/a Gateway CAP	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Vineland Police Athletic League	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Rural Development Corporation- Cumberland Family Shelter	Non-profit organizations	Homelessness public services	Region
Salvation Army of Vineland	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
SHIRLEY EVES DEVELOPMENTAL AND THERAPEUTIC CENTER	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
SPIRIT & TRUTH MINISTRIES	Community/Faith-based organization	Non-homeless special needs public services	Jurisdiction
VINELAND HOUSING AUTHORITY	PHA	Ownership Public Housing Rental public services	Jurisdiction
Vineland Public Library	Government	Non-homeless special needs public services	Jurisdiction
VISIONS OF HOPE INC.	Community/Faith-based organization	Non-homeless special needs public services	Jurisdiction
VINELAND YMCA	Non-profit organizations	Non-homeless special needs public services	Region
CUMBERLAND COUNTY HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CUMBERLAND COUNTY	Government	Economic Development Homelessness Non-homeless special needs neighborhood improvements public facilities public services	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The primary strength of this delivery system is the remarkable dedication of the people who man the front lines of the often small non-profit organizations that provide many of the activities. These groups are often extremely underfunded given the needs they seek to address but continue to deliver quality services in a wide variety of fields.

Similarly, the public sector activities provided by City staff and contractors provide quality and quantity of results despite funding constraints.

The largest gap, or weakness, in this system is that it is stretched incredibly thin. Many of the key components rely on one person or a very few individuals to make them work. There is little time or depth of personnel to develop succession strategies or expand funding streams.

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		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X

Supportive Services			
Alcohol & Drug Abuse	X	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	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 52 - 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 Cumberland Family Shelter, the County's only homeless shelter, provides case management to connect to support services. It also provides transportation from its remote location to services in the County's three cities.

The South Jersey AIDS Alliance provides offices in Vineland and Bridgeton that links residents to services and transportation.

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

Challenges:

- Budgetary shortages and related staffing issues
- Reluctance of some who need services to comply with programmatic requirements

Strengths:

- Dedicated and creative staffs

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

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve existing housing stock	2020	2024	Affordable Housing	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality Fairfield Township - Consortium Municipality Pittsgrove Township - Consortium Municipality	Affordable housing	CDBG: \$1,288,086 HOME: \$2,296,958	Homeowner Housing Rehabilitated: 120 Household Housing Unit
2	Add new affordable housing	2020	2024	Affordable Housing	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality	Affordable housing	HOME: \$465,000	Homeowner Housing Added: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support public services	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public services	CDBG: \$410,000	Public service activities other than Low/Moderate Income Housing Benefit: 7000 Persons Assisted
4	Eliminate blight	2020	2024	Non-Housing Community Development	Citywide Low-mod residential areas	Neighborhood improvements	CDBG: \$200,000	Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 1500 Household Housing Unit
5	Improve public facilities	2020	2024	Non-Housing Community Development	Citywide Low-mod residential areas	Public facilities	CDBG: \$130,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11300 Persons Assisted
6	Support economic development	2021	2024	Non-Housing Community Development	Citywide	Economic development	CDBG: \$10,000	Businesses assisted: 1 Businesses Assisted
7	Administration and planning	2020	2024	Administration	Citywide	Administration and Planning	CDBG: \$509,521 HOME: \$306,884	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

Consolidated Plan

VINELAND

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1	Goal Name	Preserve existing housing stock
	Goal Description	Continue a program of interest-free loans to improve the homes of income-eligible households.
2	Goal Name	Add new affordable housing
	Goal Description	Construction of new homeowner units for sale to income-eligible households.
3	Goal Name	Support public services
	Goal Description	Operating support for a wide variety of public services that benefit eligible populations.
4	Goal Name	Eliminate blight
	Goal Description	Removal of blighted properties on either an Area or Spot basis and support for code enforcement in eligible residential areas.
5	Goal Name	Improve public facilities
	Goal Description	Improvements to both municipal properties, such as the Vineland Senior Center, and non-profit facilities that serve eligible populations.
6	Goal Name	Support economic development
	Goal Description	Support for efforts to attract and retain businesses to the City and to provide training and connections between residents and opportunity. Examples include a facade program for downtown businesses. No activities are planned for this goal in the first year of this Consolidated Plan.
7	Goal Name	Administration and planning
	Goal Description	Administration and planning for the City's CDBG program as well as local activities under the HOME Consortium and as Consortium lead agency.

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)

The HOME Consortium as a whole will provide approximately 5 affordable units during the period covered by this Consolidated Plan, at least 2 of which will be in Vineland. These units will be homeowner units and because of the financial requirements of home ownership, it is likely that all will be sold to moderate-income households.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

The Vineland Housing Authority reports a limited demand for accessible units among those on its waiting lists.

Activities to Increase Resident Involvements

The Vineland Housing Authority maintains active Resident Advisory Boards for all properties. Among other actions, the Boards were a part of the VHS's most recent annual plan, continuing a long-standing VHA practice.

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

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

The City has identified the public policies that impact the cost of housing and the incentives to develop, maintain and improve affordable housing. Many of these policies fall beyond the purview or control of the City. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.Â

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. The City has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally. The City has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

The City continues to seek applicable state and federal funding in support of these housing and community development programs. In addition the City works with not-for-profit organizations to identify and obtain additional sources of funds.

The City continues to implement a variety of economic development programs and initiatives in order to create new and better job opportunities for residents. Â

In conjunction with this Consolidated Plan, the Cities of Vineland and Millville combined to complete a regional Analysis of impediments to Fair Housing Choice in 2020 to assess the fairness issues surrounding affordable housing. While there is not enough funding available to address all issues and assure absolute fairness, progress can and will be made by focusing on the issues identified in the Analysis of Impediments.Â

Those issues include:

- need for additional affordable units
- public transportation is sorely lacking, limiting access to housing and economic opportunities
- need for accessibility improvements to existing units and more accessible units in new construction
- there is evidence of concentrations of poverty and of racial/ethnic minorities
- need for information concerning fair housing responsibilities among developers and landlords
- need among residents for information concerning fair housing rights and complaint processes

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. The City has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally. The City has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

The City continues to seek applicable state and federal funding in support of these housing and community development programs. In addition the City works with not-for-profit organizations to identify and obtain additional sources of funds.

The City continues to implement a variety of economic development programs and initiatives in order to create new and better job opportunities for residents.

Regarding the identified Impediments to Fair Housing, each item will be addressed as follows:

- Additional affordable units - continued concentration of CDBG, HOME and the City's Affordable Housing Trust Fund on the creation of new affordable units and the preservation of existing affordable units
- Public transportation - an issue beyond the ability of local government to solve on a significant scale, but one that the City can support regional action for and can chip away at with support for smaller transit options such as senior buses or local jitneys
- Accessibility - emphasize the creation of accessible units in new residential developments and increase the marketing and implementation of accessibility improvements in the residential rehab program
- Concentrations of poverty and minority populations - while acknowledging the limitations of property costs in different geographic areas, the jurisdiction will continue to support the decentralization of low-income and minority residents
- Information - continue to support the availability of information regarding fair housing to developers, landlords and residents by looking for fair housing advocates with whom to partner

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The homeless shelter operated by Rural Development with assistance from Vineland's CDBG funds includes needs assessment as part of their services to the area's homeless. In addition, the Code Blue emergency sheltering program that operates in the City assesses needs and makes referrals to the shelter for more permanent housing and more intense case management.

Addressing the emergency and transitional housing needs of homeless persons

The City's strategy for implementing its homelessness program is to provide multiple activities that address the problem; focusing first on the prevention of homelessness, the medical and substance abuse treatment and counseling of homeless persons, and the provision of emergency services for homeless persons and families.

The strategy for eliminating chronic homelessness means providing ongoing services that provide more than a roof; addressing homelessness means providing the support necessary to make the transition to permanent housing for those individuals who have not had stable housing for more than two years.

As identified in the Continuum of Care application, Cumberland County plans to address homelessness through a continuum approach that reduces an individual's dependence on services through continued care. Individuals are provided intensive wrap-around services while homeless and as they move through the care system housing become more independent, services decline and emphasis is placed on employment and sustainability services.

Creating an independent living standard for a homeless individual is all part of the efforts and programs in place in the City and the County. The institutions and structure to properly address this issue are in place and are described in the homeless inventory section of the Plan.

As noted above, the prevention of homelessness is a key element for the City. By providing rehabilitation assistance and referral services for low-income households we hope to prevent the conditions that would prevent homelessness.

The is to make significant steps in eliminating the sources of homelessness by providing not only emergency assistance to the homeless, but also by providing assistance to very low- and low-income households that are threatened by homelessness.

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.

Cumberland County has a domestic violence temporary apartment owned and staffed by the Cumberland Women's Center. This facility has 4 units with 12 beds. There is also a Youth Shelter with 11 beds is maintained by the Cumberland County Guidance Center in Millville. The youth beds administered by the Cumberland County Guidance Center are primarily for DYFS placements and aging in youth. Cumberland also has five (5) permanent supportive housing units administered by Collaborative Support Programs of New Jersey, Inc. These five units are paid through HUD Shelter+ Care vouchers.

Additionally, the Cumberland Family Shelter includes case management and transportation services intended to help homeless individuals and families address the issues that caused their homelessness and to find permanent housing.

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

Below is an outline of services provided to homeless Vineland residents and/or those that are at imminent risk of becoming homeless. When reviewing program overviews it should be noted that not all homeless individuals can be accommodated at local shelters due to family composition, emotional problems, substance abuse, or lack of space at the shelters. In instances where an individual cannot be afforded a shelter bed, a referral through the Board of Social Services is made for emergency placement at an out of county facility or at a local hotel/motel that accepts placement vouchers.

The main referral agency for homeless individuals within the City of Vineland is Rural Development Corporation (RDC). RDC operates and manages the Cumberland County Shelter, which provides shelter for victims of domestic violence, homeless families, homeless women, and single males. Individuals that are not accepted for placement at the Shelter can receive Social Service for the Homeless (SSH) that provides assistance for clients not eligible for other categorical assistance.

The following is an outline of services provided to homeless Vineland residents and/or those that are at immanent risk of becoming homeless.

Emergency Housing

According to the housing inventory charts, recently submitted as part of the Cumberland County Continuum of Care application, the following agencies provide emergency shelter placements for the Vineland homeless population.

Ranch Hope, a residential placement center located in Alloway Township (Salem County), is the primary emergency shelter for homeless youth. Ranch Hope currently has two (2) beds identified for Cumberland County placements. Additional beds can be purchased when services are needed, funding is available and beds are open.

Rural Development Corporation (RDC) operates a residential emergency facility for up to 90 persons. Residents receive assistance with life skills, childcare, transportation, housing searches, job training, counseling, substance abuse, and case management. The shelter also operates a 24-hour homeless hotline for Cumberland County. This level of capacity appears to suffice except during the peak winter season.

Humble Hearts is a new provider of short term emergency beds. Currently Humble Hearts provides six (6) beds for single women and thirteen (13) for women with families. Humble Hearts provides various social services to residents including childcare, job placement assistance, life skills training and transportation services. There is a waiting list for these beds so expansion of emergency shelter beds for woman with kids is needed within the community.

The Cumberland County Women's Shelter provides twelve (12) emergency shelter beds for women who have experienced domestic violence. This shelter is not identified by address on any documents and only accepts women through a referral system in place at the Cumberland County Guidance Center, Domestic Violence Hotline and Inspira Hospital. The Women's Shelter provides services and counseling to clients as well as long term placement at transitional facilities throughout the state.

Hendricks House in Vineland serves as a transitional housing facility for recovering substance abusers that have completed a primary treatment program. Many of the clients are homeless because of their addictions. This facility is only for adult males over the age of 18. The above two (2) facilities are noted at running at 90% capacity during most of the year and prefer to not run at 100% to allow for open beds in case of an emergent need.

Spirit & Truth Ministries, supported with 2020 CDBG funds, provides a soup kitchen, food pantry and clothes closet for the homeless and other very low income residents.

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

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

Lead hazards are addressed during housing rehabilitation efforts. All pre-1978 homes that receive rehabilitation assistance that involves painted surfaces are tested for the presence of lead-based paint. When evidence of paint is found, relevant steps are taken, usually lead safe work practices and interim controls, all using qualified contractors. Efforts to reduce exposure to lead paint begin with initial inspections, review of hazard assessments, relevant modifications to work write-ups, interim inspections and final inspections and clearance testing.

Homebuyer projects are usually new construction, so lead paint isn't an issue. In the event that rehabilitation of existing homes is added to the program, appropriate steps for lead control or abatement will be followed.

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

They reduce the potential for exposure to lead-based paint.

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

They are written into the relevant policy and procedures manuals.

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

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

Vineland is an active participant in municipal, Cumberland County and regional economic development programs that aim to increase opportunities and training for residents. Most of these efforts are supported by non-CDBG resources, but target the same low- and moderate-income populations served by the City's CDBG program.

In addition, CDBG-funded and HOME-funded activities address factors contributing to poverty by providing support in the areas of housing, educational services and information, mentoring and healthy recreational programs for youth and neighborhood stabilization and improvement.

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

There are cross-referrals of program participants among City services so that, for instance, if someone is seeking employment or training assistance, they are also made aware of housing resources - from rehab to shelter to housing education - that are available in the City and region.

Further, the use of CDBG and especially HOME funds is planned with a knowledge of the type of housing most in demand, including size, tenure and 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

Vineland's Community Development Program has developed standards and procedures for ensuring that the recipients of Community Development and HOME funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

Those standards and procedures for monitoring are designed to ensure that:

- 1) Objectives of federal CDBG and HOME statutes and regulations are met,
- 2) Program activities are progressing in compliance with the specifications and schedule for each program, and
- 3) Recipients are in compliance with other applicable laws, implementing regulations, including Davis-Bacon and related labor requirements, and with the requirements to affirmatively further fair housing and minimize displacement of low-income households.
- 4) For the housing rehabilitation assistance program, the City will continue to require conformance with:
 - Section 504 Handicapped Accessibility
 - Section 106 Historic Preservation
 - Housing Quality Standards
 - Lead-Based Paint regulations
 - Displacement / Relocation regulations

The Office of Community Development reviews all proposed activities for eligibility under statutory and regulatory requirements, and for meeting identified needs in this plan.

Both the Annual Action Plan and the Consolidated Plan are monitored through the use of checklists and forms to facilitate uniform monitoring of program activities.

Fiscal monitoring will include review and approval of budgets, compliance with executed Grant Agreements, review and approval of vouchers, review of fiscal reports on a monthly basis and a review of municipal and non-profit audits on an annual basis.

Monitoring will occur through on-site monitoring visits. These visits will occur as necessary, but will be conducted at least once a year. Labor compliance monitoring will be conducted through weekly certified payrolls and on-site visits during the work period.

Minority Business Outreach - The City encourages participation by minority-owned businesses in CDBG and HOME assisted activities and maintains records concerning the participation of minority-owned businesses to assess the results of its efforts and to complete the semiannual "Minority Business Enterprise Report" to HUD. Qualified minority contractors are encouraged to bid on properties participating in the Housing Rehabilitation Program.

Comprehensive Planning Requirements - To ensure compliance with the comprehensive planning requirements of the Consolidated Plan process, Vineland reviews the process on an ongoing basis. The review ensures compliance with federal requirements concerning citizen participation and consistency of actions taken with those specified in the "Citizen Participation Plan." Records documenting actions taken are maintained for each program year.

Expected Resources

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

Introduction

Vineland's CDBG allocation for 2020 is \$497,607. The Vineland/Millville/Bridgeton/Fairfield/Pittsgrove HOME Consortium allocation for 2020 is \$618,842, of which approximately \$270,000 is designated for Vineland.

The expected amount for the remainder of the Con Plan entered below is approximately 4 times the Year 1 allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	497,607	50,000	0	547,607	2,000,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation

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	618,842	50,000	0	668,842	2,400,000	Expected amount for remainder of Con Plan is approximately 4 times the Year 1 allocation

Table 54 - Expected Resources – Priority Table

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

The City provides only a portion of the cost of activities: affordable housing, public facilities/infrastructure or public services. CDBG funds for public services activities is matched with numerous state funding sources and local donations. Most public facilities /infrastructure projects are primarily funded through state grants and City Bonds with CDBG being local match or providing for a funding gap.

With respect to affordable housing, HOME funds require a 25% match from other sources, but with the limited HOME budget, the other funding sources generally exceed the City's HOME investment.

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

There is no use of publicly owned land or property anticipated during Year 1.

In years 2 through 5 of the Consolidated Plan, public parks, streets or utility lines may also be used to address the needs identified in the plan.

Discussion

The planning, coordination and leveraging that is part of every Consolidated Plan and every Annual Action plan within it helps assure that CDBG and HOME funds are used as efficiently as possible to benefit as many eligible residents as possible.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve existing housing stock	2020	2024	Affordable Housing	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality Fairfield Township - Consortium Municipality Pittsgrove Township - Consortium Municipality	Affordable housing	CDBG: \$210,607 HOME: \$508,568	Homeowner Housing Rehabilitated: 30 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Add new affordable housing	2020	2024	Affordable Housing	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality	Affordable housing	HOME: \$93,660	Homeowner Housing Added: 2 Household Housing Unit
3	Support public services	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public services	CDBG: \$82,000	Public service activities other than Low/Moderate Income Housing Benefit: 1700 Persons Assisted
4	Eliminate blight	2020	2024	Non-Housing Community Development	Citywide Low-mod residential areas	Neighborhood improvements	CDBG: \$40,000	Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 400 Household Housing Unit
5	Improve public facilities	2020	2024	Non-Housing Community Development	Citywide	Public facilities	CDBG: \$106,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Administration and planning	2020	2024	Administration	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality Fairfield Township - Consortium Municipality Pittsgrove Township - Consortium Municipality Low-mod residential areas	Administration and Planning	CDBG: \$109,000 HOME: \$66,614	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing housing stock
	Goal Description	This goal will be met through Project 1.

2	Goal Name	Add new affordable housing
	Goal Description	This goal will be met through Project 4.
3	Goal Name	Support public services
	Goal Description	This goal will be met through Projects 6 through 19.
4	Goal Name	Eliminate blight
	Goal Description	This goal will be met through Projects 2 and 3.
5	Goal Name	Improve public facilities
	Goal Description	This goal will be met through Projects 5 and 6.
6	Goal Name	Administration and planning
	Goal Description	This goal will be met through Project 20.

AP-35 Projects - 91.420, 91.220(d)

Introduction

For Program Year 2020, the first year of its new Consolidated Plan, the City of Vineland and its HOME Consortium partners intend to implement the following projects with CDBG and HOME funds.

Projects were selected with input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the City. This mix of activities in FY 2020 is designed to address a wide range of challenges for those populations. Housing rehab, a variety of public services and code enforcement are among the approaches to improving neighborhoods, houses and, most importantly, families in Vineland.

#	Project Name
1	Housing rehab - 2020
2	Code enforcement - 2020
3	Clearance - 2020
4	CHDO Activities - 2020
5	PAFACOM facilities - 2020
6	Senior Center Improvements - 2020
7	Cumberland ARC - 2020
8	Boys & Girls Club - 2020
9	CASA - 2020
10	Casa PRAC - 2020
11	Gateway Head Start - 2020
12	Police Athletic League - 2020
13	Rural Development homeless shelter - 2020
14	Shirley Eves Center - 2020
15	Salvation Army - 2020
16	Vineland Housing Authority - 2020
17	Spirit & Truth Ministries - 2020
18	Vineland Library - 2020
19	Visions of Hope - 2020
20	YMCA - 2020
21	Administration and Planning - 2020

Table 56 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Housing rehab - 2020
	Target Area	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality Fairfield Township - Consortium Municipality Pittsgrove Township - Consortium Municipality
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Affordable housing
	Funding	CDBG: \$210,607 HOME: \$508,568
	Description	CDBG and HOME funds for housing rehab and the project delivery costs of same.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	30 households, all at 80% or less of Area Median Income
	Location Description	CDBG rehabs will be throughout Vineland. HOME rehabs are throughout the Consortium.
	Planned Activities	Rehab of eligible residential units, including outreach, intake, eligibility determination, site visits, spec writing, document preparation, bidding, contractor selection and recordkeeping.
2	Project Name	Code enforcement - 2020
	Target Area	Low-mod residential areas
	Goals Supported	Eliminate blight
	Needs Addressed	Neighborhood improvements
	Funding	CDBG: \$30,000
	Description	Support of a concentrated code enforcement effort in income-eligible portions of the City, done in conjunction with housing rehab program.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	The estimated 17,480 residents of the service area. Households inspected will be at least 200.
	Location Description	The service area consists of Census Tract 411, Block Groups 1, 2, 3 and 4; Census Tract 406, Block Group 3; Census Tract 405, Block Groups 1 and 3; and Census Tract 404, Block Groups 2, 3 and 4.
	Planned Activities	Support of a concentrated code enforcement effort in income-eligible portions of the City, done in conjunction with housing rehab program.
3	Project Name	Clearance - 2020
	Target Area	Citywide
	Goals Supported	Eliminate blight
	Needs Addressed	Neighborhood improvements
	Funding	CDBG: \$10,000
	Description	Repayment of a State of New Jersey demolition loan to the City.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Several thousand families, largely in Center City Vineland, where the bulk of demolition has taken place.
	Location Description	Throughout Vineland, but largely in Center City.
	Planned Activities	Repayment of a State of New Jersey demolition loan to the City.
4	Project Name	CHDO Activities - 2020
	Target Area	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality
	Goals Supported	Add new affordable housing
	Needs Addressed	Affordable housing
	Funding	HOME: \$93,660
	Description	Creation of new affordable housing units using HOME funds.
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	2 families with household incomes at 80% or less of the Area Median Income.
	Location Description	To be determined.
	Planned Activities	Creation of new affordable housing units using HOME funds.
5	Project Name	PAFACOM facilities - 2020
	Target Area	Citywide
	Goals Supported	Improve public facilities
	Needs Addressed	Public facilities
	Funding	CDBG: \$6,000
	Description	Purchase and installation of a back-up generator at a facility that serves developmentally disabled adults.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	At least 50 developmentally disabled adults.
	Location Description	1301 W. Forest Grove Road, Vineland, NJ
	Planned Activities	Purchase and installation of a back-up generator at a facility that serves developmentally disabled adults.
6	Project Name	Senior Center Improvements - 2020
	Target Area	Citywide
	Goals Supported	Improve public facilities
	Needs Addressed	Public facilities
	Funding	CDBG: \$100,000
	Description	Improvements to the Vineland Senior Center.
	Target Date	12/31/2022

	Estimate the number and type of families that will benefit from the proposed activities	The estimated 11,174 Vineland residents age 62 and over.
	Location Description	103 S. Sixth St., Vineland, NJ
	Planned Activities	Improvements to the Vineland Senior Center.
7	Project Name	Cumberland ARC - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$2,500
	Description	Support for a program that provides healthy living and recreational programming for developmentally disabled adults.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 developmentally disabled adults.
	Location Description	Services and activities will take place at the Evanoff Center, 1680 W. Sherman Ave., Vineland. Program is open to developmentally disabled adults from throughout Cumberland County, including the City of Vineland.
	Planned Activities	Support for a program that provides healthy living and recreational programming for developmentally disabled adults.
8	Project Name	Boys & Girls Club - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$8,000
	Description	Support for youth recreational program.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 youths from 5 to 18 years old taking part in the wide variety of recreational programming offered by the Boys & Girls Club. The majority of participants will be from low-mod income households.
	Location Description	Boys & Girls Club participation is open to youths from throughout the City, though most participants come from the greater Center City area around the Club's facility at 560 Crystal Avenue in Vineland.
	Planned Activities	Support for youth recreational program.
9	Project Name	CASA - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$6,000
	Description	Support for Court Appointed Special Advocates of Cumberland, Gloucester and Salem Counties, an organization that advocates for abused/neglected children referred by Superior Court.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 abused/neglected youths
	Location Description	Court Appointed Special Advocates of Cumberland, Gloucester and Salem Counties is located at 40 E. Commerce St. in Bridgeton. Services will be provided in court and other locations for youths from throughout the City of Vineland.
	Planned Activities	Support for Court Appointed Special Advocates of Cumberland, Gloucester and Salem Counties, an organization that advocates for abused/neglected children referred by Superior Court.
10	Project Name	Casa PRAC - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$4,500

	Description	Rent and utility assistance for income-eligible families facing eviction or utility shut off.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	10 families, all low-mod income, most in the low and extremely low income range.
	Location Description	Assistance available to eligible households throughout the City of Vineland. Administered at the Casa PRAC office at 800 E. Chestnut Ave. in Vineland.
	Planned Activities	Rent and utility assistance for income-eligible families facing eviction or utility shut off.
11	Project Name	Gateway Head Start - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$5,000
	Description	Support for a Head Start center.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	90 Head Start children and their families, all of whom will meet Head Start income guidelines and therefore CDBG low-mod restrictions.
	Location Description	Children from throughout Vineland attend the Center, which is located at 237 W. Chestnut Avenue in Vineland.
	Planned Activities	General support for the Head Start Center, including utilities, supplies and insurance.
12	Project Name	Police Athletic League - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$8,000

	Description	Support for recreational programming of Vineland PAL.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 300 youths from ages 6 to 18. The program is open to all city residents, but the majority of participants are from low-mod income families and come from the greater Center City Vineland area near the program's facility.
	Location Description	Most program activities take place at the PAL facility at 20 S. Sixth St. in Center City Vineland.
	Planned Activities	Supplies, field trip transportation and admissions, summer camp scholarships for low-income families.
13	Project Name	Rural Development homeless shelter - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$5,000
	Description	Support for operations at the City's only homeless shelter.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	300 homeless individuals, including men, women and children
	Location Description	The homeless shelter is located 6140 Mays Landing Road in Vineland. It is on the very outskirts of a 69-square-mile city, making transportation an absolute necessity if it is to serve clients.
	Planned Activities	Assistance with providing fuel for the shelter's bus, which transports clients to the County Social Services and Job Training building, some 12 miles away, and to medical appointments, courts, Social Security offices and more, all of which are located at least 10 miles from the shelter.
14	Project Name	Shirley Eves Center - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services

	Funding	CDBG: \$3,000
	Description	The Shirley Eves Center provides special home based programs for children under age 7 who are at risk due to a disability or at risk of having a learning disability due to poor nutrition and/or lack of a stimulating environment. Services include the lending of toys, parent counseling and family instruction toward producing a nurturing environment.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 Vineland children under age 7 who are at risk due to a disability or at risk of having a learning disability due to poor nutrition and/or lack of a stimulating environment and their families. The majority of beneficiaries will be from income-eligible households.
	Location Description	Shirley Eves Developmental & Therapeutic Center is located at 313 N. 10th St., Millville, NJ, but services will be provided to Vineland residents in their homes.
	Planned Activities	Services include the lending of toys, parent counseling and family instruction toward producing a nurturing environment.
15	Project Name	Salvation Army - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$4,000
	Description	Support for after-school program.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	15 youths, primarily from low-mod income families.
	Location Description	The program is open to youths from throughout the City, though most participants come from the low-mod income areas around the organization's facility at 733 E. Chestnut Ave. in Vineland.
	Planned Activities	General support of the program's recreational/educational activities, including supplies, snacks and field trips.

16	Project Name	Vineland Housing Authority - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$4,500
	Description	Support for Housing Authority's community learning center.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	80 residents of public housing
	Location Description	Housing Authority residences throughout the City of Vineland.
	Planned Activities	Support for computer hardware and software associated with the Housing Authority's educational programs, including youth homework help, adult family self-sufficiency trainings, job searches and employment skills training.
17	Project Name	Spirit & Truth Ministries - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$13,000
	Description	Support for a soup kitchen, food pantry and clothes closet provided by a local non-profit serving the homeless and other low-income clientele.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	At least 150 unduplicated individuals, most homeless or at risk of homelessness.
	Location Description	Service is currently provided at the First United Methodist Church, 700 E. Landis Ave., Vineland, NJ. The organization may be relocating sometime in 2020 or 2021.

	Planned Activities	General support for a soup kitchen, food pantry and clothes closet provided by a local non-profit serving the homeless and other low-income clientele. Eligible costs include food, supplies and other operating expenses of the program.
18	Project Name	Vineland Library - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$4,000
	Description	Support for the Library's Teen Center, which provides a safe place and computers to teens who do not have access to computers in their homes.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	100 teens, primarily from low-mod income families.
	Location Description	The Library is located at 1058 E. Landis Ave. in Vineland. While the Library is open to all City residents, it has been the library staff's experience that the teen room is generally used by teens who do not have access to computers in their homes. Additionally, approximately 62% of the students in Vineland Public Schools are eligible for free or reduced lunch.
19	Planned Activities	General support for the Teen Center, including purchase of computers so that more teens can use the room at the same time as well as software and supplies.
	Project Name	Visions of Hope - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$8,000
	Description	Support for educational after-school and summer camp program for youth.
	Target Date	12/31/2021

	Estimate the number and type of families that will benefit from the proposed activities	25 youths, primarily from low-mod income families.
	Location Description	Most program activities take place at the Carl Arthur Center, 300 W. Plum St. in Vineland, which is in Center City Vineland.
	Planned Activities	Support for the organizations' after-school academic and recreation activities and summer camp program, including field trip transportation, summer camp scholarships and general supplies.
20	Project Name	YMCA - 2020
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$6,500
	Description	Partial memberships for income-eligible families to the YMCA wellness facilities and programs.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	20 families, all low-moderate income.
	Location Description	Vineland residents citywide are eligible for membership assistance. The Y is located at 1159 E. Landis Avenue in Vineland.
	Planned Activities	Partial membership payments for income-eligible families, who will pay the balance of the membership fees.
21	Project Name	Administration and Planning - 2020
	Target Area	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality Fairfield Township - Consortium Municipality Pittsgrove Township - Consortium Municipality Low-mod residential areas

	Goals Supported	Administration and planning
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$109,000 HOME: \$66,614
	Description	General administration and planning of the CDBG and HOME programs.
	Target Date	12/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Successfully implementing the planned CDBG and HOME activities will benefit thousands of residents, the majority of whom are low-mod income.
	Location Description	Activities supported by program administration will take place throughout Vineland as well as HOME activities in Consortium member municipalities of Bridgeton, Fairfield Township, Millville and Pittsgrove Township. Administrative offices are located in Vineland City Hall, 640 E. Wood St., Vineland.
	Planned Activities	Administration and planning for the CDBG and HOME programs, including all fiscal management, planning, reporting, outreach and implementation.

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

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

The only planned activity that will be based on geographic restrictions is the continuation of the code enforcement program. That will be directed toward the portion of the City - the greater Center City area - that includes the City's oldest homes and lowest income block groups. Roughly, the boundaries of the target area are Delsea Drive to East Avenue and Walnut Road to Oak Road. The area encompasses some 17,000 residents, more than 50% of whom are low-mod income, and is primarily residential in nature.

The other geographic targets listed below are based on the HOME Consortium's split of the HOME allocation among the various Consortium members.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	69
City of Bridgeton - Consortium Municipality	15
City of Millville - Consortium Municipality	12
Fairfield Township - Consortium Municipality	1
Pittsgrove Township - Consortium Municipality	1
Low-mod residential areas	2

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Those needing the assistance of most activities are not concentrated geographically. Seniors and others benefiting from housing rehab and public services reside throughout the City.

Discussion

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

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

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

For the 2020 Program Year, activities intended to provide or sustain affordable housing include the rehab of existing units and the creation of 2 new units for sale to eligible households. Goals listed below include the CDBG goals for Vineland and the HOME goals for the Consortium as a whole.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	32
Special-Needs	0
Total	32

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	30
Acquisition of Existing Units	0
Total	32

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Housing rehab to address both emergency housing issues and broader rehab have been a dependable homelessness-prevention staple of Vineland Community Development program for decades. Hundreds of the city's low-income working families have been able to remain in their homes because of the repairs and improvements the residential rehab program has provided. It is an integral part of this Annual Action Plan to continue residential rehabs in 2020.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Vineland Housing Authority owns and operates 600 units of housing, of which 528 units are included in six developments and 72 are scattered site rental properties. Four of these complexes provide 453 units for the elderly and disabled and two complexes provide 75 units of family housing. The scattered site units are family housing. There are extensive waiting lists for all types of Housing Authority units.

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

The Housing Authority plans to continue its property maintenance program and continues to seek linkages for its residents to access needed services, including education, job training and recreation.

Vineland 2020 CDBG funds are allocated for the continuing support of a community computer center for Housing Authority residents, as described in the Projects section.

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

Each public housing community has a resident council. The Authority also operates a rent-to-own program.

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

The Vineland Housing Authority is not designated as a troubled PHA.

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

In partnership with Federal and State partners, the Southern NJ Continuum of Care (CoC) is a comprehensive system within the Counties of Cumberland, Cape May, Camden and Gloucester, committed to addressing the problem of homelessness by employing the strategic use of housing and service resources to move homeless individuals and families into stable permanent housing. CoCs are coordinated, multi-agency efforts to shift the community from a system focused on an expensive shelter-based system to one focused more cost effectively on permanent housing.

In addition to the homeless, Vineland has a long history of providing services, housing and employment to developmentally disabled adults. There are large state and private centers in the City that house and coordinate services for disabled adults. As a result, support groups of family members have a long and rich history in the City. Partnering with these organizations is an efficient way to help serve a component of our population that is more dependent than most on outside support.

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 homeless shelter operated by Rural Development with assistance from Vineland's CDBG funds includes needs assessment as part of their services to the area's homeless. In addition, the Code Blue emergency sheltering program that operates in the City assesses needs and makes referrals to the shelter for more permanent housing and more intense case management.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City's strategy for implementing its homelessness program is to provide multiple activities that address the problem; focusing first on the prevention of homelessness, the medical and substance abuse treatment and counseling of homeless persons, and the provision of emergency services for homeless persons and families.

The strategy for eliminating chronic homelessness means providing ongoing services that provide more than a roof; addressing homelessness means providing the support necessary to make the transition to permanent housing for those individuals who have not had stable housing for more than two years.

As identified in the Continuum of Care application, Cumberland County plans to address homelessness through a continuum approach that reduces an individual's dependence on services through continued care. Individuals are provided intensive wrap-around services while homeless and as they move through the care system housing become more independent, services decline and emphasis is placed on

employment and sustainability services.

Creating an independent living standard for a homeless individual is all part of the efforts and programs in place in the City and the County. The institutions and structure to properly address this issue are in place and are described in the homeless inventory section of the Plan.

As noted above, the prevention of homelessness is a key element for the City. By providing rehabilitation assistance and referral services for low-income households we hope to prevent the conditions that would prevent homelessness.

The is to make significant steps in eliminating the sources of homelessness by providing not only emergency assistance to the homeless, but also by providing assistance to very low- and low-income households that are threatened by homelessness.

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

Cumberland County has a domestic violence temporary apartment owned and staffed by the Cumberland Women's Center. This facility has 4 units with 12 beds. There is also a Youth Shelter with 11 beds is maintained by the Cumberland County Guidance Center in Millville. The youth beds administered by the Cumberland County Guidance Center are primarily for DYFS placements and aging in youth. Cumberland also has five (5) permanent supportive housing units administered by Collaborative Support Programs of New Jersey, Inc. These five units are paid through HUD Shelter+ Care vouchers.

Additionally, the Cumberland Family Shelter includes case management and transportation services intended to help homeless individuals and families address the issues that caused their homelessness and to find permanent housing.

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.

Below is an outline of services provided to homeless Vineland residents and/or those that are at

imminent risk of becoming homeless. When reviewing program overviews it should be noted that not all homeless individuals can be accommodated at local shelters due to family composition, emotional problems, substance abuse, or lack of space at the shelters. In instances where an individual cannot be afforded a shelter bed, a referral through the Board of Social Services is made for emergency placement at an out of county facility or at a local hotel/motel that accepts placement vouchers.

The main referral agency for homeless individuals within the City of Vineland is Rural Development Corporation (RDC). RDC operates and manages the Cumberland County Shelter, which provides shelter for victims of domestic violence, homeless families, homeless women, and single males. Individuals that are not accepted for placement at the Shelter can receive Social Service for the Homeless (SSH) that provides assistance for clients not eligible for other categorical assistance.

The following is an outline of services provided to homeless Vineland residents and/or those that are at immanent risk of becoming homeless.

Emergency Housing

According to the housing inventory charts, recently submitted as part of the Cumberland County Continuum of Care application, the following agencies provide emergency shelter placements for the Vineland homeless population.

Ranch Hope, a residential placement center located in Alloway Township (Salem County), is the primary emergency shelter for homeless youth. Ranch Hope currently has two (2) beds identified for Cumberland County placements. Additional beds can be purchased when services are needed, funding is available and beds are open.

Rural Development Corporation (RDC) operates a residential emergency facility for up to 90 persons. Residents receive assistance with life skills, childcare, transportation, housing searches, job training, counseling, substance abuse, and case management. The shelter also operates a 24-hour homeless hotline for Cumberland County. This level of capacity appears to suffice except during the peak winter season.

Humble Hearts is a new provider of short term emergency beds. Currently Humble Hearts provides six (6) beds for single women and thirteen (13) for women with families. Humble Hearts provides various social services to residents including childcare, job placement assistance, life skills training and transportation services. There is a waiting list for these beds so expansion of emergency shelter beds for woman with kids is needed within the community.

The Cumberland County Women's Shelter provides twelve (12) emergency shelter beds for women who have experienced domestic violence. This shelter is not identified by address on any documents and only accepts women through a referral system in place at the Cumberland County Guidance Center, Domestic Violence Hotline and Inspira Hospital. The Women's Shelter provides services and counseling

to clients as well as long term placement at transitional facilities throughout the state.

Hendricks House in Vineland serves as a transitional housing facility for recovering substance abusers that have completed a primary treatment program. Many of the clients are homeless because of their addictions. This facility is only for adult males over the age of 18. The above two (2) facilities are noted at running at 90% capacity during most of the year and prefer to not run at 100% to allow for open beds in case of an emergent need.

Spirit & Truth Ministries, supported with 2020 CDBG funds, provides a soup kitchen, food pantry and clothes closet for the homeless and other very low income residents.

Discussion

With the onset of the corona virus pandemic, homeless populations will require even more support and services than normal. It is expected that these issues will be included in discussions concerning the use of anticipated additional CDBG resources directed toward virus response activities.

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

Introduction

1. Market Conditions

The most important impediment revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a factor of great significance.

The relatively low-income level of many of the residents of Vineland is another significant impediment to affordable housing. The level of subsidies required to engage developers in the construction of affordable housing is often quite high, and this limits the number of units that can be built in any given period. Low incomes also make it more difficult for potential homeowners to accumulate the funds for down payments, or to qualify for loans with many financial institutions.

2. Building Codes

Through vehicles such as zoning ordinances, subdivision controls, permit systems, housing codes and standards, Vineland has attempted to minimize the barriers that may impede the development of affordable housing.

3. Property Taxes

Property taxes generate revenue to support a broad array of public facilities and services at the local and county level of government. However, it is also recognized that property taxes are a significant housing cost and therefore can impact affordability. The State of New Jersey is known as a high property tax state with a combined state and local tax burden of 10.2% of income.

One impact of high property taxes is that taxes are part of a household's monthly housing costs. Thus a potential homeowner who can afford his mortgage may not qualify when property taxes are factored in.

4. Permit Delays

Development in New Jersey includes several governmental levels and agencies in the approval process, either directly or indirectly. Approvals must be obtained from several state and regional agencies, utility authorities, soil conservation districts as well as the municipal planning board.

5. Land Use Regulations

Zoning ordinances and environmental regulations impact the amount of land available for development and thus, impact land and housing costs. The most basic control of land use is local zoning. However,

several State offices and agencies regulate land use in Vineland, including the Pinelands National Reserve, a protected forest preserve.

6. Development Standards

The implementation of development standards sets minimum levels of protection for the public. However excessive street widths, parking areas, curbing and landscaping add to the cost of housing. Also, certain housing rehabilitation costs are increased because of the uniform construction code. If a building's rehabilitation cost exceeds fifty percent of its value, then the entire building must conform to the construction code. Other elements are accessibility standards, energy conservation and environmental clean-up regulations. The state has now gone to a use-based set of clean-up standards for contaminated sites, but residential uses must meet the highest standards for obvious reasons.

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 City has identified the public policies that impact the cost of housing and the incentives to develop, maintain and improve affordable housing. Many of these policies fall beyond the purview or control of the City. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. The City has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally. The City has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

The City continues to seek applicable state and federal funding in support of these housing and community development programs. In addition the City works with not-for-profit organizations to identify and obtain additional sources of funds.

The City continues to implement a variety of economic development programs and initiatives in order to

create new and better job opportunities for residents.

Discussion

In conjunction with this Consolidated Plan, the Cities of Vineland and Millville combined to complete a regional Analysis of impediments to Fair Housing Choice to assess the fairness issues surrounding affordable housing. While there is not enough funding available to address all issues and assure absolute fairness, progress can and will be made by focusing on the issues identified in the Analysis of Impediments.

Those issues include:

- need for additional affordable units
- public transportation is sorely lacking, limiting access to housing and economic opportunities
- need for accessibility improvements to existing units and more accessible units in new construction
- there is evidence of concentrations of poverty and of racial/ethnic minorities
- need for information concerning fair housing responsibilities among developers and landlords
- need among residents for information concerning fair housing rights and complaint processes

Regarding the identified Impediments to Fair Housing, each item will be addressed as follows:

- Additional affordable units - continued concentration of CDBG, HOME and the City's Affordable Housing Trust Fund on the creation of new affordable units and the preservation of existing affordable units
- Public transportation - an issue beyond the ability of local government to solve on a significant scale, but one that the City can support regional action for and can chip away at with support for smaller transit options such as senior buses or local jitneys
- Accessibility - emphasize the creation of accessible units in new residential developments and increase the marketing and implementation of accessibility improvements in the residential rehab program
- Concentrations of poverty and minority populations - while acknowledging the limitations of property costs in different geographic areas, the jurisdiction will continue to support the decentralization of low-income and minority residents
- Information - continue to support the availability of information regarding fair housing to developers, landlords and residents by looking for fair housing advocates with whom to partner

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

Introduction

This section summarizes by various category the anticipated benefits and impacts of the activities contained in this Annual Action Plan. The individual goals and aims of these activities are described in AP-35 the Projects Section, but this section shows how multiple activities reinforce each other in address broad areas of community development.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is a lack of funds. There are many needs in all of the areas - public facilities, public services, infra-structure, and economic development – and municipal resources go only so far.

The City, through both staff and consultants, is constantly looking for additional funding sources to address the unmet needs identified in our community. We routinely attract state, federal, regional and private funding for improvements and services that aide the community at large and lower income neighborhoods and residents in particular. Those efforts will certainly continue during 2020.

The development of more and better jobs for low and moderate income persons would help reduce the scale or scope of needs as well. In this vein, the City undertakes economic development projects to attract and retain employers and works with local and regional job training entities to enhance residents' work skills.

Actions planned to foster and maintain affordable housing

The City's residential rehab program maintains affordable housing. The program is funded with CDBG, HOME and the City's Affordable Housing Trust Fund, which is local funding.

Vineland uses HOME funds to support Cumberland County Habitat for Humanity projects that add to the City's affordable housing stock.

Actions planned to reduce lead-based paint hazards

Vineland's residential rehab program will help reduce lead-based paint hazards in two ways:

- Education - by providing homeowners with information on the risk of lead-based paint, particularly to small children, and with information on how to reduce those risks.
- Testing & clearance - for all pre-1978 housing in the residential rehab program where painted surfaces will be disturbed or are found to be deteriorated, the program will conduct a lead risk assessment and address any lead paint hazards through lead safe work practices, interim controls or abatement, as appropriate and in compliance with HUD and EPA regulations

regarding lead paint.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy is inextricably linked to the Economic Programs that have been implemented and operated for several years. The objective of poverty reduction requires programming for broad areas including job training and placement, public services, education and basic skills development. The overriding principle however is to create new jobs and opportunities for households with incomes below the poverty level. It is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life that people can improve their situation.

Cumberland County and the City of Vineland are part of the **South Jersey Economic Development District** (SJEDD). As such they are included in the district's Comprehensive Economic Development Strategy (CEDS) document, and benefit from projects funded by the US Economic Development Administration (USEDA). The CEDS document is a comprehensive analysis of the area economy, including that of City of Vineland, and a strategy for the continued growth prosperity and economic strength of the district, which includes Atlantic, Cape May, Cumberland, and Salem Counties. The strategy includes projects and programs concerned with

Developable land

Skilled labor force

Financial resources

New and expanding markets

Transportation

Quality of Life

Technology oriented industrial development

The CEDS Committee monitors economic activity in the region and recommends program and project activities, as well as nominating projects for grant funding each year. Vineland is a member of the CEDS Committee, and participates in its regular meetings.

Vineland, along with Millville, is a **New Jersey Urban Enterprise Zone (UEZ)**, a state program intended to reduce unemployment and induce private capital investment through the use of tax incentives, and the return of state sales tax revenues directly to the community. The Vineland UEZ was established in 1986

and UEZ revenues play a significant part in infrastructure rehabilitation, loans and loan guarantees, and other economic and community development projects in the community.

Actions planned to develop institutional structure

Intergovernmental cooperation is vital to the success of Action Plan efforts, given the diversity of programs and agencies providing housing and housing services. The two primary housing service providers in Vineland are the City and the Vineland Housing Authority. In addition, the City will implement the Annual Action Plans through the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives.

The City Council, through the Community Development Program Office under the City's Department of Administration, has the ultimate responsibility in assuring that the priority needs of the Action Plan are met. The Office provides the funding and technical assistance to the non-profit housing developers and service providers, and City agencies and authorities for projects that meet the needs documented in the plan. The City's housing and community development programs are administered by the Office of Community Development, working with a number of other City agencies and not-for-profit service providers. The County Board of Social Services provides emergency assistance to homeless individuals and to referrals. The City, the Vineland Housing Authority (VHA) and local non-profits coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The VHA manages the public housing units and Section 8 program on a day-to-day basis.

The City Community Development Program actively seeks new partnerships and resources to further the goals of the Consolidated Plan and Annual Action Plan. The City has also submitted and received approval for a Spending Plan for City Affordable housing Trust Fund money to go toward housing rehabilitation.

The Cumberland County Board of Social Services and the Department of Human Services provide counseling programs for homeless persons and emergency assistance. The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide.

Though these entities work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public. The City has reviewed the institutional structure for delivering these housing and community development programs, and does not anticipate developing any new actions.

The City maintains a very close relationship with the other participating municipalities in Vineland-Millville-Bridgeton-Fairfield-Pittsgrove HOME Consortium. A copy of this Annual Action Plan also was sent to neighboring municipalities for their review and information to ensure cooperation and coordination in implementing its strategy.

The City has worked closely with local non-profit organizations to actively encourage housing programs

for low- and moderate-income persons. Also, the City Office of Community Development maintains a positive relationship with the builders, developers, and financial institutions in the County and the region. This collaborative approach has assisted in the creation of affordable housing projects throughout the City.

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

As a common partner with so many of the public and private housing and social service providers, the Vineland Community Development Program has been a natural conduit for communication and interaction among these entities. The CD Program will continue to serve in that capacity while respecting the autonomy and uniqueness of each partner.

Discussion

Program Specific Requirements

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

Introduction

The City of Vineland has identified all CDBG and HOME activities to be undertaken in FY 2020 in PR-35, the Projects Section, including administrative, project delivery, public services, assistance to homeless facilities and service providers and affordable housing, both rehabilitation and new construction.

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.	99.00%

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:

The City of Vineland will not provide forms of assistance that are inconsistent with 24CFR 92.205 as detailed in 92.205(b) *Forms of assistance (1) and (2)*. All assistance provided by the City under its Owner Occupied Housing Rehabilitation Program and Non-profit homebuyer meets these requirements.

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

The City of Vineland will recapture direct homebuyer subsidy or recapture the maximum net proceeds from the sale of the property. Net proceeds recovered will be used to: (1) Reimburse the HOME Program for the outstanding balance of HOME funds not repaid or forgiven during the applicable affordability period at the time of recapture. (2) Reimburse the HOME Program for “holding costs” or other costs associated with the recapture action. If net proceeds recaptured are less than the outstanding balance of HOME funds invested in the property, the loss will be absorbed by the Program and all HOME Program requirements would be considered to be satisfied. If net proceeds recaptured are greater than the outstanding balance of HOME funds invested in the property, the balance of net proceeds would be distributed to the owner.

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

Vineland uses HOME funds for one type of homebuyer activity - direct buyer subsidy for houses constructed or rehabbed, in whole or in part, with HOME funds. These homes are normally built or rehabbed by non-profit partners, both CHDO and non-CHDO alike.

Vineland has chosen to use the **Recapture** option for this program. The HOME program’s investment, and thus the period of affordability, is ensured in all cases by a mortgage and note payable to the City of Vineland should the property be sold during the period of affordability.

Repayments are in the amount of the direct subsidy, subject to availability of net proceeds. The direct subsidy is the amount of HOME funds used to reduce or help reduce the sales price from market value to an amount affordable to the buyer.

In the event that net proceeds – defined as sales price less other debt on the property – is insufficient to repay the entire direct subsidy, the recaptured amount shall be determined by the

following formula: HOME direct subsidy/Total project cost x net proceeds = Recapture amount.

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:

Vineland will not be using any HOME funds to refinance debt secured by multifamily housing that is being rehabbed with HOME funds.