



VINELAND, NJ 2026 ANNUAL ACTION PLAN DRAFT

Community Development Block Grant Program
HOME Investment Partnerships Program

**DRAFT FOR PUBLIC REVIEW
MAY 9, 2026 – JUNE 10, 2026**

A draft of the 2026 Annual Action Plan will be available for public inspection and review from May 9, 2026 through June 10, 2026, a period of at least 30 days, on the City's website at the following address: <http://www.vinelandcity.org/municipal-notice/> and in the Community Development Office at City Hall. Written comments on the draft Annual Plan should be directed to Sandy Forosisky, Director of Economic Development at (856) 794-4000 ext. 4623 or sforosisky@vinelandcity.org by June 10, 2026. All comments received by June 10, 2026 will be considered.

Executive Summary

AP-05 Executive Summary - 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. The City is further required to prepare Annual Action Plans for each of the 5 years included in its Consolidated Plan.

The City's current Five-Year Consolidated Plan covers program years 2025 through 2029, a period that began on July 1, 2025 and will end on June 30, 2030. 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 \$461,379 in CDBG funds for Program Year 2026 (July 1, 2026 through June 30, 2027).

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 \$560,286.90 in HOME funding for Program Year 2026. That amount will be allocated among consortium members at an agreed-upon rate determined by HUD's funding formula. Vineland will receive 42.65% of the total grant (\$238,962.90), Bridgeton will receive 30.85% (\$172,848), Millville will receive 19.4% (\$108,696), Fairfield will receive 2.1% (\$11,766) and Pittsgrove will receive 5% (\$28,014).

In assessing community needs within the jurisdiction, Vineland and its consortium partners held public hearings for residents, conducted public surveys of residents, 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 2026 that directs HUD resources to effectively assisting our residents.

2. Summarize the objectives and outcomes identified in the Plan

There are several areas of specific need that emerged from the analyses of the community, its needs, as well as market conditions. These needs, translated into tangible objectives are:

- Stabilization and improvement of neighborhoods.
- Maintenance and improvement of the existing housing stock.
- Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living.
- Continued support for provision of services to individuals and groups with special needs, such as the elderly, the disabled and developmentally challenged.
- Continued support of key public service programs, the improvement of public facilities and infrastructure, and assistance in providing public safety improvements.
- Implementation of Economic Development Initiatives in support of and in coordination with city, county and state programs and entities.
- Execution of anti-poverty efforts that support and build on existing programs, relate to economic development efforts, and integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency.

Each priority is accompanied by specific objectives, many of which have performance indicators. The individual projects described in Section A-35 of this Annual Action Plan include specific objectives and anticipated outcomes for each project while Section A-20, Annual Goals and Objectives, aggregates the number of beneficiaries expected for each goal being addressed during the 2026 Program Year.

Not all identified areas of need can be addressed through CDBG or HOME funds. Vineland brings other local, state and federal resources together to complement and bolster HUD entitlement grants and improve our community.

3. Evaluation of past performance

As both a CDBG entitlement grantee and as the lead of the Vineland HOME Consortium, Vineland has a history of timely use of HUD funds for eligible, effective activities that address identified community needs.

Vineland has consistently supported a wide variety of public services by partnering with local non-profits. The performance of these programs and continued demand for their services led to ongoing support for several providers in 2026.

For more than 40 years, city housing rehab programs have been used by low and moderate income homeowners, including many seniors and single-parent households. More than 1,100 homes have been

improved using both CDBG and HOME funds and with waiting lists still in existence, that program will continue its long run in 2026.

Through a concerted effort by Vineland staff and community partners, Vineland continued its strong history of meeting CDBG timeliness requirements once again on May 2, 2026.

4. Summary of Citizen Participation Process and consultation process

The City conducted four public hearings and met with the Community Advisory Committee to solicit input into the preparation of the 2026 Annual Action Plan. The meetings were advertised in The Daily Journal in English and Spanish. The public hearings were held in an accessible facility on April 21, 2026, to solicit public input on City needs, and on May 20, 2026 on the draft 2026 Annual Action Plan.

The City advertised that the draft 2026 Action Plan was available for public review on the City's website for 30 days from May 9, 2026 through June 10, 2026.

On DATE TBD, the Community Advisory Committee met in an open public meeting with City Council to review the proposed Annual Action Plan. Subsequently, the Vineland City Council held a public hearing on the proposed plan and passed a resolution adopting a final version of the Plan for submission to HUD.

The entire planning process was guided by a Citizens Advisory Committee whose members have several years of experience providing valuable input into the Community Development Program. The Advisory Committee met in person several times with Community Development staff to help shape the 2026 Action Plan.

In addition to the 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.
- 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.

These various points of contact with our community and its residents helped shape the formation of a plan to address a wide variety of identified community needs by working with partners and strategies that have provided both proven track records and innovative approaches to ever-changing circumstances.

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;
- 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 and considered in the preparation of this plan.

7. Summary

The various points of contact with our community and its residents helped shape the formation of a plan to address a wide variety of identified community needs by working with partners and strategies that have provided both proven track records and innovative approaches to ever-changing circumstances.

The City of Vineland believes it has developed a workable Annual Action Plan for the use of HUD funds and other resources to address identified needs among our City's residents, particularly its low- and moderate-income residents.

Built on past successes, mutually beneficial partnerships and a dedication to efficient administration, this plan combines the resources of a community into an effort that will improve neighborhoods, opportunities and lives. While no undertaking is entirely risk-free, it is the aim of the activities described in this plan to individually and collectively turn promise and hope into action and results.

Like so many places, Vineland struggles to help its residents cope with economic realities that seem beyond anyone's control. Through advances and setbacks, though, Vineland and its residents keep striving. This plan represents an important piece of that effort.

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

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

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

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

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

1. Introduction

Vineland held four public hearings for the preparation of this Annual Action 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.

In addition to the 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 2026 Annual Action Plan was 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(l)).

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

The City of Vineland does not receive ESG funds.

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

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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant for current Consolidated Plan. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant for current Consolidated Plan. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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 Agency - Emergency Management Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy Public facilities, infrastructure and services

	Briefly describe how the Agency/Group/Organization was consulted. 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	BOYS AND GIRLS CLUB OF VINELAND
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Public facilities and services
	Briefly describe how the Agency/Group/Organization was consulted. 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.
6	Agency/Group/Organization	Vineland Police Athletic League
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. 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	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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant for current Consolidated Plan. Also from agency applications for CDBG funding and long relationship as a sub-recipient.
8	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
	Briefly describe how the Agency/Group/Organization was consulted. 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.
9	Agency/Group/Organization	Cumberland Cape Atlantic 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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Stakeholder interview participant for current Consolidated Plan. Also from agency applications for CDBG funding and long relationship as a sub-recipient.
10	Agency/Group/Organization	Salvation Army of Vineland
	Agency/Group/Organization Type	Services-Children Services-Education Services - Narrowing the Digital Divide Regional organization
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. 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	SHIRLEY EVES DEVELOPMENTAL AND THERAPEUTIC CENTER
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. 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 Public Library
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. 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.
13	Agency/Group/Organization	Vineland Midget Football League
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. 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.
14	Agency/Group/Organization	Vineland African American Community Development Corporation
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	From agency application for CDBG funding.

15	Agency/Group/Organization	Vineland Code Blue
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	From agency application for CDBG funding.

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

The City consulted all relevant agency types.

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 and Action Plans support the CoC goals by including support for homeless services.

Table 3 – Other local / regional / federal planning 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.

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

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

The City conducted four public hearings and met with the Community Advisory Committee to solicit input into the preparation of the 2026 Annual Action Plan. The meetings were advertised in The Daily Journal in English and Spanish. The public hearings were held at City Hall, an accessible facility, on April 21, 2026, to solicit public input on City needs, and on May 20, 2026 to solicit public input on the draft 2026 Annual Action Plan.

The City advertised that the draft 2026 Action Plan was available for public review on the City's website and in person at City Hall for a period of no less than 30 days from May 9, 2026 through June 10, 2026.

On DATE TBD, the Community Advisory Committee met in an open public meeting with City Council to review the proposed Annual Action Plan. Subsequently, the Vineland City Council held a public hearing on the proposed plan and passed a resolution adopting a final version of the Plan for submission to HUD.

The entire planning process was guided by a Citizens Advisory Committee whose members have several years of experience providing valuable input into the Community Development Program. The Advisory Committee met in person several times with Community Development staff to help shape the 2026 Action Plan.

In addition to the 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.
- 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.

These various points of contact with our community and its residents helped shape the formation of a plan to address a wide variety of identified community needs by working with partners and strategies that have provided both proven track records and innovative approaches to ever-changing circumstances.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	Two hearings held April 21, 2026 to gather input into community needs. Hearings held at 12pm and 5pm No members of the public attended.	No comments were received.	No comments were received.	
2	Public Hearing	Non-targeted/broad community	Two hearings held on May 20, 2026 to review draft plans and accept input. Hearings held at 12pm and 5pm. TBD members of the public attended.	TBD	TBD	
3	Funding applications	Local service providers	Twelve local non-profits and agencies submitted applications for CDBG assistance. As part of their applications, each assessed the community's needs from their own unique perspective.	Unmet community needs continue in the areas of housing, youth programming, services for the homeless and support of special needs populations.	All comments were accepted.	
4	Public Review	Non-targeted/broad community	The draft plan was put on public review from May 9, 2026 through June 10, 2026. Copies were made available online and at City Hall.	TBD	TBD	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Vineland's CDBG allocation for 2026 is \$461,379. The Vineland/Millville/Bridgeton/Fairfield/Pittsgrove HOME Consortium allocation for 2026 is \$560,286.90, of which approximately \$239,000 is designated for Vineland. The City is also budgeting \$50,000 in CDBG Program Income and \$100,000 in HOME Program Income. Program Income is received from the repayment of past housing rehabilitation loans.

The expected amount for the remainder of the Con Plan entered below is approximately 3 times the 2026 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	461,379.00	50,000.00	0.00	511,379.00	1,400,000.00	Expected amount for remainder of Con Plan is approximately 3 times the 2026 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	560,286.90	100,000.00	0.00	660,286.90	1,700,000.00	Expected amount for remainder of Con Plan is approximately 3 times the 2026 allocation

Table 2 - 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 are 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 funds, when used at all, providing local match or filling 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 the 2026 Program Year.

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	2025	2029	Affordable Housing	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality Fairfield Township - Consortium Municipality Pittsgrove Township - Consortium Municipality	Affordable housing	CDBG: \$350,604.00 HOME: \$520,214.90	Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	Add new affordable housing	2025	2029	Affordable Housing	Citywide City of Bridgeton - Consortium Municipality City of Millville - Consortium Municipality	Affordable housing	HOME: \$84,046.00	Homeowner Housing Added: 1 Household Housing Unit
3	Support public services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public services	CDBG: \$64,500.00	Public service activities other than Low/Moderate Income Housing Benefit: 1040 Persons Assisted
4	Eliminate blight	2025	2029	Non-Housing Community Development	Citywide Low-mod residential areas	Neighborhood improvements	CDBG: \$4,000.00	Homelessness Prevention: 3 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration and planning	2025	2029	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: \$92,275.00 HOME: \$56,026.00	Other: 1 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing housing stock
	Goal Description	This goal will be met through Project 2.
2	Goal Name	Add new affordable housing
	Goal Description	This goal will be met through Project 3.
3	Goal Name	Support public services
	Goal Description	This goal will be met through Project 4.
4	Goal Name	Eliminate blight
	Goal Description	This goal will be met through Project 5.
5	Goal Name	Administration and planning
	Goal Description	This goal will be met through Project 1.

AP-35 Projects - 91.420, 91.220(d)

Introduction

For Program Year 2026, the second year of its Five-Year Consolidated Plan, the City of Vineland and its HOME Consortium partners intend to implement the detailed below 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 PY 2026 is designed to address a wide range of challenges for those populations. Housing rehab, a variety of public services and homeless services are among the approaches to improving neighborhoods, houses and, most importantly, families in Vineland.

#	Project Name
1	Planning and Administration - 2026
2	Housing rehab - 2026
3	CHDO Activities - 2026
4	Cumberland ARC - 2026
5	Relocation - 2026

Table 4 – Project Information

AP-38 Project Summary

Project Summary Information

1	Project Name	Planning and Administration - 2026
	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: \$92,275.00 HOME: \$56,026.00
	Description	General administration and planning of the CDBG and HOME programs.
	Target Date	12/31/2027
	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.	
2	Project Name	Housing rehab - 2026
	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: \$350,604.00 HOME: \$520,214.90
	Description	CDBG and HOME funds for housing rehab and the project delivery costs of same.
	Target Date	12/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	40 households, all at 80% or less of Area Median Income.
	Location Description	CDBG rehabs will be throughout Vineland. HOME rehabs are throughout the Consortium. Specific locations to be determined.
	Planned Activities	Rehab of eligible residential units, including outreach, intake, eligibility determination, site visits, spec writing, document preparation, bidding, contractor selection and recordkeeping.
3	Project Name	CHDO Activities - 2026
	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: \$84,046.00
	Description	Creation or rehabilitation of an affordable housing unit using HOME CHDO funds in partnership with a local non-profit affordable housing developer.
	Target Date	6/30/2028
	Estimate the number and type of families that will benefit from the proposed activities	1 family with household income at 80% or less of the Area Median Income.
	Location Description	To be determined.
	Planned Activities	Creation or rehabilitation of an affordable housing unit using HOME CHDO funds.
4	Project Name	Public Services - 2026
	Target Area	Citywide
	Goals Supported	Support public services
	Needs Addressed	Public services
	Funding	CDBG: \$69,200
	Description	Support for various public service programs including but not limited to food resources, youth programs, health and wellness services, education programs, homeless shelter, social services and more.
	Target Date	12/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	250 low- and moderate-income persons.
	Location Description	Services and activities will take place at various sites across Vineland.
	Planned Activities	Operational support for qualified public service programs.
17	Project Name	Relocation - 2026
	Target Area	Citywide
	Goals Supported	Eliminate blight
	Needs Addressed	Neighborhood improvements
	Funding	CDBG: \$4,000.00
	Description	Relocation services and benefits as a result of code enforcement for up to three families.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	Three low-moderate-income families.
	Location Description	Administered from Vineland City Hall, 640 E. Wood St., Vineland.
	Planned Activities	Relocation services and benefits as a result of code enforcement for up to three families.

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 HOME activities taking place in the municipalities of HOME Consortium partners. All Vineland activities in the 2026 Action Plan are citywide activities.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	70
City of Bridgeton - Consortium Municipality	16
City of Millville - Consortium Municipality	10
Fairfield Township - Consortium Municipality	1
Pittsgrove Township - Consortium Municipality	3
Low-mod residential areas	0

Table 5 - 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 2026 Program Year, activities intended to provide or sustain affordable housing include the rehab of existing units and the creation of 1 new unit for sale to an eligible household. 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	41
Special-Needs	0
Total	41

Table 6 - 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	1
Rehab of Existing Units	40
Acquisition of Existing Units	0
Total	41

Table 7 - 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 2026.

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.

No Vineland 2026 CDBG funds are allocated specifically for public housing activities, but public housing residents benefit from some of the public services activities that are funded.

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.

As described in Section AP-35, multiple activities are included in the 2026 Annual Action Plan that benefit organizations serving the homeless and other special needs residents.

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 and the Code Blue emergency shelter program - both with assistance from Vineland's CDBG funds - include needs assessment as part of their services to the area's homeless. In addition, the Code Blue program 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 having 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.

City staff has worked with the County homeless shelter to use HOME-ARP funds to expand shelter facilities to include non-congregate housing. The completed project added 8 non-congregate units plus wraparound services.

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.

Discussion

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.

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

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 2026.

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 PY2026 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.

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

N/A

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

N/A

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

N/A