



5 Year Strategic Plan

EXECUTIVE SUMMARY

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

3-5 Year Strategic Plan Executive Summary:

Purpose of Consolidated Plan

A. Purpose of Consolidated Plan

The Consolidated Plan is designed to be a collaborative process whereby the community established a unified vision for community development activities. Strategic Planning and citizen participation take place in a comprehensive context during the preparation of the Five Year Consolidated Plan. This Consolidated Plan for the City of Millville covers the period July 1, 2010 until June 30, 2014. The Consolidated Plan allows the City and the Vineland-Millville-Bridgeton-Fairfield Township HOME Consortium to continue to receive federal housing and community development funds and must be submitted to the U.S. Dept. of Housing and Urban Development (HUD) by May 15, 2010.

The 2010-2014 Consolidated Plan informs HUD how the City of Millville intends to use federal and non-federal resources to meet community needs. In the City of Millville's case, the primary funding source is HUD's Community Development Block Grant (CDBG) and HOME programs. CDBG and HOME funds are authorized under Title I of the Housing and Community Development Act of 1974, as amended. The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, department activities, public services, economic development, historic preservation, planning and administration. As an entitlement community and a participant in a HOME Consortium, the City of Millville receives an annual share of federal CDBG and HOME funds. In order to receive its CDBG/HOME entitlement; the City of Millville must submit an Annual Action Plan to HUD. The Annual Action Plans include the funding applications for CDBG and HOME and information on proposed projects.

B. Citizen Participation

The City of Millville and the HOME Consortium held public hearings to solicit comments from citizens regarding housing and community development needs and recommended uses of Community Development Block Grant (CDBG) funds and HOME program funds for each program year. These public hearings also provided a forum to assess the City and Consortium's performance in implementing the Consolidated Plan.

A Community Development Advisory Committee was formed to develop program priorities and recommendations for the use of community development funds. Members of local service agencies and housing/economic development organizations were encouraged to attend and participate in the committee meetings.

All documents related to the consolidated planning process, including the Consolidated Plan are made available to residents at no charge. The public is notified of the availability of the Consolidated Plan and Annual Plan through a published notice in English and Spanish and is provided 30 days in which to make comments or recommendations. The Plan is made available to the public at City Hall and the Public Library. The plan is also placed on the city's website and an announcement that the plan is available is placed on the public access channel in the city, Channel 9.

In addition to the traditional means of obtaining citizen participation for the annual plan, the City conducted numerous interviews with service providers to special needs populations. In person interviews were conducted with the County Office of Homeless, WheatonArts, Art Works, Bethel Development Corporation, AHOME, Inc., Help and Hope Ministries, Perfil Latino and SJ Aids Alliance to obtain more specific information on the types of non-housing community development needs and the priorities and available resources for at-risk and special needs populations. These are not groups that the City traditionally has enough community development funds to fully support, but their needs are important to the quality of living within our community.

C. General Goals

The City of Millville Consolidated Plan and the Vineland-Millville-Bridgeton-Fairton HOME Consortium's Plan for 2010-2014 outline community housing and economic development goals and objectives for this five year period. This document identifies three basic goals against which HUD will evaluate the Consolidated Plan and the city's performance. Each of these goals must benefit primarily low/very low income persons. These statutory goals are:

- 1: Provide decent housing
- 2: Provide a suitable living environment
- 3: Provide expanded economic opportunities

The Plan must state how it will pursue these goals for all community development programs as well as housing programs. The City's and HOME Consortium's Annual Action Plans outline the activities to be undertaken during each program year to meet in these goals and continue the overall housing strategies set forth in the 2010 -2014 Consolidated Plan. The new 2010-2014 Consolidated Plan included a 2010 Annual

Action Plan for the City of Millville's CDBG Program for \$313,398 and for the HOME Consortium's Program for \$168,355.

Funding in previous years included:

CDBG Entitlement funds	2007	\$299,841
	2008	\$289,391
	2009	\$260,465
CDBG Program Income	2007	\$10,000
	2008	\$10,000
	2009	\$12,000
HOME Program funds	2007	\$165,352
	2008	\$159,262
	2009	\$156,085

D. Community Profile

Millville is located in the north central portion of Cumberland County, and is bordered by Vineland to the north and east and unincorporated Cumberland County to the south and east.

The 2000 population of the city was 26,847, which was a 3.2 percent gain over the 1990 figure. This gain was consistent with a pattern of slow growth that had marked the City and the County since the 1960 census. The City has 10,043 households with an average household size of 2.65 persons. This continues a pattern of declining household size begun in the 1970s.

Based upon the information available through the American Community Survey (3 year estimates from 2006-2008) the City of Millville's population grew from the 2000 estimate of 26,847 to 28,292 or a 5% increase. The early part of this decade was a period when the city experienced an unusually high interest in residential development which is reflected in the population growth totally 1,445 people.

The City has a diverse population including a significant percentage of persons classifying themselves as "two or more races", and an African American population percentage that is greater than that of the state or nation, but somewhat lower than that of the county.

The median age of the population is 35.0 years, slightly lower than that of the county or the nation. The median age increased to 36.4 years by 2008 which matched the national average. The percentages of children under 5 and of youth between 6 and 19 are higher than those of the county, state or nation, and account for the relatively low median age. The percentage of elderly (65 and older) is slightly higher than that of the nation. The American Communities Survey estimated that 13.1% of the population were over the age of 65 compared to 12.6% in the entire nation.

The percentage of persons living in poverty in 1999 was 15.2 percent, a figure higher than that of the county (15.0%), and well above the state percentage of 8.5 percent. Among the 4,034 persons in poverty, 324 were 65 or over and 1,599 were under 18. The percentage in poverty increased in 2006-2008, with the American Communities Survey indicating that 21.3 % of persons were living below the poverty line. The average for the nation had decreased to 13.1%.

Median household income and per capita income figures show that the City is ahead of the county figures, but well behind state figures, though NJ is one of the wealthiest states. Millville income figures lag those of the US as shown below:

	2000 Census	2006-2008 Am. Comm. Survey
Per Capita Income	\$18,632	\$22,884
	\$17,376 - Cumberland Cty	
	\$27,006 - NJ	
	\$21,587 – US	\$27,466
Median HH Income	\$40,378	\$54,683
	\$39,150 - Cumberland Cty	
	\$55,146 - NJ	
	\$41,994 – US	\$63,211

The overall composition of the City's housing stock mirrors that of the US: 63.9% of units are owner occupied while 36.1% are renter occupied. These numbers remained fairly consistent when estimated by the American Communities Survey. US figures show slightly more owner occupied units and slightly fewer renter units. Single-family units comprise 70.0% of the City housing stock, compared to 65.9 percent for the US. However, 94.3% of the City's housing units are occupied compared to 91.0% for the US, and the City's housing stock is older than that of the nation, 61.4% having been built before 1970 compared to 48.7% for the US.

Low to moderate income areas (low/mod areas) are distributed throughout the City of Millville. A map in the appendix file shows these low/mod area superimposed over the census tracts in the City of Millville. As can be seen, there is a small low/mod block in the northern end of the city, a low/mod area in the central part of the city and low/mod areas along the southern and eastern borders of the city.

E. Housing and Community Development Needs

The Consortium has identified the following priority needs for its CDBG and HOME Programs-

1. Housing Needs

- a. To increase homeownership of low and moderate income households through first time homebuyer assistance, new construction and single family housing rehabilitation, along with homeownership counseling.

- b. To improve the condition of existing affordable housing in residential neighborhoods and retain affordable housing stock, including the reduction of lead-based paint hazards.
- c. To maintain the good condition of public housing and increase the types of resident services and participation leading to self-sufficiency
- d. To construct, rehabilitate and preserve safe, affordable rental housing for senior citizens and the disabled and special needs population.
- e. Participation with non-profits and CHDO's in supporting affordable housing.

2. Non-housing Community Development Priorities

- a. To increase the level and types of supportive services provided to special needs populations, public service organizations, non-profits and faith-based organizations.
- b. To support the operation of a neighborhood center and neighborhood-based revitalization planning
- c. To increase recreational opportunities available in lower income neighborhoods and include handicapped accessibility in recreation sites
- d. To increase the community building capacity of residents and organizations
- e. To improve the safety and livability of neighborhoods
- f. Preserve historically or culturally significant properties
- g. To provide youth programming and opportunities

3. Homeless

- a. To provide short term emergency assistance through non-profit partners
- b. To prevent homelessness through counseling, services and long term case management, job and basic skills training, educational attainment and economic development

4. Economic Development

- a. To undertake job creation and building improvements through financial assistance to small and minority-owned businesses.
- b. To make job opportunities more accessible
- c. Coordination of local, state and federal programs, including Empowerment Zone and Urban Enterprise Zone for the economic empowerment and self-sufficiency of residents
- d. To provide job training and life skills training for empowerment and self sufficiency

5. Public and Assisted Housing Needs

- a. 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
- b. To provide the appropriate services to: (1) assist families transition from dependence to independence in the shortest period of time; (2) deter premature institutionalization of our senior population; and (3) be more of a viable participant in the community to foster self-sufficiency for the disabled.
- c. To pursue property acquisitions and development in conjunction with the community targeted at designated revitalization areas emphasizing

homeownership. The agency will secondarily pursue other mixed income rental opportunities.

- d. To identify affordable housing needs with the city and cooperate with other city agencies to develop strategies to promote and expand those needs.
- e. To pursue and secure alternative income sources to ensure the ongoing operation and self-sufficiency of our authority.

In regard to homeless and special needs housing priorities the City of Millville is accomplishing its goal of helping low-income families avoid homelessness through its homeowner assistance programs. Limited resources have made it difficult for the City and Consortium to implement programs to aid specifically homeless and special needs populations. The Consortium municipalities have had to rely on federal, state and county funded agencies/organizations to provide the bulk of services to homeless and special needs residents. As available funding has decreased and there is little expectation that this situation will change in the near future.

In the area of non-housing priority needs, the City of Millville continually funds public service organizations that provide services to meet the needs of specific populations in their communities. The Consortium has undertaken infrastructure and public safety improvement projects that have benefited the general populations as well as special need residents. Again, funding is a limitation to what can be programmed in this area

The City is working to achieve the goals of the Consolidated Plan. It is a challenging process as the resources required to implement the Plan surpass the resources available to the City. The Resources section of this Consolidated Plan Update includes a description of the federal, state, and local programs available to fulfill the Plan's goals and objectives. A listing of resources specifically used by sub recipients funded by Millville CDBG funds is annually added to the Resources of the Annual Action Plan.

F. Program Objectives

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

- Stabilization and improvement of neighborhoods including public safety
- 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 those individuals and groups with special needs, such as the elderly, the disabled, and those with HIV
- 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 Five Year Strategic Plan for the City of Millville and the Vineland-Millville-Bridgeton Fairfield HOME Consortium will result in the following accomplishments by 2014:

FIVE YEAR OBJECTIVES

- 25 newly constructed units for low and moderate income homeownership by Year 5
- A continuation of the lead-based paint abatement program for low-income households in compliance with HUD regulations
- Rehabilitation of 75 housing units for low-income homeowners by Year 5
- Continue financial assistance toward neighborhood and community centers
- Continuation of social service assistance for children, youth, the elderly, and the disabled
- 20 lower-income, first time homebuyers by Year 5.
- Continue the housing counseling program for 60 first time homebuyers
- Fewer incidences of housing discrimination, particularly against families with children
- Comprehensive planning studies, including new municipal master plan

G. Performance Measurement Plan

In 2007, the City developed a Performance Measurement Plan that is included as a portion of the Monitoring narratives in this Consolidated Plan and has been in each Annual Action Plan starting with FY2007. All non-administrative or planning activities are subject to the Plan. All activities are classified as one of the following:

- Accessibility for the purpose of providing decent affordable housing
Outcome Statement Code DH-1
- Affordability for the purpose of providing decent affordable housing
Outcome Statement Code DH-2
- Sustainability for the purpose of providing Decent Affordable Housing
Code DH-3
- Accessibility for the purpose of creating suitable living environments

- Code SL-1
- Affordability for the purpose of creating suitable living environments
- Code SL-2
- Sustainability for the purpose of creating suitable living environments
- Code SL-3
- Accessibility for the purpose of creating economic opportunities
- Code EO-1
- Affordability for the purpose of creating economic opportunities
- Code EO-2
- Sustainability for the purpose of creating economic opportunities
- Code EO-3
- Accessibility for the purpose of creating suitable living environments
- Code EO-3

H. Year 2010 Action Plan

The proposed 2010 Action Plan reflects the City's efforts to select projects where the greatest impact for the community can be realized, particularly in projects where program funds can leverage other public/private investments.

Proposed activities for 2010 will utilize CDBG funding and HOME program funds to meet the goals and objectives of the Consolidated Plan. The following is a summary of the Consortium's 2010 CDBG and HOME Program allocations.

Community Development Block Grant		
	Entitlement Grant	Program Income
Bridgeton	445,836	-0-
Millville	316,751	10,000
Vineland	595,862	75,000

HOME Consortium Program				
	<u>Allocation</u>	<u>15% CHDO</u>	<u>10% Admin</u>	<u>Net for Projects</u>
Bridgeton	\$236,445	\$ 35,467	\$23,644	\$177,334
Millville	\$176,345	\$ 26,452	\$17,634	\$132,259
Vineland	\$340,828	\$ 51,125	\$34,082	\$255,621
Fairfield*	<u>\$ 37,167</u>	<u>\$ 0</u>	<u>\$ 3,716</u>	<u>\$ 33,451</u>
Total Allocation	\$790,785	\$113,044	\$ 79,076	\$598,665

Year 2010 Millville Action Plan for CDBG, HOME by Category*

Category	Funding
Youth & Womens Services	\$ 10,500
Child Care Services	\$ 18,000
Emergency Services and Food	\$ 2,000
Special Population Services	\$ 11,000
Hispanic Services	\$ 2,500
Owner-occupied Housing Rehab*	\$234,010
Historic Preservation	\$ 7,000
Code Enforcement	\$ 15,000
CHDO Activities	\$ 26,452
New Housing Construction HOME	\$ 75,000
Economic Development- for profit loans	\$ 20,000
Administration	\$ 81,634
TOTAL	\$503,096

* includes program income of \$10,000

I. Barriers to Affordable Housing

The City has carefully reviewed all of its public policies as well as statewide policies that may inadvertently create barriers to the creation of affordable housing. since the early 1980's, the City has provided an affordable housing strategy to meet the state requirements of the Council on Affordable Housing and to provide a Housing Element as part of the Master Plan. The City has obtained substantive certification from the Council on Affordable Housing of the State of NJ in 2009.

The City's Master Plan and Zoning Regulations are reviewed annually to determine if any regulations are prohibitive to the construction and conservation of affordable housing. The entire Master Plan was revised in 2005 including the Housing Element and Fair Share Plan. The Fair Share Plan now reflects COAH's new growth share methodology.

The following specific actions are planned to address the issue of removing any barriers to affordable housing:

- Funding: The city will continue to seek every available resource from the State and will partner with the private sector and the non-profit sector to develop affordable housing
- Master Plan: The city will be completely updating its Master Plan in 2011. The last Master Plan was adopted in 2005.
- Non-Profit Organ.: The city will pursue partnerships and funding opportunities, as well as shared services and staff to assist in finding creative ways to advance housing
- Homeownership Counseling: During 2010 AHOME will provide homeownership counseling in accordance with HUD FHA certification

so that all types of lower income residents will understand the responsibilities of homeownership and the financial commitment necessary.

Foreclosures: AHOME has been providing foreclosure counseling and mediation to over 400 clients a quarter. The foreclosure crisis is the most formidable obstacle to affordable housing right now. The City will continue to provide CHDO support to AHOME and support their efforts to obtain other sources of funding to provide direct intervention in this crisis.

Downpayment/Settlement Assistance: The City will utilize its' affordable housing trust fund to provide down payment and settlement cost assistance to lower income residents in center city.

J. Fair Housing

The City has made every effort to affirmatively further Fair Housing as required by the CDBG regulations and Title I of the National Affordable Housing Act. Fair housing laws are enforced by the City and the Department of Community Development. We affirm our commitment to equal opportunity for all by placing an annual advertisement in the paper and monitoring any complaints received. A complete analysis of the impediments to Fair Housing was completed in 1997 and updated in early 2010.

K. Lead-Based Paint

Lead-based paint poses a particular hazard to children under the age of six, and is the focus of efforts by HUD to raise awareness of the problem and mitigate or eliminate the hazard. Lead-based paint was banned in 1975, but housing constructed prior to that time typically contains lead-based paint to some degree.

In the City of Millville 8,471 housing units were constructed prior to 1980. However, studies have shown that the lead-based paint hazard lessens with newer construction. That is, a unit constructed between 1960 and 1979 has a 62 percent chance of having this hazard; units built from 1940 to 1959 have an eighty (80) percent chance; units built prior to 1940 have a ninety (90) percent chance.

The housing stock in Millville is relatively old, the median year of construction for the entire stock being approx. 1962. Pre-1940 housing, both owner occupied and rental accounts for 2,375 units, 1940-59 housing accounts for 2,688 units, and 1960-1979 units account for 3,408 units. Applying the formula stated above indicates that there are 6,401 housing units in the City that have the presence of lead-based paint. This is 60.0 percent of the housing stock, a percentage equal to that of the County (60.3%), but well above that of the nation (49.5%).

Since approximately 40 percent of the City's population is in the very low-, low- or moderate income range, multiplying the number of at-risk housing units by this percentage will provide an estimate of the lower income households at risk. This number is 2,560 households.

The County Health Department will continue to test for lead-based paint hazards as requested by the City. When a high reading is found it is brought to the attention of the housing rehabilitation office. Dwelling units with children present under the age of 6 are prioritized for immediate assistance. The program coordinator then proceeds with arranging the necessary financial assistance if available to income-eligible applicants to remediate the lead problem. Firms that specialize in the testing and remediation of this problem are consulted. The City will also continue a public education campaign so recipients of assistance and local contractors are aware of lead hazards. All programs administered by the City are administered in accordance with 24 CFR 35.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

A. Purpose

The Consolidated Plan for Millville, NJ has been prepared in response to the consolidated process developed by the US Dept. of Housing and Urban Development (HUD). It is a collaborative process in which communities can develop a unified and coherent vision for community development actions for a five-year planning period. The community with the active participation of their citizens and community organizations can shape housing and development programs, prepare comprehensive and coordinated programs, and reduce duplication of effort, in both planning and in program execution.

This planning effort provides an opportunity to analyze programs in the context of the total local effort, and in relation to lineages and relations with state and regional programs. The nature of the process requires that economic, physical, environmental, community, and human development plans and programs are integrated and coordinated. Further, the requirements of this process force the establishment of specific, measureable goals and objectives and the creation of project monitoring processes so that progress can be measured and lessons learned over time.

The Consolidated Plan also meets the application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) programs. This process replaces prior Community Planning and Development (CPD) planning and application requirements with a single document, and satisfies the submission requirements of the four CPD formula programs for local jurisdictions. Millville does not have either Emergency Shelter Grant or Housing Opportunities for Persons with AIDS programs in place, and thus this Consolidated Plan focuses on Community Development and HOME programs and activities.

This Consolidated Plan represents the needs and strategies of the community.

B. Goals

The statutes for the grant programs mentioned above set forth three basic goals against which HUD will evaluate the plan and the local jurisdiction's performance. Each of these goals must primarily benefit low and very low income persons. Within the framework of the new Performance Measurement System, as developed by HUD, one of each of these three goals becomes an identified Objective for each CDBG or HOME activity:

DECENT HOUSING is the first goal. This includes:

- Assisting homeless persons in obtaining affordable housing
- Assisting persons at risk of becoming homeless
- Retaining affordable housing stock

- Increasing the availability of affordable housing in standard condition without discrimination for low and moderate-income families, especially those who are disadvantaged minorities;
- Increasing the supply of supportive housing that includes structural features and services to enable persons with special needs to live in dignity and independence; and
- Providing affordable housing that is accessible to job opportunities

A SUITABLE LIVING ENVIRONMENT is the second goal. This includes:

- Improving the safety and livability of neighborhoods
- Increasing access to quality public and private facilities and services;
- Reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- Restoring and preserving properties of special historic, architectural or aesthetic value; and
- Conserving energy resources

EXPANDED ECONOMIC OPPORTUNITIES is the third goal. This includes:

- Creating and retaining jobs
- Establishing, expanding and stabilizing small business
- Providing public services concerned with employment
- Providing jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from the execution of activities under programs covered by this plan;
- Increasing the availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices
- Providing access to capital and credit for development activities that promote long-term economic and social viability of the community; and
- Empowering and fostering self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing

C. Functions of the Plan

This Consolidated Plan then serves multiple purposes as listed below:

- 1) Participation of the citizens and community-based organizations in the planning process so that plans are built from the ground up
- 2) Application for federal funds under HUD's formula grant programs
- 3) Integrated and coherent strategy for the execution of HUD programs throughout the community
- 4) Annual Action Plans for the implementation of HUD programs over the 5 Year planning period
- 5) Establishes measures and monitoring systems to assess program performance

MISSION STATEMENT: THE CITY OF MILLVILLE'S HOUSING AND COMMUNITY DEVELOPMENT MISSION IS TO PROVIDE SAFE, DECENT AND AFFORDABLE HOUSING AND A POSITIVE COMMUNITY ENVIRONMENT THAT OFFERS AN EXCELLENT QUALITY OF LIFE AND PROVIDES ECONOMIC OPPORTUNITY TO ALL RESIDENTS, PARTICULARLY THE LOW AND MODERATE INCOME RESIDENTS, INCLUDING THE ELDERLY, DISADVANTAGED AND DISABLED.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5 Year Strategic Plan (2010-2014) General Questions response:

Millville is located in the north central portion of Cumberland County, and is bordered by Vineland to the north and east and unincorporated townships to the south and east. The City is transected by State Routes 55, 47, and 49 which are major arteries in the area. US Highway 40, the major east-west highway in the region passes north of the City. The city has a well-defined central core and business district, distinct neighborhoods, and a number of commercial and industrial areas. A map in the appendix file shows Millville and its immediate surroundings, highways and streets.

The 2000 population of the city was 26,847 which represented a 3.2 percent gain over the 1990 figure. The 2008 population estimate was approximately 28,292. This gain was consistent with a pattern of slow growth that marked the City and county since the 1960 census. The City has 10,043 households with an average household size of 2.65 persons. This continues a pattern of declining household size begun in the 1970's.

COMPARISON OF KEY CHARACTERISTICS 2000 CENSUS AND 2006-2008 AM. COMM. SURVEY

Indicator	2000 Census	Am. Comm. Survey 2006-08
<i>Social Characteristics:</i>		
Total Population	26,847	28,292
White Population	76.1%	73.4%
Household size	2.72	2.65
Median Age	35.0	36.4

Indicator	2000 Census	Am. Comm. Survey 2006-08
<i>Economic Characteristics</i>		
In labor force		13,627 (62.1%)
Median hh income	40,378	54,683
Per capita income	18,632	22,884
Indiv. Below poverty	15.2%	21.3%
<i>Housing Characteristics</i>		
Total housing units	10,005	11,141
Occupied	94.3	91.7
Owner-occup.	63.9	62.1

Source: US Census 2000; American Communities Survey 2006-2008

The City has a diverse population as shown in the table below:

	Racial Composition (percentage)				Millville 2006-2008
	Millville	County	NJ	US	
White	76.1	65.9	72.6	75.1	73.4
African Am.	15.0	20.2	13.6	12.3	18.9
Native Am.	0.5	1.0	0.2	0.9	.6
Asian	0.8	1.0	5.7	3.6	.9
Pacific Islander	-	0.1	--	0.1	.0
Other race	5.2	9.1	5.4	5.5	3.6
Two or more races	5.2	2.9	2.5	2.4	2.6
Hispanic (any race)	11.2	19.0	13.3	12.5	9.8

The City has a significant percentage of persons classifying themselves as "Two or More Races", and an African American population percentage that is greater than that of the state or nation, but somewhat lower than that of the county.

New information available from the 2006-2008 American Communities Survey is also included in the previous table. The newer information demonstrates that Millville's diversity has increased. The percentage of African American, native American and Asian residents has increased while surprisingly the percentage of Hispanic residents has declined. There is a much larger Hispanic population in the surrounding cities

The median age of the population is 35.0 years, slightly lower than that of the county or nation. The percentages of children under 5 and of youth between 6 and 19 are higher than those of the county, state or nation, and account for the relatively low median age. The percentage of elderly (65+) is about equal to that of the nation. The table below compares the percentages for the City, the county, and the state and US.

Age Cohorts

	Millville #	Millville %	County %	NJ%	US %
Under 5	1,871	7.0	6.3	6.7	6.8
5 to 19	6,318	23.5	21.8	20.4	21.8
20 to 64	15, 198	56.6	59.1	59.6	58.9
65 to 74	1,749	6.5	6.6	6.8	6.5
75 and over	1,711	6.4	6.4	6.4	5.9
Median		35.0	35.6	36.7	35.3

Educational attainment levels indicate that the City has a high percentage of persons lacking a high school diploma, and a relatively low percentage of persons with college or advanced degrees. The percentage of high school graduates, however, is well above any of the comparative figures.

Educational Attainment (population 25+)

	Millville #	Millville %	County %	NJ %	US%
<9 th grade	1,319	7.8	6.2	6.6	7.5
9 to 12, no dip.	3,075	18.1	9.5	11.3	12.1
HS grad	6,583	38.7	29.0	29.4	28.6
Some college	3,037	17.9	16.9	17.7	21.0
Assoc. Degree	913	5.4	5.4	5.3	6.3
Bach. degree	1,523	9.0	20.5	18.8	15.5
Grad/Prof deg.	548	3.2	12.5	11.0	8.9

The percentage of persons living in poverty in 1999 was 15.2 percent, a figure higher than that of the county (15.5%), and well above the state percentage of 8.5 percent. among the 4,034 persons in poverty, 324 were 65 or over and 1,599 were under 18.

Median household income and per capita income figures show that the City is ahead of the county figures, but well behind state figures, though New Jersey is one of the wealthiest states. Millville income figures lag those of the US as shown below:

Per Capita income: \$18,632
 \$17,376 Cumberland County
 \$27,006 NJ
 \$21,587 US

Median Household Income \$40,378
 \$39,150 Cumberland County
 \$55,146 NJ
 \$41,994 US

The overall composition of the City's housing stock mirrors that of the US (63.9%) of units are owner-occupied while 36.1% are renter-occupied. US figures show slightly more owner occupied units and slightly fewer renter units. Single-family units comprise 70.0% of the City housing stock, compared to 65.9 percent for the US. However, 94.3% of the City's housing units are occupied compared to 91.0% for the US, and the

City's housing stock is older than that of the nation, 61.4% having been built before 1970 compared to 48.7% for the US.

The City of Millville has developed a strategic plan to address the key issues raised in the course of this analysis, and which met the HUD requirements for elements to be addressed by this plan. The City's priorities were developed after a careful review of housing and economic data and input from many community sources including service providers, citizens, and other parties.

In performing an analyses, establishing priorities and developing our strategies, the City of Millville relied heavily upon several key sources of data and information.

The 2000 Census provides data to indicate the housing needs of persons in the City of Millville in addition to the information provided in the Housing Market Analysis section of this document. This information is the most recent available at the level of detail required. In 2010 the new US Census will be taken; however, preliminary results will not be available for at least two years.

In 1993 HUD distributed a data book to all jurisdictions that were required to submit a Comprehensive Housing Affordability Study (CHAS). The data book was prepared by HUD staff, the US Census Bureau, the Urban Institute and ICF Corporation and contained a series of tabulations based upon data from the 1990 census. The objective of the data book was to provide specific information to affected jurisdictions in order to assist them in accurately portraying the housing needs and market conditions in their communities. This information would help them develop strategies to meet existing and projected needs. This data has been update, based upon 2000 census data, and has been a significant resource in developing this Consolidate Plan.

Tables in the recent CHAS Data Book provide information on the needAMFI) were obtained from the HUD website.

Also, data from the National Low Income Housing Coalition is used in some areas of the Consolidated Plan.

In some instances data from the NJ Labor Market Information Website, which is a joint effort of the NJ Dept. of Labor and the US Census Bureau, has been used.

The Census data on homeless is not used in developing strategies for this Consolidated Plan, but is provided in several instances as background to the current problem. Information (Spring 2009 and Jan. 2010) on the homeless was provided by the County Division of Homeless Continuum of Care based upon recent point-in-time surveys. Additional anecdotal information was collected from service agencies helping the homeless and at-risk populations.

Several areas of specific need emerge from the preceding analyses and other resources and documentation. Each of these needs fits within the three goals noted above. These needs, translated into tangible objectives are:

1. The stabilization and improvement of neighborhoods
2. The maintenance and improvement of the existing housing stock
3. The continued support of programs for the homeless and at-risk
4. The provision of services to those with special needs, such as the elderly, HIV, and disabled
5. The continued support of key public service programs, the improvement of public facilities and infrastructure, and assistance in providing public safety improvements
6. The implementation of economic development initiatives in support of and in coordination with city, county, and state programs and entities
7. The 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.

The system for establishing the priority for these goals and strategies is predicated upon the following criteria in descending order of importance:

1. Meeting the goals and objectives of HUD programs;
2. Meeting the specific needs of low and moderate income residents with a special emphasis upon the extremely low income
3. Focus on low to moderate income areas or neighborhoods
4. Coordination and leveraging of resources
5. Response to expressed needs
6. Sustainability and/or long-term impact of strategy
7. The ability to measure or demonstrate progress and success.

The City has observed a number of significant obstacles to meeting underserved needs. These include:

- A changing and dynamic housing market regionally, impacted by large scale foreclosures which has made the market volatile
- Escalating land and construction costs
- Inability to access credit and poor credit history
- High unemployment rate
- Low job and life skills
- Needs well beyond available resources
- Competition in funding rounds with larger, urban cities, often designated to receive the funds automatically
- Cost of permits
- Excessive state and federal regulation (DEP, EPA, State Planning, COAH)
- Extremely low incomes
- Lack of public transportation

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

5 Year Strategic Plan (2010-2014) Managing the Process response:

The lead agency in Millville's Consolidated Plan process is the City of Millville's Planning and Community Development Office. That office, under the direction of Dr. Kim Ayres, prepared this Consolidated Plan, which covers the period July 1, 2010 to June 30, 2014. This office is tasked with the preparation, submission, execution and monitoring of the Consolidated Plan.

The City has followed the procedures and requirements published by HUD. City representatives attended the HUD training sessions in order to prepare for the submission of the Plan. The City reviewed all training materials, regulations, and documentation on the Consolidated Plan process and place great importance on the information that is available on the www.hud.gov website. Additionally the City reviewed the HUD Consolidated Plan and Annual Action Plan regulations published in the Federal Register of March 7, 2006 including the development of a performance measurement system. This Five Year Consolidated Plan will be kept on file in the Planning and Community Development Office for public review and future HUD monitoring.

The preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies. In the course of preparing this document each of the communities not only collaborated among themselves but consulted with the following groups, agencies or entities:

Millville Housing Authority
Cumberland County College
Shirley Eves Center
Holly City Resource Center
Perfil Latino
R.I.S.E.
S.H.I.N.E.
Holly City Development Corp.
Millville Board of Education

Bethel Development Corporation
Third Ward Advisory
Millville Day Care Center
City Neighborhood Group
Millville Rescue Squad
Millville Police Dept.
Weed and Seed Steering Committee
AHOME, Inc.
Wheaton Arts

Millville Development Corp.	Kids Bolt Running Club
Millville Neighborhood Council	Millville Thunderbolt Club
Millville Public Library	Millville Industrial Commission
Millville Chamber of Commerce	County Office on Aging and Disabled
County Office of Economic Devel.	County Office on Homeless
Cumberland County Guidance Center	County Human Services Advisory
Cumberland County Health Dept.	Cumberland County Office of Planning
SJ Aids Alliance	Millville Historical Society
Levoy Theatre Preservation Society	

Several meetings were held with City and Consortium service providers in order to discuss specific needs and programs. Social service providers attended to review their specific needs with respect to special populations. The City of Millville also has a CDBG Advisory Committee which represents a cross-section of the community and provides guidance on the use of CDBG funds.

Also, as described below, the City sought citizen participation and made all materials readily available to the public for review and comment. For the Five Year Plan process, the City also implemented numerous direct interviews with special service providers to obtain knowledge about the types of services available and the prioritized needs of these special populations.

The Community Development staff meets on a regular basis with the Director of Economic Development to discuss priority housing as well as economic development needs in the city and particularly within the target area. The city's approach to development is to provide equal importance to community development and economic development needs as they are seen as complementary. The staff shares ideas, resources and a desire to develop creative, effective policies that will not only provide increased economic resources, but will provide skills and quality of life improvements.

The City will work closely with particular entities in the execution and monitoring of the programs described below. The principal organizations, their particular roles, and the relationship they have with the county are described in the strategy section below. The Plan has the support of the City Commission which is provided information on a regular basis. The City Commission passed a resolution authorizing the submission of this Plan to HUD on May 4, 2010. The resolution is included in the Appendix file.

The collaborative approach employed by the county has proven to be a valuable tool in eliciting input that would not otherwise be available. This development process synthesized diverse ideas and approaches into a comprehensive and coherent planning document and set of strategies that address the low-income housing needs of the City in a clear and logical fashion.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

5 Year Strategic Plan (2010-2014) Citizen Participation response:

The Consolidated Plan results from a process of consultation and citizen participation, building upon existing participation mechanisms and venues. Citizens, not-for-profit organizations, and interested parties were afforded a variety of opportunities to:

1. Contribute during meetings and planning sessions
2. Review and comment upon the participation plan itself;
3. Receive information about the meetings, the plan, and comments made
4. Participate in public hearings and other general meetings such as Weed and Seed
5. Comment upon the plan and its amendments; and
6. Register complaints about the plan and its amendments.

City, County, and Consortium agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop the Consolidated Plan. The City developed a four-tiered approach to obtain citizen views. The components are as follows:

A. Advisory Committee: A committee was formulated which included representatives from non-profit agencies, CDBG public service sub recipients, Millville Housing Authority, AHOME (the city's CHDO) and residents. This group serves as a steering or advisory committee for CDBG needs and priorities. The main purpose of the group is to bring varying perspectives as to community needs and to assist in development priorities for resources expenditures. This committee began meeting on February 3, 2010 to help formulate the annual plan. Each of the members provided data and input from their particular perspective. A total of two meetings were held in addition to the public hearings. Advisory committee members also answered a survey on municipal needs, priorities and resources allocation. A copy of the survey is included in this section.

A critical component of the advisory committee was representation from the Millville Housing Authority. Representatives from this agency, including the Executive Director and the Chief Operating Officer provided valuable insight on housing issues and promoted a spirit of cooperation during this effort. The Advisory Committee includes:

Mayor Shannon

Commissioner Quinn
Kim Ayres, Planning Director
Russell Barringer, CDBG Office
Debbie Reed, CDBG Office
Heather Santoro, RAD Office
Gladis McGraw, Third Ward Advisory Group
Liz Nicklus, Weed and Seed
Donna Turner, AHOME
Dayna Thompson, HOLly City Help
Joyce Cossaboon, Shirley Eves Center
Rev. Steve Shuster, SHINE
Rev. Dave Ennis, RISE
Hope Hildreth, Bethel Development Corp.

It is anticipated that the Advisory Committee will continue to meet throughout the Program Year to periodically review program progress and assess future needs. During the Consolidated Plan and Annual Plan preparation period, the Advisory Committee met on January 27, 2010 and March 10, 2010.

B. Neighborhood Meetings: A series of neighborhood meetings were conducted throughout the year. These meetings are held once a month during a evening meeting known as Neighborhood Night. The meetings are designed to solicit input from neighborhood residents in an informal setting and to provide a geographic focus for the plan's development. The meetings focused on three neighborhoods within the CDBG target area: Third Ward, South Millville and Center City. The meetings also serve as an opportunity to disseminate information through brochures and announcements for projects such as litter clean-up, housing rehabilitation, code enforcement, crime, and to ask city staff and commissioners about any pressing issues. Often times the city is able to obtain additional applications for ongoing projects, especially the housing rehabilitation program by discussing programs an opportunities with groups across the city.

Often times Neighborhood Night is tied directly into a meeting of the Weed and Seed Steering Committee, a committee of 30 residents that guide the federal Weed and Seed neighborhood restoration and crime prevention grant. During the CDBG planning months, January to May, the city discusses with the over thirty members of this committee potential projects as well as requesting input on community development priority needs and action steps. This group has been very vocal in supporting the city's neighborhood redevelopment efforts. With the broad representation on the task force the city is able to gain valuable insight into ongoing needs as well as continuing projects that are addressing some of the largest challenges, including crime, affordable housing, and social services.

In 2009, the City tried a new approach to neighborhood planning. A "Neighborhood Night" was initiated in which the Weed and Seed Steering Committee, The Neighborhood Council, and the three Neighborhood Groups meet at different times. In this way residents are only required to go out one night per month in order to complete their neighborhood planning, learn about ongoing initiatives and discuss challenges. In

this way the members of the various groups can interact and communicate with each other as well as city staff. When all the groups met on separate nights it was difficult to get city staff to each meeting and the groups really couldn't interact with each other. Currently the following staff consistently attend Neighborhood Night: Mayor, City Commissioners, Planning Director, Weed and Seed Coordinator, CDBG staff, Coordinator of State and Federal Aid, Clean Communities Coordinator, Code Enforcement Official for CDBG target area and the Chief of Police.

The City feels strongly that involving residents in the redevelopment of their neighborhoods is integral to the future of the city. Neighborhoods are considered building blocks of the community and the residents that live within them best know the conditions, problems, and challenges for each area. It is the city's intention to continue to support these grass roots efforts .

C. Consortium: Another component of the participation strategy involves input from the partners in the Vineland-Millville-Bridgeton-Fairfield HOME Consortium. The three cities formed this consortium in 1992 in order to qualify for HOME funds. This partnership has enhanced communication efforts among the three cities relative to regional housing needs. The professional staffs of the partners meet on a regular basis, in order to implement the HOME program and to share concerns or ideas on community development and affordable housing needs. In addition, the Consortium partners arranged a series of meetings and consultations with various service providers including: the County's Departments of Economic Development, Homelessness, Aging and the Disabled, Health, and Planning; the Shirley Eves Center, and the various non-profit homeless and social service providers. These meetings were held in February 2010.

The Consortium provided a means to meet with other social service providers and interested parties for additional input. The Community Development staff asked the County Health Officers to provide data on the lead-based paint hazard. The Millville Public Housing Authority provided information on public housing in the course of meetings and discussions. This agency's participation was critical to the development of the Consolidated Plan. The Executive Director, Paul Dice, advised the committee and professional staff of regulatory limitations and opportunities, additional resources available from the Housing Authority, long term plans and goals, and general housing needs for the elderly and disabled populations. The Housing Authority has already established a cooperative relationship with nonprofit organizations and service providers. They have an excellent record of resident initiatives and firsthand knowledge of needs and constraints.

The relationship between the city and the housing authority has been extremely cooperative and has been essential in the development of this Consolidated Plan.

The following organizations or entities consulted with the Office of Planning and Community Development to prepare this plan:

Millville Housing Authority

AHOME

Cumberland County Dept. of Planning and Economic Development

Cumberland County Office on Aging and the Disabled/Homeless
Cumberland County Welfare Dept.
Cumberland County Health Dept.
Cumberland County Human Services Advisory Council
NJ Dept. of Community Affairs.
NJ Housing and Mortgage Finance Agency
Millville Day Care Center
Shirley Eves Center
South Jersey Aids Alliance
FamCare
Millville Development Corporation
Millville Neighborhood Council
Help and Hope Ministries
Habitat for Humanity
United Way
Millville Ministerium
South Jersey Transportation Organization
South Jersey Economic Development Agency
SHINE
RISE
Kids Bolt Running Club
Weed and Seed Steering Committee
Millville Police Department
Millville Revenue Allocation District
Millville Economic Development Office
Vineland-Millville Urban Enterprise Zone
Cumberland County Improvement Authority
Cumberland Empowerment Zone
NJ Council on Affordable Housing
Wheaton Arts
South Jersey Cultural Alliance

D. Surveys and Interviews: Finally, the city initiated some specially designed citizen participation strategies for the Five Year Consolidated Planning process. There were numerous agencies that provide services for special needs populations or at-risk populations needing specific services that were personally interviewed. These interviews were conducted in order to get a better understanding of the types of services that are provided in Millville, the level and extent of need for these services, the nature of the problems that precipitate the services and the degree to which the services provide comprehensive care in addressing needs. In addition to the interviews, the city developed a survey that was administered to the members of the Weed and Seed Steering Committee on the prioritization of community development and housing needs. The Weed and Seed Steering Committee was utilized for this purpose because they represent a cross section of the city's population and agencies.

Summary:

The City complied with the citizen participation requirements of the regulations by doing the following:

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices in English and Spanish about the plan prior to public hearings on the plan;
- Holding two or more public meetings in accessible places and convenient times
- Publishing a summary of the Consolidated Plan, describing its contents and purpose and listing locations where the entire plan could be examined
- Making the Consolidated Plan available at no cost, for public examination and comment for a period of thirty (30) days before submission to HUD
- Providing citizens, public agencies, and other interested parties reasonable access to records regarding any uses of any assistance for affordable and supportive housing that the City may have received during the preceding five years; and
- Considering the views and comments of citizens, and preparing a summary of those views for consideration with the Consolidated Plan submission
- Forming an Advisory Committee and holding 2 meetings
- Incorporating Consolidated and Annual Planning into Neighborhood Night
- Publishing the 5 Year and Annual Plan on the city's website
- Notifying the residents of the availability of the plan's on public access cable channel

Upon receipt of the Consolidated Plan the Department of Housing and Urban Development has forty-five (45) days to review the plan.

On March 26, 2010 the completed draft document was made available to the public for review following a public hearing notice on March 26, 2010.

The draft document was made available for public review at accessible locations:

- City of Millville Clerk's Office
- Millville Public Library
- City of Millville CDBG Office

The City of Millville did not receive any citizen comments during the thirty-day public review period.

On May 4, 2010 the Final Plan and Resolution of Authorization were placed on the City Commission meeting agenda and the document was approved for submission. The City of Millville Consolidated Plan was submitted to the State of New Jersey on May 15, 2005. Copies were also provided to neighboring jurisdictions.

The City will provide technical assistance to all entities seeking funding for projects to develop and enhance the opportunities for affordable housing. That process will involve referrals to the appropriate City, State, and non-profit organizations. In addition, the City will provide assistance as necessary in order to direct and make efficient applications for funding to develop affordable housing and community development programs.

Meetings for Consolidated and Annual Planning Process 2010

Advisory Committee Meetings:

January 27, 2010

March 10, 2010

Weed and Seed Steering Committee/Neighborhood Night

Jan. 13, 2010

March 3, 2010

May 5, 2010

Public Hearings

Feb. 18, 2010

March 10, 2010

May 04, 2010

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

5 Year Strategic Plan (2010-2014) Institutional Structure response:

3-5 Year Strategic Plan Institutional Structure response:

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

The City Commission, through the City's Office of Planning and Community Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated 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 Community Development Office, working with a number of other City agencies and not-for-profit service providers. 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 New Jersey Department of Community Affairs and the New Jersey Housing and Mortgage Finance Agency (NJHMFA) provide technical and financial assistance through various housing programs such as the Balanced Housing Program and the CHOICES Program. The CHOICES program is administered by NJHMFA and the city hopes to

utilize this program for new affordable housing projects in Center City and the Third Ward. The NJHMFA provides financial assistance for housing development to numerous non-profit and for profit entities in Millville including AHOME, Inc., Holly City Development Corporation and Ingerman Housing.

The Cumberland County Board of Social Services and the Office on Aging/Disabled/Homeless Assistance provide counseling programs for homeless persons and emergency assistance as well as services to prevent homelessness.

The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies assistance and programs countywide.

Though these entities and the CEAS in particular, 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. As resources become more scarce while the national economy struggles it is also important to eliminate the duplication of services.

Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop the Consolidated Plan. The Community Development staff asked the, County Department of Health to provide data on the lead-based paint hazard.

The City maintains a very close relationship with the Vineland-Millville-Bridgeton-Fairfield HOME Consortium. A copy of this Consolidated Plan was sent to neighboring municipalities for their review and information and also to the lead agency of the state of New Jersey 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 Department 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. The real need is for additional resources rather than changes in the institutional structure.

Some of the best collaborative efforts to improve the economic and social conditions for residents have come from the direct association between the Community Development and Economic Development and Planning Offices. There is a continuous dialogue and exploration of alternatives and policy initiatives between these two offices. Rarely are programs or policies developed for one area without the input and consent of the other office. Developing the workforce and business community is seen as going hand in hand with developing neighborhoods and safe, affordable housing. This symbiotic relationship between the two offices has lead to the creation of several initiatives, including the Revenue Allocation District and the Urban Enterprise Zone. Both offices work effectively to eliminate poverty and provide the skill sets necessary for residents to sustain a better life.

Performance Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

5 Year Strategic Plan (2010-2014) Performance Monitoring response:

Performance monitoring is an important component in the long-term success of this Consolidated Plan. The City, through the Office of Community Development, will be responsible for developing standards and procedures for ensuring that the recipients of federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The Office of Community Development oversees the city's housing and community development programs, and will be responsible for most performance measurement activities. The Office will incorporate the new Performance Measurement standards and methods into the process of awarding funds, allocating resources to programs and agencies, and obtaining progress and completion reports from those programs and agencies. The monitoring requirements and procedures under this Consolidated Plan will build upon existing monitoring systems and experience in administering federal and state programs and funds.

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.

The Office's standards and procedures for monitoring are designed to ensure that:

- 1) Objectives of the National Affordable Housing Act 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, and with the requirements to affirmatively further fair housing and minimize displacement of low-income households.
- 4) 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
 - Displacement/Relocation

The Office will review all proposed activities for eligibility under statutory and regulatory requirements, and for meeting identified needs in this plan.

Both the Action Plan and the Consolidated Plan will be monitored through the use of checklists and forms that are currently used to facilitate uniform monitoring of program activity. The Office has identified performance measures in accordance with the Performance Measurement Plan developed below, in advance of allocating funds. Each description of projects and activities contains the specific measures by which the project will be evaluated. Measures will be in accordance with the Federal Register of March 7, 2006.

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

Monitoring will occur through regular telephone and on-site monitoring visits. These visits will occur as necessary, but will be conducted at least once a year. The city also conducts internal monitoring of all CDBG and HOME projects and procedures.

There are monitoring responsibilities that go beyond the time of completion of various activities. For housing projects, site visits will be conducted at least every other year to assure benefit to low-income residents.

All sub-recipients must identify the personnel working on the project, keep accurate records and filing systems to document program benefits and compliance, maintain an appropriate financial management system, submit to an audit, and submit a final report as a closeout procedure. The most critical documentation required is proof of income eligibility.

Performance Measurement Plan

In accordance with HUD's Community Planning and Development Notice 03-09, the City of Millville is required to amend its Five-Year Consolidated Plan (2005-2009) and its Annual Action Plan submissions to include a Performance Measurement System designed to measure both the productivity and impact of the Community Development Block Grant Program. In accordance with the HUD Training Manual and Guidebook *Community Planning and Development Outcome Performance Measurement Framework*, the City of Millville has developed the following:

For each activity the City is required to indicate the Objective and Outcome as per the new guidelines, these being:

Objectives:

- Creating Suitable Living Environments
- Providing Decent Affordable Housing
- Creating Economic Opportunities

Outcomes

- Availability / Accessibility
- Affordability
- Sustainability

The combination of these will create an Outcome Statement for each activity. (Federal Register / Vol. 71, No. 44 / Tuesday, March 7, 2006 / Notices, Pages 11475-11476) The Outcome Statement Code will be indicated on the individual Project Activity forms under Proposed Outcome. Additionally, the City has indicated the Specific Outcome Indicators (Federal Register / Vol. 71, No. 44 / Tuesday, March 7, 2006 / Notices, Pages 11477-11481) that are required to be reported to HUD for each activity.

Activities generally undertaken by the City of Millville with CDBG and HOME funds (Administration and Planning, including CHDO administration are excluded)

1. **Residential Housing Rehabilitation** (Housing Rehabilitation - Owner Occupied and Rental Residential Housing)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #9 – ***Owner occupied units rehabilitated or improved***

- Number occupied by elderly
- Number of units brought from substandard to standard condition
- Number qualified as Energy Star
- Number of units brought into compliance with lead safe housing rule
- Number of units made accessible for persons with disabilities

Indicator #7 – **Rental units rehabilitated**

Total Number of Units:

Of total:

- Number affordable
- Number section 504 accessible
- Number of units created through conversion of nonresidential buildings to residential buildings
 - Number brought from substandard to standard condition
 - Number of units brought into compliance with lead safe housing rule

Of those affordable:

- Number occupied by elderly
- Number subsidized with project-based rental assistance
- Number of years of affordability
- Number of housing units designated for persons with HIV/AIDS, including those units receiving assistance for operations.
- Of those, the number of units for the chronically homeless
- Number of units of permanent housing for homeless persons and families, including those units receiving assistance for operations.
- Of those, the number of units for the chronically homeless

2. Recreational, Educational, Social and Developmental Services (Child Care, Summer Programs, Head Start, Nutrition Programs, Programs for the Disabled, Case Management Services, Computer Learning, Services for the Mentally Disabled, Food and Homeless Assistance, Youth Services, etc.)

Outcome Statement: (Code SL-1)

Accessibility for the purpose of creating suitable living environments

Outcome Statement: (Code SL-2)

Affordability for the purpose of creating suitable living environments

Outcome Statement: (Code SL-3)

Sustainability for the purpose of creating suitable living environments

Specific Outcome Indicators:

Indicator #2 – ***Public Service activities***

- Number of persons assisted:
 - With new access to a service
 - With improved access to a service
 - Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

3. Municipal Infrastructure and public facility projects (Public Facilities - Recreation, Fire Protection and Senior Center)

Outcome Statement: (Code SL-3)

Sustainability for the purpose of creating suitable living environments

Specific Outcome Indicators:

Indicator #1 – ***Public facility or infrastructure activities***

- Number of persons assisted:
 - With new access to a service
 - With improved access to a service
 - Where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

4. Affordable Housing Development (Direct and Indirect Homeownership Assistance)

Outcome Statement: (Code DH-2)

Affordability for the purpose of providing decent affordable housing

Specific Outcome Indicators:

Indicator #8 – ***Homeownership Units Constructed, Acquired,***

and/or

Acquired with Rehabilitation

- Total Number of Units
 - Of those:
 - Number of affordable units
 - Number of years of affordability
 - Number qualified as Energy Star
 - Number section 504 accessible
 - Number of households previously living in substandard housing

- Of those affordable:
 - Number occupied by elderly
 - Number specifically designated for persons with HIV/AIDS
 - Number specifically designated for homeless
 - Number specifically for chronically homeless

5. Code Enforcement (Code Enforcement, Code Enforcement Related Relocation)

Outcome Statement: (Code DH-3)

Sustainability for the purpose of creating decent affordable housing

Specific Outcome Indicators:

Indicator #3 – **Activities are part of a geographically targeted revitalization effort**

Check one

- a) Comprehensive
- b) Commercial
- c) Housing
- d) Other

Choose all the indicators that apply, or at least 3 indicators if the effort is

(a) Comprehensive

- Number of new businesses assisted
- Number of businesses retained
- Number of jobs created or retained in the target area
- Amount of money leveraged (from public and private sources)
- Number of low- or moderate income persons served
- Slum/Blight demolition
- Number of acres of remediated brownfields
- Number of Households with new or improved access to public facilities/services

- Number of commercial façade treatment/ business building rehab
- Optional indicators
 - Crime rate
 - Property value change
 - Housing code violations
 - Business occupancy rates
 - Employment rates
 - Homeownership rates

5. Economic Development Activities

Outcome Statement: (Code EO-3)

Sustainability for the purpose of creating economic opportunity

Specific outcome indicators

Indicator #15 – **Jobs created**

Total Number of Jobs

- Employer-sponsored health care (Y/N)

- Type of jobs created (use existing Economic Development Admin. (EDA) classification)
- Employment status before taking job created:
 - Number of unemployed
 - Indicator #16 – **Jobs retained**
 - Total number of jobs
 - Employee sponsored health care benefits
 - Indicator #17 – **Businesses assisted**
 - Total Businesses assisted
 - Existing Businesses assisted – of those:
 - Business expansions
 - Business relocations
 - DUNS number of businesses assisted

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The City of Millville has developed a strategic plan to address the key issues raised in the course of this analysis, and which met the HUD requirements for elements to be addresses by this plan. The City's priorities were developed after a careful review of housing and economic data and input from many community sources including service providers, citizens, and other parties

In performing our analyses, establishing our priorities, and developing our strategies we relied upon several key sources of data and information.

The 2000 US Census provides data to indicate the housing needs of persons in the City of Millville in addition to the information provided in the Housing Market Analysis section of this document. This information is the most recent available at the level of detail required for this analysis.

In 1993 HUD distributed a data book to all jurisdictions that were required to submit a Comprehensive Housing Affordability Study (CHAS). The data book was prepared by HUD staff, the US Census Bureau, the Urban Institute, and ICF Corporation, and contained a series of special tabulations based upon data from the 1990 census. The objective of the data book was to provide specific information to affected jurisdictions in order to assist them in accurately portraying the housing needs and market conditions in their communities. This information would help them develop strategies to meet existing and projected needs. This data has been updated, based upon 2000 census data, and has been a significant resource in developing this Consolidated Plan.

Tables in the recent CHAS Data Book provide information on the needs of various types of households according to income. The levels of income (very low-, low-, and moderate) are defined in the appendix. More recent figures for these categories and for the HUD Adjusted Median Family Income (HAMFI) were obtained from the HUD Website.

Also, data from the National Low Income Housing Coalition is used in some areas of the Consolidated Plan.

In some instances data from the New Jersey Labor Market Information Website, which is joint effort of the New Jersey Department of Labor and the US Census Bureau, has been used.

The census data on homelessness is not used in developing strategies for this Consolidated Plan, but is provided in several instances as background to the current problem. Recent information on the homeless was provided by the Cumberland County Continuum of Care based upon a recently completed field survey (February 2005) as well as upon additional information collected from the agencies providing homeless assistance. The data covered the entire City as well as Cumberland County.

The three overarching goals, intended to benefit low- and very low-income persons are:

- 1) To provide decent housing
- 2) To provide a suitable living environment
- 3) To expand economic opportunities

Several areas of specific need emerge from the preceding analyses and other resources and documentation. Each of these needs fits within the three goals noted above. These needs, translated into tangible objectives are:

- The stabilization and improvement of neighborhoods.
- The maintenance and improvement of the existing housing stock.
- The continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living.
- The provision of services to those individuals and groups with special needs, such as the elderly, the disabled and those with HIV.
- The continued support of key public service programs, the improvement of public facilities and infrastructure, and assistance in providing public safety improvements.
- The implementation of economic development initiatives in support of and in coordination with city, county, and state programs and entities.
- The 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.
- The upgrade and improvement of historic resource and public facilities

The system for establishing the priority for these goals and strategies is predicated upon the following criteria in descending order of importance:

1. Meeting the goals and objectives of HUD programs.
2. Meeting the specific needs of low- and moderate- income residents with a special emphasis upon the extremely low-income category.
3. Focus on low- to moderate- income areas or neighborhoods.
4. Coordination and leveraging of resources.
5. Response to expressed needs.
6. Sustainability and/or long-term impact of strategy.
7. The ability to measure or demonstrate progress and success.

The City has observed a number of significant obstacles to meeting underserved needs. These include:

- A strong housing market regionally.
- Escalating land and construction costs.
- Low vacancy rates.
- Lack of programs and resources to reduce excessive costs.
- Cost of permits and regulations.
- State and federal regulations (lead-based paint, NJDEP State Plan).
- Extremely low income and poor credit history.

SUMMARY OF GOALS AND PRIORITIES:

HOUSING:

- Increase availability of affordable, owner housing
- Improve the quality of owner housing
- Improve access to affordable owner housing
- Conserve energy and affordability
- Improve code compliance and emergency repairs
- Provide counseling and technical assistance
- Provide homeownership training and landlord training
- Eliminate blight

HOMELESSNESS

- Improve supportive services to homeless and at-risk populations
- Provide economic opportunities to prevent homelessness
- Provide emergency assistance
- Improve partnerships for services

SPECIAL NEEDS

- Increase the range of housing options and special services
- Improve accessibility to services and facilities

PUBLIC FACILITIES

- Improve neighborhood facilities
- Improve facilities servicing seniors and special needs
- Improve historic resources

ECONOMIC DEVELOPMENT

- Improve economic opportunities for low/mod persons
- Provide financial assistance to for-profit companies
- Provide access to credit and capital
- Provide job training and educational attainment improvements
- Empower low/mod residents and encourage self-sufficiency

PUBLIC SERVICES

- Improve services for low/mod persons
- Improve services to youth and special needs populations
- Improve services to minorities and senior citizens

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

5 Year Strategic Plan (2010-2014) Lead-based Paint response:

Lead-based paint poses a particular hazard to children under the age of six, and is the focus of efforts by HUD to raise awareness of the problem and mitigate or eliminate the hazard. Lead-based paint was banned in 1975, but housing constructed prior to that time typically contains lead-based paint to some degree.

In the City of Millville 8,471 housing units were constructed before 1980. However, studies have shown that the lead-based paint hazard lessens with newer construction. That is, a unit constructed between 1960 and 1979 has a 62 percent chance of having this hazard; units built from 1940 to 1959 have an eighty (80) percent chance; units built prior to 1940 have a ninety (90) percent chance.

The housing stock in Millville is relatively old, the median year of construction for the entire stock being approximately 1962. Pre-1940 housing, both owner occupied and rental accounts for 2,375 units, 1940-1959 housing accounts for 2,688 units, and 1960-1979 units account for 3,408 units. Applying the formula stated above indicates that there are 6,401 housing units in the City that have the presence of lead-based paint. This is 60.0 percent of the housing stock, a percentage equal to that of the County (60.3%), but well above that of the nation (49.5%).

Since approximately 40 percent of the City's population is in the very low-, low-, or moderate-income range, multiplying the number of at-risk housing units by this percentage will provide an estimate of the lower income households at risk. This number is 2,560 households.

A map in the appendix file shows the concentration of pre-1960 housing in City of Millville. There are three census tracts in the center of the city that have high concentrations of pre-1960 housing.

The number of affordable housing units built before 1970 is 5,067, or 78.8 percent of the total affordable units. This means that very low- and low-income households stand about eight chances in ten of living in an affordable unit that could have a lead hazard.

Children under six are the persons most severely affected by lead poisoning. Because of the way in which the census defined the age cohorts, we must use the grouping for five

and under to obtain figures. These children constitute 7.0 percent of the population in Millville. An examination of the census data indicates that four of the six census tracts have a concentration of young children in excess of the 7.0 percent figure. A map in the appendix file demonstrates concentrations of youngsters under the age of five. These tracts include areas in the center of the city as well as the less densely populated residential neighborhoods.

It is the areas of overlap between pre-1960 housing and concentrations of young children that are the topic of particular concern. This condition exists in only one census tract in the center of Millville. This overlap area is one that should receive priority in lead hazard mitigation efforts, both in terms of education and public awareness, and rehabilitation of older structures.

Finally, examining the overlay of low/mod areas with those of the presence of lead-based paint and the presence of children under five shows that CT 301 and the portions of CT 302 and CT 303 closest to Downtown fall within all three designations.

It should be noted, however, that the lead-based paint hazard remains a significant problem for those households living in units containing lead-based paint. The problem is not entirely an economic one as younger families move into, and restore, older homes.

The housing stock in Millville is relatively old and the lead-based paint problem is significant in Millville. Over 60 percent of the City's housing stock may contain lead-based paint, indicating how widespread the problem is. It appears that some 78.8 percent of affordable housing in the City may contain the presence of lead-based paint.

There are three census tracts in Millville in which the concentration of pre-1960 housing overlaps with concentrations of children under the age of six (CT 301, CT 302 and CT 303). These areas, in the central part of the city, warrant special focus for lead abatement and lead hazard reduction and education.

The County Health Department will continue to test for lead-based paint hazards as requested by the City. When a high reading is found it is brought to the attention of the housing rehabilitation office. Dwelling units with children present under the age of 6 are prioritized for immediate assistance. The program coordinator then proceeds with arranging the necessary financial assistance if available to income-eligible applicants to remediate the lead problem. Firms that specialize in the testing and remediation of this problem are consulted. The City will also continue a public education campaign so recipients of assistance and local contractors are aware of lead hazards. All programs administered by the City are administered in accordance with 24 CFR 35.

Housing Needs (91.205)

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.
3. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

5 Year Strategic Plan (2010-2014) Housing Needs Analysis response:

Overview

The purpose of this section of the Consolidated Plan is to present a detailed breakdown of the housing assistance needs of low- and moderate-income households in the City of Millville. Information about renter and owner needs is broken down to the needs of the very low-income persons (<30% of Median Family Income [MFI]), low-income persons (>30% to <50% MFI), moderate-income persons (>50% to <80% MFI) and middle income persons (> 80% MFI).

Low- to moderate-income areas (low/mod areas) are distributed throughout the City of Millville. A map in the appendix file shows these low/mod areas superimposed over the census tracts in the City of Millville. As can be seen, there is a low/mod block in the northeastern section of the city (CT 304, BG5) and a low/mod concentration in the central part of the city (CT 301, CT 302, BG's 3 & 4, CT 303, BG's 1 & 2, CT 304, BG 2).

According to the 2000 CHAS data, the City of Millville had 9,947 total households, of which 6,397 or 64.1 percent were owners and 35.8 percent (3,568) were renters. Very low- and low income households, both renters and owners, constitute 23.1 percent (2,298) of total households. Very low-income households comprise 12.0 percent (1,193) of the total and low-income households 11.1 percent (1,105). Thus, those households in the two lowest income groups represent almost one-quarter of all households in the City.

Very low-income renters constitute 27.6 percent of the total number of renter households (987). When low-income households are added to this number, the

percentage grows to 47.7 percent (1,703) of renter households in the lowest income groups.

The table below shows the breakdown of the number of households by income level:

<u>Households by Income</u>	
<30% MFI	1,193
30 to 50% MFI	1,105
50 to 80% MFI	1,619
<u>>80% MFI</u>	<u>6,030</u>
TOTAL HH	9,947

The moderate-income households are 16.2 percent of the total households and the middle class households are 60.6 percent of the City's households.

The table below examines the owner and renter households by type.

	Renter	Owner	Total
Elderly	658	1653	2311
Small	1527	3360	4887
Large	411	650	1061
Other	972	716	1688
Total	3568	6379	9947

Elderly households constitute 23.2 percent of households, small households 49.1 percent, large households 10.6 percent and the other households 16.9 percent. However, the elderly represent 30.3 percent of the very low-income households, 41.0 percent of the low-income households and 34.4 percent of moderate-income households.

Thus, City of Millville has a very significant concentration of households in the lowest income categories especially among elderly households.

The elderly, both renters and owners, comprise 23.2 percent of all households in the city, and high percentages of the households in the lowest income categories. Small renter households are present in significant numbers in the lowest income categories as well.

An overview of the City's households by tenure type reveals that the small households constitute a significant portion of the total households and have the greatest number of problems.

<i>Households by Tenure</i>	
<u>Renters – 3,568</u>	
Greatest Number of HH	Small – 1,527
Group w/ highest % of Problems	Small – 52.9%
Group w/ greatest # of Problems	Small – 808
Greatest Problem - Cost Burden >30%	

Owners – 6,379

Greatest Number of HH Small – 3,360
Group w/ highest % of Problems Other – 28.9%
Group w/ greatest # of Problems Small – 615
 Elderly – 455
Greatest Problem - Cost Burden >30%

Households by Income

The following charts analyze the composition of the four income levels in the CHAS data.

HHI <30% MFI 1,193 = 12.0% of City HH

Renters - 987

Greatest Number of HH Small - 381
Group w/ Highest % of Problems Other - 70.6%
Group w/ greatest # of Problems Small - 257
Greatest Problem - Cost Burden >30%

Owners - 206

Greatest Number of HH Elderly – 112
Group w/ Highest % of Problems Large & Other – 100%
Group w/ greatest # of Problems Elderly -78
Greatest Problem - Cost Burden >30%
But 50.1% of Owners have Cost >50%

The most prevalent problem among households in this income level is cost burden > 30 percent, with cost burden > 50 percent a particular problem for owners, especially elderly owner households.

HHI >30% to <=50% 1,105 = 11.1% of City HH

Renters – 716

Greatest Number of HH Small - 324
Group w/ Highest % of Problems Small – 89.2%
Group w/ greatest # of Problems Small - 289
Greatest Problem - Cost Burden >30%

Owners - 389

Greatest Number of HH Elderly – 257
Group w/ Highest % of Problems Large - 100%
Group w/ greatest # of Problems Elderly -175
Greatest Problem - Cost Burden >30%

The most prevalent problem for households in this income range is cost burden >30 percent for small-related renter households and elderly owner households.

HHI >50% to <=80% MFI 1,619 HH = 16.3% of City HH

Renters – 681

Greatest Number of HH Small -328
Group w/ Highest % of Problems Small 57.3%
Group w/ greatest # of Problems Small -188
Greatest Problem - Cost Burden >30%

Owners - 938

Greatest Number of HH Elderly – 434
Group w/ Highest % of Problems Small – 69.9%
Group w/ greatest # of Problems Small - 228
Greatest Problem - Cost Burden >30%

The most prevalent problem among households in this income range is cost burden >30 percent among small-related renters and small-related owners.

HHI >80% MFI 6,030 HH = 60.6% of City HH

Renters – 1,184

Greatest Number of HH Small 494 (Other – 445)
Group w/ Highest % of Problems Large – 20.9%
Group w/ greatest # of Problems Small - 74
Greatest Problem - Cost Burden >30%

Owners – 4,846

Greatest Number of HH Small – 2,930
Group w/ Highest % of Problems Other – 19.5%
Group w/ greatest # of Problems Small - 290
Greatest Problem - Cost Burden >30%
But this is for only 9.2% of HH

The most prevalent problem among the households at this income level appears to be overcrowding among the large-related households (owner and renter), though cost burden >30 percent is a significant problem among small-related and other owner households.

Households with Mobility and Self Care Limitations

An analysis of households with mobility and self care limitations reveals that 22.3 percent of the City's total households are in this group. 34.8 percent of these households have incomes <50 percent of MFI. Other households, both renter and owner, represents the largest group of affected households. However, it should be noted that 56.8 percent of these other households are in the income >80% of MFI group. The tables below summarize this data.

Total HH with Housing Problems and Mobility/Self Care Limitations

2,226 HH
22.3% of total HH
34.8% of HH are VLI (<50% of MFI)

By Type of Household

	Renter	Owner	Total
Extra			
Elderly	214	369	583
Elderly	145	242	387
Other	576	680	1256
Total	935	1291	2226

Extra Elderly represent 26.1% of these HH
 Other HH represent 56.4% of these HH
 Owner HH are 57.9% of this set

By Income

RENTER		>30%	>50%		
HH		to	to		
	< 30%	<50%	<80%	>80%	Total
Extra					
Elderly	100	84	20	10	214
Elderly	59	34	18	34	145
Other	205	89	109	173	576
Total	364	207	147	217	935

OWNER		>30%	>50%		
HH		to	to		
	< 30%	<50%	<80%	>80%	Total
Extra					
Elderly	48	53	139	129	369
Elderly	4	28	54	156	242
Other	19	52	82	527	680
Total	71	133	275	812	1291

Other households (renter & owner) are 56.4% of households with housing problem & mobility problems.

Households with incomes >80% MFI are 46.2 % of households with housing and mobility problems.

Renter households in the <30% MFI group is the second largest group of households and the largest among the low-income groups.

Note: Extra Elderly are those 75+; Elderly are those 62 to 74; all are 1 or 2 member HH

Disproportionate Need

There are three instances of disproportionate need among the household groups in Millville. Asian (non-Hispanic) households in the income > 80 percent of MFI income range constitute 72.2 percent of the Asian household population while households at

this income level are 60.6 percent of the City's households. This percentage is more than ten percentage points higher than the City figure.

Closer examination is somewhat limited as the CHAS data does not provide detailed data breakouts by household type. Furthermore this group is relatively small consisting of 127 households total. Further these households report that 25.6 percent of them have any type of housing problem.

At the same time Asian (Non-Hispanic) households in the <30% MFI income range are 27.8 of that group while the general population has only 12.0 percent of households in that income range. There are 15 renter households in this group and all households report problems, though there is no additional detail in the CHAS data sets.

The third group that is disproportionately represented at Hispanic households in the < 30 percent of MFI income level. This group constitutes 24.6 percent of Hispanic households while households at this income level citywide are 12.0 percent of households.

A closer examination of the data on this group shows that of the 120 renter households 85 reported problems. While cost burden >30 percent is a significant problem at this income level, the broader data indicate that many of the family households, both small and large related may have overcrowding problems. All 8 owner households reported problems.

Overcrowding

Overcrowding is defined as a household having more than 1.01 persons per room.

Overcrowding appears to be an issue for large-related renter households in Millville, but overcrowding is not a major concern among owner households.

An analysis of the data on overcrowding throughout the city revealed that overall 3.6 percent of households were living in overcrowded conditions. This represents 358 housing units.

However, these figures should be taken as only a rough indicator of the scope of the overcrowding problem. Because of high rents and low incomes, some households may have two or three families living in one apartment unit. Fearing eviction or difficulty with the law, many families do not report overcrowding, and indeed may encourage it to lessen the cost burden on individual families. Thus, overcrowding may be more common than the figures alone would indicate.

Substandard Housing

The city definition of substandard housing is a housing unit with one or more serious code violations. For the purposes of this analysis the City will also use the lack of a complete plumbing or a complete kitchen as an indicator of substandard housing.

The 2000 Census reported that there were 38 housing units in the City of Millville that lacked complete plumbing and 62 units that lacked a complete kitchen. Assuming that

these units do not overlap, there were 100 substandard units in the City of Millville by this definition. This represents 1.0 percent of the total housing units in the City.

Thus, substandard housing is not a major concern in the City of Millville.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan (2010-2014) Priority Housing Needs response:

This section of the Consolidated Plan will identify the priority housing needs of the City in accordance with the CHAS data provided by HUD.

The specific needs and the levels of priority for each type or group of households are shown of the **Housing Needs Table**. The City's emphasis has been, and remains, upon providing assistance to those groups most in need of assistance in the lower income ranges, to improve their quality of life, to enhance their economic prospects, and to prevent homelessness.

As will be seen in the Housing Market analysis section, the housing market in Millville is tight, there are waiting lists for assistance programs as well as for Public Housing, the costs of housing are rising dramatically, our housing stock is older, and Millville has low income levels that make affording rent, rehabilitation, or the purchase of a home difficult, if not impossible, for many low- and even moderate-income households. The housing priorities reflect the fact that the City has an older central core of viable housing stock that can be preserved as affordable dwelling units and stimulate community pride.

Programs and activities to assist **Owner households** will focus on the elderly, who have fewer resources and a fixed income, and upon small-related households, who face the high costs of rehabilitating or upgrading homes in the City's aging housing stock. Programs will assist in the upkeep of these homes, preserve the existing housing stock, and in the process preserve the neighborhoods. Particular emphasis will be placed upon elderly owner households in both the <30% MFI and the >30% to <50% MFI income levels as they face the most severe cost burdens.

Programs and activities to assist **Renter households** will focus on small-related renters and the elderly, especially in the <30% MFI income group. As noted in the section on homelessness, these are the households most likely to fall into homelessness. The programs we will implement include the rehabilitation of units in order to upgrade the housing stock and improve neighborhoods while at the same time generating a modest number of jobs to carry out these rehabilitations. At the same time however it is necessary to continue and expand our rental assistance programs. Cumberland County

and Millville have very low income levels by any measure, and many low-income households are precluded from acquiring a home at this time because they simply cannot save for a down payment or qualify for a mortgage.

The City will also continue its support of the Millville Housing Authority as it serves not only as a place to reside for many low-income families, but serves as a stepping stone toward home ownership through its various counseling, education, and training programs. The MHA is also involved in rehabilitating and constructing new homeownership dwellings in the Third Ward and South Millville neighborhoods.

The **obstacles** to fully implementing these programs are several. The greatest one is the overall lack of funding necessary to fully develop these programs. However, the very low income and poor financial credit of many potential homebuyers, rising costs of construction and materials, and the reluctance of financial institutions to participate in programs also impede progress. Many times onerous regulations imposed by the state or federal funding sources also hinder the development of affordable housing. All of these problems can be addressed, but they require patience and persistence, and often resources, to overcome.

Housing Market Analysis (91.210)

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

5 Year Strategic Plan (2010-2014) Housing Market Analysis response:

Other sections of the Consolidated Plan deal with the basic data on population, population characteristics and composition, special needs populations, and other aspects of the City's housing needs and population. This section of the Plan will focus on the supply and condition of the City's housing stock, examine the demand for housing in the City, and review the income and cost factors related to housing issues. The locations and degree of racial/ethnic minority concentrations and low/moderate income persons are clearly identified on the attached maps in Section 8. For purposes of this Consolidated Plan an "area of minority concentration" for any characteristic is a Census

Tract with a ratio in excess of 1.5 the City average for that group. For African Americans in Millville that figure is 22.5%. African American concentrations are found in Census Tracts 301 and 302. For Asians that figure is 1.2% and there are no concentrations. For Hispanics that figure is 16% and concentrations are in Census Tracts 301, 305.02. For "areas of low-income concentration" the figure is 51% and concentrations are in Census Tracts 301, 302 Block Groups 3 & 4, 303 Block Groups 1 and 2, 304 Block Groups 2 and 5.

Supply

According to the census data there are 10,652 housing units in the City of Millville, 94.3 percent of which (10,043 units) were occupied. This percentage of occupied units is higher than the national figure of 91.0 percent and is reflective of the City's tight housing market.

There are 6,413 (63.9%) of these units occupied by owners and 3,630 units (36.1%) occupied by renters. These percentages are very close to those of the United States as a whole as shown below:

Occupied	10,043 - 94.3% [CC – 93.0%; NJ – 92.6%; US – 91.0%]
Owner-occupied	6,413 – 63.9% [CC–67.9%; NJ – 65.6%; US – 66.2%]
Renter-occupied	3,630 - 36.1% [CC-32.1%; NJ–34.4%; US – 33.8%]

The number of units in a structure shows a strong emphasis upon single family dwellings as the table below demonstrates:

Units in Structure (Occupied Only)

1- unit	7,452 (70.0%) [CC–71.6%; NJ–62.8%; US – 65.9%]
2 to19 units	2,055 (19.3%) [CC-16.0%; NJ–26.5%; US – 17.7%]
20+ units	845 (7.9%) [CC- 5.7%; NJ – 9.6%; US– 8.6%]
Mobile home	300 (2.8%) [CC-6.6%; NJ – 1.0%; US – 7.6%]

The figures in brackets are the percentages for the county, the state and the United States. Though the City percentage-wise has fewer one unit structures than the county, it has relatively more multi-unit structures than the county.

A review of the numbers of units by room size shows that while 36.0 percent of units are 4 or 5- rooms, there is a dearth of small units (1 and 2 rooms). The City has 406 such small units (3.8% of total units), compared to 7.0% nationally. At the same time there are 7,198 small-related and elderly (one or two-person) households in the City. At the same time there are only 618 units of 9 or more rooms (5.8% of the total) for large households, compared to 7.7 percent nationally. There are 1,061 large households per the CHAS data again indicating a shortage of appropriately sized units.

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.

The supply of housing is not increasing rapidly in Cumberland County according to US census figures. Cumberland County had the second fewest building permits issued in the period 2002 to 2003. There were 1,195 total permits issued, and only 58 of these were for multi-family dwellings.

Condition

The condition of the housing stock in Millville 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 early 1960s, so that rehabilitation and upgrading are constant concerns in many neighborhoods.

There are 100 units in the City that lack complete plumbing and/or a complete kitchen. This represents 1.0 percent of housing units in the City. Also, there are 72 units (0.7%) in which no fuel is used, another indication of a substandard unit.

Demand

The demand for housing in New Jersey has been consistently high for the last five years, driving prices upward in the process. The median sale price for an existing home in southern New Jersey was \$189,700 in the third quarter of 2004 according to the National Association of Realtors. The average sale price was \$221,700.

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. The Housing Market Analysis worksheet shows that the overall vacancy rate for rental units is a very low 2%, and that the rate for sale units is the same. Among rental units affordable to very-low income households 62.4 percent of units were occupied by persons to whom these units were affordable, indicating a shortfall of some 500 affordable units at this income level. There are no affordable owner units at this income level. The 2000 Census documented that over 37.6% of the City's renter-occupied households were cost burdened. This means that renters were paying greater than 30% of monthly income for shelter costs. Without some type of rental assistance, this portion of the population is in danger of homelessness.

Income and Housing Costs

Millville and Cumberland County have one of the lowest income levels of the twenty-one counties in New Jersey. As noted in the profile section of the Plan, the per capita income in Millville is \$18,632 which is 86.3 percent of the US average and well behind the New Jersey figure of \$27,006. 15.2 percent of the population in Millville is living in poverty, a figure higher than that of Cumberland County. The figure is well above that of New Jersey (8.5%) and above the US figure of 12.4%. 18.4 percent of Millville's households have an income of less than \$15,000 per year, which is the figure for a household in the very-low income range.

These low income figures mean that it is more difficult for households to meet monthly expenses, especially when housing costs more than 30% of their income, more difficult to save for a down payment for a home, and more difficult to qualify for a mortgage to purchase home, especially in light of the rising prices of housing and the tight housing market.

As the Housing Market Analysis table shows, the Fair Market Rent for even the smallest unit is above the affordable rent for households at 50% of MFI. Figures from the National Low Income Housing Coalition indicate that a minimum wage worker would have to work almost 100 hours per week to afford a one-bedroom apartment, and that the wage required to afford a two-bedroom apartment at the area's fair market rent would be \$15.25.

Special Needs Populations – Supply and Demand

1. Facilities and services that assist persons who are homeless but who require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing are no longer available in Millville.

2. The Elderly and Frail Elderly

The number of elderly persons in Millville is estimated at 1,711 with the subset of frail elderly estimated to be 684 persons.

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, and the Holly City Development Corporation provides assisted living for elderly public housing residents. 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.

The City and Millville Housing Authority have previously identified the need for new affordable Senior Housing in Millville. To that end the Housing Authority in partnership with a private developer completed the construction of a 73 units midrise apartment complex which is fully occupied by seniors making no more than 60% of median income.. These units were also constructed as a "green" or sustainable project on land that was a brownfield due to contamination from an adjoining glass plant.

3. Persons with Physical Disabilities

The city offers direct services for those with a mobility or self care limitation. The number of physically disabled persons is estimated to be over 3,000, though the number requiring housing assistance is not known. Maurice View Plaza has 30

units of housing available to residents with disabilities. This facility is operated by the Millville Housing Authority. A new facility for the disabled of 10 units is being proposed on Cedarville Road near the airport.

4. The Developmentally Disabled

The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, a skill development home, and family care homes. There are currently 14 group homes geographically disbursed throughout the City. Elwyn Institute, Parents and Friends Association, and Caring Inc. operate the group homes which each have between 2-5 bedrooms and 24 hour care.

5. Persons with Aids

The City does not offer any direct services to persons or families with AIDS patients. All services are referrals. The office of South Jersey AIDS Alliance is located in Millville's Downtown.

6. Persons with Drug or Alcohol Addiction

No housing or shelter facilities are located in Millville for this specific population. There are two locations for drug and alcohol abuse counseling within the City of Millville.

Factors Influencing the Use of Funds

A review of these factors helps determine the City's priorities and programs that will carry out the HUD mandate and provide the maximum benefit to the City's low and moderate income residents.

The City has adopted the strategy of promoting homeownership for low and moderate income families which is a priority of HUD, and the redevelopment of the low and moderate income neighborhood within the CDBG target area.

Our housing priorities reflect the fact that the City has an older central core of viable housing stock that can be preserved as affordable dwelling units and stimulate community pride. To this end the City will focus efforts on rehabilitation of units not only to improve the quality of life of residents and neighborhoods, but to prevent homelessness. Revitalization of the City's urban core is a City priority as evidenced by the designation of the area as "an area in need of redevelopment" in accordance with New Jersey statutes.

Cumberland County is the most depressed area in the State of New Jersey with the highest unemployment and the lowest per capita income. Therefore, some form of direct rental assistance and homeowner rehabilitation assistance is needed.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Strategic Plan (2010-2014) Specific Housing Objectives response:

HOUSING AND COMMUNITY DEVELOPMENT OBJECTIVES AND PRIORITIES

The following section will outline actions, projects and programs that the City of Millville intends to initiate and/or complete over the next five years. These programs and projects will be coordinated primarily to benefit low, very low, and extremely low income residents. These actions, projects, and programs reflect priorities determined by public meetings, the CDBG Advisory Committee, Consolidated Plan meetings, and consultation with City and County public agencies.

In Millville the Community Development Office and Triad Associates has the responsibility for the development of the Consolidated Plan. They have received consultation from City and County-wide agencies, individuals, and non-profits. In the HOME Consortium, Vineland is the lead agency. The City has adopted the strategy of promoting homeownership for low and moderate income families which is also now a priority of HUD. The housing priorities reflect the fact that the City has an older central core of viable housing stock that can be preserved as affordable dwelling units and stimulate community pride. Cumberland County is the most depressed area in the State of New Jersey with the highest unemployment and the lowest per capita income. Therefore, some form of direct rental assistance and homeowner rehabilitation assistance is needed.

With a mix of renters and owners, neighborhood stabilization is also an integral housing strategy. In conjunction with other locally-sponsored programs, local clean-up programs, and social service projects, supportive services can be critical components for long-term neighborhood viability.

Housing Priorities; Activities and Goals

Owners:

1. Single Family Homeowner Rehabilitation – Single family Units CDBG Single Family Units HOME Program:

Basis for Prioritization: The basis for this priority is the demand for assistance as witnessed by the long waiting list for assistance (up to one and one half years) and the age of the housing stock. Homeowner rehabilitation is seen as a means of preserving the existing, affordable housing stock, assisting elderly persons to remain self-sufficient in their own homes, and preserving neighborhood pride.

Without this type of assistance, the housing stock in the older residential areas, particularly in the center city of Millville, would deteriorate to an unsafe condition. The low income levels of Cumberland County in general make it difficult for homeowners to retain or obtain ownership or make necessary repairs and conduct proper maintenance.

Neighborhoods have traditionally been the fundamental building blocks of cities. The preservation of existing housing units has social and economic implications. People have personal investment in their home and in their neighborhood, and when this personal connection exists, viable and dynamic communities flourish. Many studies have shown rehabilitation is a value activity due to its cost efficiency. At a present average cost of \$12,000 to \$15,000 per job, rehabilitation is a very cost effective means of providing and maintaining affordable dwellings.

Prioritizing this particular need will have positive effects for several segments of the population including first time homeowners, elderly, low and very low income households, small, large and female-headed households.

Within this activity, the City will designate funding for special emergency assistance from the CDBG funds. These emergency repair funds will be available to low-income homeowners with a special fund for elderly owners.

Objective: Preservation and conservation of affordable housing and neighborhoods by providing rehabilitation assistance.

Geographic Location: City-wide for CDBG and HOME funds based on income eligibility;

Five-Year Goals: Rehabilitation of 75 owner occupied units including assistance to disabled and elderly households.

Obstacles: Obstacles will be insufficient State and Federal funding, poor financial credit of applicants needing additional funds, and the inexperience of the non-profit sector.

2. Neighborhood Improvements/Code Enforcement:

Basis for Prioritization: In order to continue the gains made to date in targeted redevelopment neighborhoods, continuing resources are needed over the long term to prevent deterioration. Neighborhoods with large percentages of rentals and older housing stock are the primary targets for comprehensive, continuous and systematic code enforcement.

Code Enforcement: Housing code inspectors will implement a program of regular, systematic inspection of neighborhoods, citing code violations which directly contribute to neighborhood deterioration. Within the target area a specific code official will proactively seek violations and then cite the property owner. A cooperative relationship with the prosecutor has resulted in penalties and fines for violators.

Objective: Encourage comprehensive, concentrated neighborhood improvements through systematic enforcement of building codes.

Geographic Location: Declining, center-city neighborhoods within the City, specifically Census Tracts 301,302 and 303 and adjacent areas to those Census Tracts.

Five-Year Goals: Upgrade critical neighborhoods in center-city Millville; maintain housing stock.

Obstacles: Obtaining consensus from residents.

3. Homebuyer Assistance and New Construction: **25** families homebuyer assistance; 100 families counseling.

Basis for Prioritization: With one of the lowest income levels in the state, assistance is often necessary in order for low-income households to purchase a home. In addition to assistance with the purchase, is necessary to provide financial counseling for many first-time buyers. Support for developers of low-income housing, such as Habitat for Humanity, AHOME, Inc. and the Bethel Community Development Corporation enables the creation of additional affordable housing units.

Objective: Encourage, expand, and support homeownership.

Geographic Location: The entire City.

Five-Year Goals: Facilitate the purchase of **20** homes for first-time, low-income buyers. Assist not-for-profit developers in the construction of **50** new units of affordable housing.

Obstacles: Funding for construction and loans.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan (2010-2014) Needs for Public Housing response:

A. Public Housing

The Millville Housing Authority manages a total of 501 units in seven facilities and one scattered site program. 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.

All units are affordable to households at the "uncapped" 80 percent or less of the median income for the area. All units are considered to be in good condition, requiring only routine maintenance and upkeep. Modernization and upgrades to units are planned in order to keep the housing stock in service and viable for residents. No units are expected to be lost from the inventory of public housing for any reason during the next five years.

The Housing Authority also has had a subsidiary nonprofit organization, Holly City Development Corp. which has constructed homeownership dwelling units utilizing several state programs. This organization also facilitated the construction of a 74 unit midrise for senior citizens in conjunction with a private, for-profit developer, adding much needed units to the city's senior citizen inventory.

The Millville Housing Authority is a "Standard Performing Agency" by HUD standards. The agency consistently obtains performance scores in the high eighties from HUD reviews. They are currently considering options for redevelopment or reconstruction of the 50 unit family site located in South Millville. This is the Housing Authority's only family site.

The Millville Housing Authority supports the general objectives of HUD; that is, to:

- a. Expand the supply of assisted housing
- b. Improve the quality of assisted housing
- c. Increase assisted housing choices
- d. Improve the quality of the environment
- e. Promote self-sufficiency and a financial base for assisted households
- f. Ensure equal opportunity housing for all

The Millville Housing Authority will prepare a new 5 Year Plan in 2011 and the City of Millville will amend the goals and objectives in this narrative as necessary at that time. The current goals and the objectives for each are:

GOALS

1. Goal:

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.

Objectives:

- a. 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.
- b. Examine all aspects of housing management/maintenance for possible re-organization to improve efficiency of service.
- c. Create a better inventory management system that, among other benefits, minimizes small purchases.
- d. Provide resident lease and security orientations to 100 percent of applicants assigned to all communities to strengthen community/resident anti-crime drug efforts.
- e. Enforce "One Strike" provisions and provide staff training to leasing, DE and security MHA personnel.
- f. Maintain a good functioning, interactive relationship with local community police and develop the "Broken Windows" approach to crime prevention.
- g. Provide additional job training and technology services to residents to improve self-sufficiency.

2. Goal:

To provide the appropriate services to: (1) assist families transition from dependence to independence in the shortest period of time; (2) deter premature institutionalization of our senior population; and (3) be more of a viable participant in the community to foster self- sufficiency for the disabled.

Objectives:

- a. Develop a transition plan to allow for the month continuance of critical social programming, especially EDSS. to protect against possible reduced or eliminated funding.
- b. Analyze and develop a plan to ensure that grant funds fully pay for the cost of service delivery to avoid MHA hidden costs.
- c. Maintain the FSS program and encourage all eligible working families to purchase their home.
- d. Provide EDSS training, job assistance, and employment to all interested residents to minimize residency periods.

- e. Provide services to MHA senior residents that are not provided by other agencies (“fall through the cracks”) to deter premature institutionalization up to 5 percent over the next 5 years.
- f. Participate in the community to foster self-sufficiency for the disabled by: (1) determine home ownership and transportation opportunities; (2) determine other agency interest in using our existing facilities to promote their programs; (3) provide training, GED, skills and job readiness; and (4) promote volunteerism and sensitivity training.
- g. Provide financial counseling for potential homebuyers: credit renewal, and other related topics to encourage independence through homeownership.

3. Goal:

To pursue property acquisitions and development in conjunction with the community targeted at designated revitalization areas emphasizing homeownership. The agency will secondarily pursue other mixed income rental opportunities.

Objectives:

- a. Determine the homeownership market need including the ability variables of the market Participants.
- b. Assemble an inventory of available/public and private financial resources.
- c. Explore alternative development types in an effort to match financial resources and participant needs.
- d. Implement a homeownership program in existing MI-LA and proposed properties as a market resource for homeownership.
- e. Develop a strategy to integrate into the development process a *security* crime management regime with zero tolerance to drugs/crime.

These three objectives integrated together formulate a strategic approach to the development role of the MHA. Objectives one through four involve planning and data collection and result in an approach to development. Objectives five and six involve adapting a resident homeownership and security plan to augment the approach.

4. Goal:

To identify affordable housing needs with the city and cooperate with other city agencies to develop strategies to promote and expand those needs.

Objectives:

- a. Identify areas where MHA would pursue an affordable housing strategy.
- b. Develop formal partnerships with other agencies including city, business, and educational leaders to promote and expand affordable housing opportunities, possibly in the Third Ward.
- c. Work in conjunction with established agencies to provide information and statistics on housing issues.
- d. Work with AHOME to provide affordable housing financial counseling.

5. Goal:

To pursue and secure alternative income sources to ensure the ongoing operation and self-sufficiency of our authority.

Objectives:

- a. Explore possibilities of facilities management contracts with other housing providers.
- b. Provide management and development consulting services to other housing authorities and interested parties.
- c. Explore projects utilizing tax exempt bonds and/or tax credits and other financing programs to not only provide housing, but also as a service to generate additional income for MHA..

6. Goal:

To provide a safe, secure atmosphere for employees that: (1) provides opportunities for advancement; (2) encourages employee suggestions and input in decision making; and (3) encourages employment opportunities for community residents.

Objectives:

- a. Set training requirements and professional designations for each position at
A. For example, require certain NAHRO training regimes be completed as a minimum requirement for some jobs.
- b. Develop a thorough cross-training plan for all departments at MHA.
- c. Establish an employee suggestion program.
- d. Continue to respect and operate within the guidelines of EOE
- e. Continue to conduct employee open-forum meetings.
- f. Maximize advancement opportunities for all MI-TA staff
- g. Develop "Family Friendly" policies and incentives to maximize quality and efficiency of work performance.

Beyond the shortage of supply of units, there is a concern about assisted living for elderly residents. This issue is being addressed with the operation of 58 assisted living units in two of the projects: Highrise West and JC Plaza. While it is difficult to fully finance this operation which includes nursing assistance, the MHA is providing a severely needed service.

There has been an expressed concern about security issues, community policing, and crime prevention. Efforts to assure the removal of lead-based paint and the upgrading or modernization of units are the basis of on-going programs and activities.

B. Section 8 Inventory

The Millville Housing Authority also maintains 177 Section 8 Voucher units.

The total number on the waiting list for the Section 8 program is 41. Ninety-four (94) percent of those on the wait list are < or = 30 percent of MFI, and 31 percent of applicants are families with children. The greatest need is for two- or three-bedroom units. However, turnover among Section 8 units is less than 10 per year, and the

average length of time to receive housing is between one year and one and one-half year. The shortage of available units is the most pressing problem.

All Section 8 vouchers are currently being utilized. No Section 8 units are expected to be lost from the assisted living inventory.

C. Other Assisted Housing Inventory

Neither the City nor the Housing Authority operates or supports any other types of assisted housing.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

5 Year Strategic Plan (2010-2014) Public Housing Strategy response:

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.

The Millville Housing Authority is designated as "a Standard Performing Agency" by HUD. The MHA is very involved in the affordable housing strategy of the City. This agency does much more than manage existing public housing units. They were actively involved in the construction of a new 74 unit senior mid-rise building in partnership with a private developer. This project was been designed and is being constructed as a "green project" with environmentally favorable design elements.

The MHA is also an active partner with the City in its neighborhood-based planning efforts. They completed a 17 unit homeownership project in the Third Ward in 2005 with a \$2 million from NJDCA and a 73 unit midrise, senior housing complex. They were also instrumental in administering a 102 unit apartment complex that the City purchased

for redevelopment purposes. Prior to the demolition of the project, the MHA managed the complex and all tenant and maintenance issues.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

5 Year Strategic Plan (2010-2014) Barriers to Affordable Housing response:

This section briefly reviews the market factors that create impediments to developing affordable housing in Millville and details the actions the City takes to eliminate these barriers.

The national goal of decent, safe and sanitary housing for every American is the basis of the National Affordable Housing Act. In this section, this goal is addressed from the perspective of public policy and its impact on the provision of affordable housing. The programs, regulations and conditions discussed below affect land and housing cost. Some of these policies have their origin in a higher governmental authority than Millville, and therefore the City's ability to influence these factors is somewhat limited.

The City has carefully reviewed all of its public policies as well as statewide policies that may inadvertently create barriers to the creation of affordable housing. Since the early 1980's, the City has provided an affordable housing strategy to meet the state requirements of the Council on Affordable Housing and to provide a Housing Element as part of our Master Plan.

The City's Master Plan and Zoning Regulations are reviewed annually to determine if any regulations are prohibitive to the construction and conservation of affordable housing. The entire Master Plan was revised in 2005 including the Housing Element and Fair Share Plan. The Fair Share Plan now reflects COAH's new growth share methodology. The City obtained substantive certification from COAH in 2009 and is in full compliance with all state requirements.

1. Funding

Lack of sufficient funding, due to application regulations and criteria, is the largest barrier to additional affordable housing. In state funding programs, Millville must compete for funds against larger urban areas whose problems are much more visible and concentrated. Funding is not allocated based on size of the urban area, which makes it difficult. Further, resources are obtained for a limited time period--there are no long term, stable sources of funding. State and federal programs also generally require

50% of all funds to be used to house residents with very low incomes. This is difficult to achieve in Cumberland City because incomes are so low few qualify for homeownership. At the same time this impediment involves 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.

Action: Continue to apply for all state and federal programs that become available; work with local nonprofits to find additional funding geared to non-profit organizations.

2. Low Incomes

The relatively low-income level of many of the residents of Millville 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.

Increased demand has served to drive prices for new homes upward in the past two to three years in particular. Cumberland County has been “discovered” by developers who are purchasing available vacant land and planning upscale housing projects.

Action: Continue to implement economic development initiatives to create new and better job opportunities for residents.

3. State Regulations

Some state regulations, especially those related to the production and conservation of affordable rental units represent a barrier to affordable housing. The state rental rehab program has burdensome paperwork requirements that are very time consuming and discourage participation in the program. Lengthy turnaround time on applications and on project drawdowns also discourage participation.

The state’s affordable housing agency, COAH has also caused numerous administrative delays. The state regulations implemented and enforced by COAH have changed numerous times causing submissions to the agency to be delayed while they are reexamined and amended. There is an ongoing effort by other agencies in the state and the Governor’s Office to eliminate COAH which also causes general confusion and frustration for local housing and community development offices.

Action: Work with State representatives and NJDCA staff to modify program regulations and encourage participation.

4. Opposition to Dwelling Conversions

In recent years, the Planning Board has discouraged the conversion of single-family homes into duplexes or multi-family dwelling units. The reason for this policy adjustment is the existing high densities in our older residential neighborhoods. The high density leads to various social problems, crime and disruptions. While discouraging the conversion assets with potential social problems, it does limit the opportunities to

develop new affordable housing* units.

Action: Work with COAH and the Millville Planning Board to retain certification of Millville's affordable housing plan and find alternative means of providing for rental needs.

5. Building Fees

To some degree, the fees to construct a new house, including connection fees to municipal water and sewer systems and new State approved development fees are a barrier to new affordable housing. Presently, these fees cannot legally be reduced or waived as they are set by municipal ordinances.

Action: Review building fees ordinance and modify as necessary; investigate possibility of non-profit organizations having fees waived.

6. Foreclosures

The city does not actively foreclose on property. Instead, we allow the tax liens to be purchased. This does not allow an inventory of potential properties or vacant houses to be developed and offered for resale or donated to housing nonprofits.

Action: Convince city government to foreclose on properties that could potentially be redeveloped by nonprofit affordable housing organizations. Begin an abandoned properties list as permitted by new State statute.

7. Lead-based Paint Regulations

The regulations implemented by HUD have impacted impact the feasibility of completing housing rehabilitation projects by municipalities. The cost of each individual rehab project has significantly increased, causing low and moderate income households that need assistance to be placed on an extensive waiting list. While the regulations have a public safety intention, the actual impact has been to limit projects.

Action: Work with HUD to develop the financial resources and pool of qualified contractors to effectively and efficiently pursue the reduction or elimination of the lead-based paint hazard.

8. Property Taxes

Property taxes generate revenue to support a broad array of public facilities and services at the local and township 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.

Action: Work with state legislators and local officials to develop alternative funding options for the support of local needs.

9. NIMBY and Environmentalist Opposition to New Inclusionary Housing Projects

Millville has at least two inclusionary housing projects that would generate affordable housing fees for new construction or revitalization that are being opposed and in one instance, litigated. These projects would generate over \$2 million that could be utilized for projects approved through the City's Affordable Housing Trust Fund. The neighbors and environmentalists have taken an "all or nothing" position relative to these projects – that is, there is no compromise position.

Action: Work with environmentalists and neighbors to reach a compromise on development and preservation interests.

Homeless Needs (91.205 (b) and 91.215 (c))

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available; the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

5 Year Strategic Plan (2010-2014) Homeless Needs response:

There is little reliable and current information on the homeless in Millville specifically. The City consulted with a number of sources and agencies in preparing this analysis, including the NJ Department of Community Affairs, the Cumberland County Division of Homeless, the Cumberland County CEAS Committee, and other service and support agencies, such as Bethel Development and Help and Hope Ministries.

Cumberland County has a coordinated network of agencies and services that responds to the needs of individuals and families who are homeless or at risk of becoming homeless. Funding from state and federal sources provide various types of shelter, transitional housing, emergency assistance with rent, emergency assistance with utilities, emergency groceries and daily meals. The Cumberland County Division of Homeless, a division within the County Office of Aging and Disabled, coordinates some, not all, of the homeless services in the county. The offices maintains a resource directory for Homeless and At-Risk Services in the county which is included in this section of the Consolidated Plan.

The Director of the Division of Homeless convenes monthly meetings of the Comprehensive Emergency Assistance System (CEAS) Committee to plan for and monitor homeless and at-risk services. The CEAS Committee serves as the Local Board for the federally funded Emergency Food and Shelter Program. Additionally, the CEAS Committee serves as the planning body and work group for yearly application submissions requesting funding from the US Dept. of Housing and Urban Development (HUD), Continuum of Care, and Homeless Assistance Programs.

The CEAS Committee is comprised of service providers that provide homeless services and services to prevent homelessness, housing providers, homeless

and housing advocates, a previously homeless consumer and agencies that represent sub populations that are prevalent within the boundaries of our geographic area. CEAS Committee meetings are open to the public, and are held on the second Wednesday of each month.

1. Nature and Extent of Homelessness

1. Nature and Extent of Homelessness

The County Office of Homeless recently participated in the national Point-in-Time survey in which outreach workers from service organizations surveyed local homeless and at-risk residents. Over 300 surveys were distributed during this count on January 27, 2010. The nationwide Point-in-Time survey occurs Jan. 27 every year, coinciding with Project Homeless Connect, an awareness and educational initiative. Initial results of the count were not yet available, but there are some indicators of homelessness from previous years counts as well as anecdotal reports from social workers and service agencies.

The information from this count as well as all other sources is not disaggregated by municipality. Therefore the information in the Consolidated Plan will deal with the county as a whole. While county results form the basis of information on the homeless, there are some insights that can be drawn from the statistics when information from local service providers and outreach workers is layered together with the statistical information. The county does use this information as part of its Continuum of Care programming. The data is forwarded to the Corporation for Supportive Housing which analyzes the numbers and issues county and state-level reports in an effort to identify trends and direct services. This data is generally considered the most consistent available, but it is acknowledged that the method captures just half the actual homeless population.

It should be noted that as a rural county, Cumberland County does have rural homeless persons. However, the County Division of Homeless directs assistance for the rural areas, especially the lower townships. There is no available information on the rural homeless problem. It is estimated that 80 percent of the homeless persons in the county live within the primary cities of Millville, Vineland, or Bridgeton.

Data from the Corporation for Supportive Housing on Cumberland County Homelessness:

On the Point-in-Time survey night, Jan. 28, 2009, there were 103 homeless men, women and children counted in Cumberland County, based on the US Dept. of HUD definition of homelessness. This number was significantly reduced from the previous years count of 266. Counts for the last several years are shown below:

Point in Time Homeless Counts: Cumberland County

2005	81
2007	271
2008	266
2009	103

Source: Corp. for Supportive Housing – NJ

Point in Time Chronic Homeless Counts: Cumberland County

2007	12
2008	25
2009	5

Source: Corp. for Supportive Housing- NJ

These statistics show that the total number of homeless in the county have fluctuated significantly over the last several years. It should be noted that the count represents only a subset of those who are homeless or at risk of homelessness in NJ. The actual number of people who are homeless over the course of the year may be between two to four times larger than the number counted at one point in time. *Using a statistical formula developed by the Corporation for Supportive Housing, it was projected that over the course of a year, there are approximately 141 adults and children homeless in Cumberland County.* (2009 NJ PITC Report, page 1)

The chronic homeless number has increased and then decreased since 2007, with an 80% decline since 2008. Chronic homelessness represented only 6.5% of the total homeless population in the county.

Of this amount, 23.6% of the homeless were unsheltered on the night of the count while 53.9% were in an emergency shelter. Those in the shelter represent the largest portion of homeless in the County.

Length and Episodes of Homelessness:

2009 Length of Homelessness	#	%
1 day – 1 week	1	1.3
8 days – 1 month	15	19.7
1 month , 1 day to 3 months	23	30.3
3 months, 1 day to 6 months	11	14.5
6 months, 1 day to 12 months	10	13.2
More than 1 year	11	14.5
No response	5	6.6

Of those that reported being homeless less than one year, 23 or 30.3% reported they had been homeless at least one other time in the past 12 months. A total of 21 or 27.6% of the homeless reported having at least four episodes of homelessness in the past three years.

Demographics:

Of the 76 homeless respondents, nearly 20% had at least one dependent child under 18 with them on the night of the count and would be considered a homeless family. The remaining 80.3% of the homeless population were individuals. In terms of race and ethnicity, the largest portion of the homeless, 43.4% were Black, 27.6% were Hispanic, 15.8% white and 6.6% other. The largest portion of the homeless fell within the 40-49 age range (38.2%). The next closest, at 17.1% were those in the age range of 30-39 years. The largest proportion of subpopulations within the homeless population were those that reported mental health issues (18.2%) and those reporting substance abuse issues (11.8%). In terms of financial resources, half of the population was receiving food stamps, and over 40% were receiving medicaid and welfare. Nearly 16% reported having no source of income.

Factors contributing to homelessness:

Factor	%
Lost job/can't work	36.8
Relationship/family	35.5
Housing costs too high	25.0
Eviction	22.4
Alcohol/drug abuse	11.8
Incarceration	11.8
Wages too low in job	10.5
Lost job- no transport.	10.5
Utility costs too high	9.2
Domestic violence	7.9
Medical problems/disability	6.6
Mental illness	6.6

In Cumberland County, there are four prisons. The reentry system for prisoners is dysfunctional and due to the presence of so many prisoners being discharged, this is a particular problem in Cumberland County. Institutions typically discharge released prisoners to a bus stop within the county, with no job placement and few resources. In the corrections system 58.3% of the homeless who had been in a state prison were discharged into homelessness, 34.7% who were in a city or county jail were discharged into homelessness and 50% who were in a juvenile detention center were discharged into homelessness.

2. Persons Threatened with Homelessness

Consideration must be given to an analysis of those persons and families who are in danger of becoming homeless. The at-risk population is defined as when an individual or family faces immediate eviction and cannot identify another residence or shelter. This population is divided into six categories:

- a. Families at-risk,
- b. Domestic violence victims,
- c. Youth,
- d. Persons with mental illness,
- e. Persons with alcohol and substance abuse problems, and
- f. Persons with health problems.

This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclosure can occur.

Statistics on this topic cannot be provided *per se*, but an examination of the data on housing assistance needs provides some insight into the extent of the problem. The reader is referred to the earlier section on assistance for a complete analysis of the topic and the appropriate data tables.

This analysis will focus on the 0-30% HAMFI income group, as it is likely to be the most stressed and vulnerable group. There are 987 renter households in this category and 454 (46.0%) of these face a cost burden of greater than 50% of their income. These represent very low-income renter households that are, or could be, on the edge of homelessness. There are 381 small-related renter households, 59.1% of whom are paying more than 50% of income for rent. In addition there are 269 Other households, 42 percent of whom are paying in excess of 50 percent of income for housing.

Among owner occupied units there are 206 units in which households with 0-30 percent of HAMFI reside. Of these 144, or 69.9 percent, face a cost burden of over 50 percent of income. Of these households, there are 54 elderly households (48.2% of elderly households), with a severe cost burden.

The most important need for households at risk is affordable housing. Related needs include rent and mortgage assistance and assistance with utility payments. Supportive programs include employment programs, transportation, medical programs and education. The provision of a response to only one need will not solve the problems of families at-risk. A coordinated and comprehensive approach is required to assist these people.

This analysis of the available information on the homeless leads to the following conclusions:

Calculating the number of homeless persons and families is difficult, but estimates indicate that there are less than 0.5% of the population who are homeless in Millville. The number is an estimated at fewer than 100 persons in Millville.

Experience has shown that current resources and programs are coping with the problem. The City works with a number of area resources to provide assistance to homeless persons.

The issue of persons and families at-risk of homelessness is very real. As many as 454 renter and 144 owner households are in the 0-30% HAMFI income group, and face a very high cost burden (>50% of income). Averaging 2.65 persons per household this represents 1,585 persons at risk.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

5 Year Strategic Plan (2010-2014) Priority Homeless Needs response:

The best possible approach to homelessness is one that treats the root causes of the problem, including employment, transportation, special physical and mental health needs, and affordable housing. Programs and assistance must be provided that prevents homelessness from occurring. Assistance must result in new employment opportunities and the acquisition of basic life skills and the elimination of health problems. Of primary importance is the preservation and availability of affordable, safe shelter for individuals and families.

Emergency housing is of course an important aspect of overcoming homelessness. However, the largest need is for long term solutions to the factors contributing to an individual's or family's homelessness. The existing state regulations governing the type and length of assistance impose restrictions that do not allow a long- term solution to be implemented. Funding is only available on an emergency basis to provide immediate shelter or short-term housing. The current County Social Services for the Homeless (SSH) provides shelter for a maximum of seven days to entitlement clients not eligible for Emergency Assistance. Thirty days of shelter is provided to non- entitlement clients. Often times, hotel placement must be used which places the homeless client back into a negative environment. Essentially, the time period for housing homeless clients in the shelter does not allow for effective solutions to problems causing the homeless condition.

In addition to emergency housing, the homeless population needs support and medical services, especially in the area of drug and substance abuse. This is one of the principal reasons persons find themselves in a homeless condition. If the drug abuse problem is not addressed, assistance is merely temporary, as the client declines in a cycle of poverty. Shelter will only address an immediate need that has been generated by some

other cause or factors. Some service providers estimated that up to 90% of the homeless have drug abuse problems.

Emergency assistance is administered by the County Welfare Office. This office located in Millville makes the necessary arrangements for homeless families to be provided emergency shelter and receive appropriate financial assistance. The Cumberland Family Shelter is located in Vineland and is operated by Rural Development Corporation. A new homeless facility for males is being proposed in Center City Vineland. This new facility is supported by a state grant and Empowerment Zone funding. The daily operation of the facility will be managed by a nonprofit organization with experience.

The solution to homelessness does not rely solely in providing more shelter but in increasing the opportunity for at risk persons to find and maintain permanent employment in order to address the homeless problem, a comprehensive approach is necessary to find long term solutions to the problem. Transitional housing coupled with job training, education, and counseling would be the ideal complement of services for this population. This type of approach would foster long-term independence.

The specific needs of the local homeless population can be prioritized as follows:

- 1) Preventive Services: Legal counseling, rental assistance, utility assistance
- 2) Substance Abuse Rehabilitation: Detoxification, long-term behavior modification, doctors willing to provide services, behavior modification, alcoholism
- 3) Immediate Shelter: Housing for those on emergency assistance, longer timeframe for receiving assistance
- 4) Case Management: Funding for long-term case management, life and basic skills, job training, money management, transportation, child care
- 5) Resource and Referral Services: Staffed, emergency information system needed countywide to coordinate services by all agencies, directory of service providers and services

The original Cumberland County Human Services Comprehensive Plan Update, developed over a decade ago was prepared by some 20 task forces by the Cumberland County Human Services Advisory Council. This document analyzed homeless needs for 20 targeted population subgroups. That plan listed ten service priorities across all target populations which remain valid today:

1. Medical Treatment Services: Short and long-term medical care needed for all population subgroups; home care, education, lack affordable care, insurance costs
2. Housing Services: Long and short-term housing needed, shelter, affordable rental units, transitional housing, referral services

3. *Substance Abuse Treatment Services:* Detox services, need in county residential treatment expansion, case management
4. *Income Maintenance Services*
5. *Counseling Services:* Life skills, peer group counseling, depression, money management
6. *Employment Services:* Increase coordination with WIB, Vo-tech, adult education, County College
7. *Alternative Education Services*
8. *Employment/Vocational Training Services:* Skill training, retraining, basic education background
9. *Socialization/Group Support Services:* Peer support, day care, family preservation
10. *Emergency Basic Needs Services:* Transportation, day care, heat, utilities, home care, and nutrition

The CEAS Committee also disaggregated homeless needs by special target populations as follows:

Elderly: Priority needs include medical treatment, housing services, home care services, income maintenance services, assisted living, and emergency basic needs services

Developmentally Disabled: Transportation, information and referral, home care services, medical services, and alternative living arrangements (group homes)

Substance Abuse: Substance Abuse Treatment services, counseling services, transportation, housing services, and income maintenance services

Physically disabled: Transportation, home care services, employment training, community advocacy, medical health treatment services

AIDS: Medical treatment services, home care services, counseling services, transportation, substance abuse treatment, intermediate housing, medical expenses

Because the City's CDBG and HOME resources are small and constrained by immediate needs, the City relies heavily on the services provided by the County Division of Homeless and various public service agencies and non-profits. However, with all of our HOME funds dedicated to various forms of housing rehabilitation, and 30% of the City's CDBG funds dedicated to rehab, the City does in fact provide a significant amount of funding to homeless prevention. Many of the homeowners assisted are cost burdened

and/or have no funds to contribute to maintaining or repairing their homes. Therefore, the City's CDBG funds do serve as a direct service provider in preventing homelessness. In addition, there are several service providers in the County that, although they do not receive direct assistance from the City's CDBG resources, they do provide homelessness preventative services from Federal and State resources.

Thus, the City's priorities in addressing homelessness, especially chronic and long-term homelessness, focuses on prevention of homelessness, medical and substance abuse treatment, counseling, education, and job training and placement.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5 Year Strategic Plan (2010-2014) Homeless Inventory response:

The City of Millville participates in a wide range of programs and activities that provide assistance to the homeless. These range from emergency shelters to permanent housing to support services, as described below.

Millville participates in the CEAS Planning Committee. The CEAS Committee organizes homeless services and assistance in a coherent and coordinated fashion. Millville has also developed two resource guides in the past year to assist persons facing homelessness or potentially homeless. One brochure is published by the Millville Police Dept. and lists all hotlines for emergency assistance. The other is published by the City's Weed and Seed program and is more broad-based. It provides a complete list of city services and resources available for residents, including the homeless.

The discussion in the following pages describes the providers and levels of service available to the homeless in the County and Millville in particular. It should be noted that not all homeless persons may be accommodated at these shelters due to family composition, emotional problems, substance abuse, or lack of space at the shelters. In these cases referrals are made for motel placements.

The central information and referral agency for the homeless is the Rural Development Corporation (RDC), which houses victims of domestic violence, homeless families, homeless women, and single males. The Social Service for the Homeless (SSH) provides assistance for clients not eligible for other categorical assistance.

The County Division of Homeless and At-Risk Services has produced a Resource Guide which provides a comprehensive listing of all services throughout Cumberland County that provide human and social services for homeless and potentially homeless persons. These services include shelter, legal, clothing, medical, utilities, food, and disaster relief services. A copy is included in this section.

A description of the City's homeless resources follows.

1. Emergency Housing

Emergency shelter for homeless persons in Cumberland County is provided by the Cumberland Family Shelter in Vineland, and also for short-term situations in many of the

hotels within the Vineland/Millville area. Cumberland County Board of Social Services provides emergency shelter to individuals eligible for Emergency Assistance Program. The shelter has a total of 56 beds for families and individuals.

Transitional housing of approximately 24 units is located in Vineland and is operated by Tri-County Community Action Agency. This housing is known as Parvins Branch. Additionally, the 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 Center generally runs at 80% occupancy. Family Promise also provides shelter care and placement for families.

Cumberland County does have a domestic violence temporary housing facility for women who are homeless due to an abusive domestic situation. This housing is staffed by the Cumberland Women's Center. A youth shelter is maintained by the Cumberland County Guidance Center in Millville. This shelter contains 15 beds.

The 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.

Weather or disaster related emergency shelter is provided by the American Red Cross, The Salvation Army and the Homeless Prevention Program in Bridgeton.

2. Transitional Housing Services

Transitional housing programs provide temporary housing arrangements in tandem with other services, such as case management, training programs, and promoting self-sufficiency. Transitional housing has been constructed in Vineland by the Tri-County Agency. This facility contains six units of housing for welfare clients and referrals from the SSH.

3. Other Elements of the Continuum of Care

Cumberland County has a domestic violence temporary apartment owned and staffed by the Cumberland Women's Center. Jubilee House has 4 units for homeless women who are pregnant and Humble Hearts is a 13 bed facility for women in Bridgeton.

A Youth Shelter with fifteen beds is maintained by the Cumberland County Guidance Center in Millville.

Numerous agencies in Millville provide emergency food distribution including St. Mary's Church, Trinity United Methodist Church, Help and Hope Ministries, Bethel Development Corp., First Presbyterian Church, St. John Bosco Church, First Assembly of God, and Zephy's Learning Center. Several of these sites also offer meals on a regular basis.

Emergency Rental Assistance is provided by the Cumberland County Board of Social Services, with offices in Bridgeton and Vineland. This type of help is also offered by the

Salvation Army, Tri-County Community Partnership, CASA PRAC, Catholic charities and NJ Dept. of Community Affairs, Homeless Prevention Program.

One of the primary services being provided in Millville to prevent homelessness is mortgage counseling and foreclosure counseling. AHOME, a non-profit and CHDO located in Center City Millville has counseled over 300 families in the past year.

Emergency Utility Assistance is provided by numerous programs, including

- Cumberland County Bd. Of Social Services
- Low Income Home Energy Assistance Program (LIHEAP)
- Universal Service Fund
- NJ Shares thru Bethel Development in Millville
- Catholic Charities
- Holly City Help

Community Health Care, 1200 N. High Street in Millville provides medical and dental services for the at-risk and homeless populations.

4. 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.

Outreach in the County has improved considerably from the previous Five-Year Plan due to the implementation of the One Easy Link System. This 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.

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.

5. Transition to Permanent Housing/Independence

The keys to independence are the elimination of personal problems such as drug or substance abuse problems, debt, lack of education. In order to obtain independence, counseling and education are both needed to resolve personal problems and provide tangible job skills and life skills.

The Millville Housing Authority provides various programs to help public housing residents improve their skills and move forward into market housing. Probably the most comprehensive training agency in the County is the WIB program.

This agency works with people on welfare and those no longer on welfare to develop jobs skills and provide adult education. The WIB program also provides transportation to some of the job training. The WIB program operates the Workfirst New Jersey program which provides job readiness training to individuals receiving Temporary Assistance (welfare). 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.

A full roster of services and support for the homeless, including food pantries, clothing, and other assistance follows and is provided in the attached Resource Guide developed in 2009 by the County Office of Homeless, and the Office of Aging and the Disabled.

24 Hour Response/ Family Helpline Cumberland Family Shelter
Cumberland County Guidance Center
Cumberland Women's Shelter
NJ Div. Youth and Family Services

Shelter
Cumberland Family Shelter
Tri-County Community Action
County Welfare

Clothing
Salvation Army
Help and Hope Ministries
Covenant Presbyterian
Catholic Social Services
Third Ward Neighborhood Center
Wood School
Trinity Methodist

Food Pantry
First Presbyterian Church
Catholic Social Services
Tri-County Community Action
Help and Hope Ministries
Salvation Army
St. Vincent DePaul
Spirit and Truth Ministries
Bethel AME Church
County Nutrition Program
Meals on Wheels

Medical
Community Health Service
Cumberland. County. Health Dept.
MLK Wellness Program

FamCare
Mental Health
Cumberland County Guidance Center

Rent and Mortgage Assistance
Salvation Army
Help and Hope Ministries
CASA PRAC
NJ Dept. Community Affairs

Utility Assistance
Tri-County Community Action Agency
Help and Hope Ministries
Cumberland County Welfare
Salvation Army

AIDS
Martin Luther King Academy
South Jersey AIDS Alliance

Legal Services
Camden County Legal Services

Adult Protective Services
Cumberland County Guidance Center

Disaster Relief
American Red Cross
Salvation Army

Senior Outreach
Cumberland County Office on Aging
Cumberland County Guidance Center
Disabled Outreach Cumberland County Office on Disabled

The Cumberland County Continuum of Care identifies 66 persons as “unsheltered” of which 23 are designated as chronically homeless.

Chronic Homeless and Other Homeless Goals, including Action Steps and Measurable Achievements are identified in the Cumberland County Continuum of Care Plan pages 23-32.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

5 Year Strategic Plan (2010-2014) Homeless Strategic Plan response:

The City's strategy for implementing its homelessness program is a multiple approach to the problem, focusing on the prevention of homelessness and the provision of emergency services for homeless persons and families.

The strategy for eliminating chronic homelessness flows from the strategies described above. Treating the homeless and providing the means and support necessary to make the transition to permanent housing and independent living are all a 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 earlier in establishing our priorities, the prevention of homelessness is a key element in our efforts. By providing rehabilitation assistance and referral services for low-income households we hope to prevent the conditions that would precipitate homelessness.

We plan to employ the resources of the CDBG program, the HOME program, the Workforce Investment Board, the Millville Housing Authority, the Cumberland County Board of Social Services, the County Department of Welfare, and a number of not-for-profit service providers to achieve our goals.

The City will follow the lead of other entities and agencies in the implementation of the Discharge Coordination Policy as outlined in the Cumberland County Continuum of Care Plan to the extent possible in order to prevent the discharge of persons from medical institutions or other systems of care resulting in homelessness. The City has been involved in the consultation between the agencies and institutions involved to assure the creation of a viable and realistic policy and program. A Discharge Policy Certification, signed by Mayor Shannon, is provided in the City's Annual Action Plans. A copy of the Continuum of Care Discharge Planning Policy Chart is attached to the Mayor's Certification.

The five-year goal 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. The objective is to assist low-income households or individuals who are homeless or in danger of becoming homeless with housing rehabilitation funds and emergency repair funds.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

Not Applicable

Community Development (91.215 (e))

1. Identify the jurisdiction's priority non housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.

Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

5 Year Strategic Plan (2010-2014) Non-Housing Community Development Needs response:

The **primary objective** of the City's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunity for low and moderate income persons. This definition includes a wide range of programs and activities.

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings, described in the public participation section of this Plan. The City has been in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Vineland CDBG Office, as the lead agency in the HOME Consortium, is in contact with other city and county offices and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The City has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective.

In addition the City has established the following objectives to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in our City in light of public input and visions of our future. These objectives are:

- To provide high quality public facilities, such as parks and community centers to low and moderate income persons and to provide adequate public improvements, such as streets, sidewalks and sewer, in low and moderate income neighborhoods.

- To provide a wide range of quality services, including transportation, health care, day care and youth and senior activities, to low and moderate income persons, especially the disabled and the elderly.
- To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low and moderate income households.
- To conserve and renew older neighborhoods and to improve citizens living environment, including security and safety through a commitment to neighbor-based planning.
- To promote increased private investment and public/private partnerships in community development activities.
- To leverage available state, federal, and local resources for community redevelopment.

Specific long- and short-term objectives are identified and their priorities detailed in the Community Development Needs table and the specific Project description forms in the 1st Year Action Plan. Our primary points of emphasis for the coming five years will be:

1. To increase the level and types of supportive services provided to special needs populations, specifically
 - Day care/child care programs.
 - Health services for families.
 - Art and cultural programs and partnerships.
 - Handicapped programs.
 - Crime prevention programs.
 - Support for assisted living programs.
 - Home care for the elderly.
 - Transportation programs.
2. To support the operation of neighborhood centers and neighborhood planning,
 - Neighborhood resource center.
 - Neighborhood summit.
 - Leadership and capacity building training.
 - Operation of neighborhood councils.
3. To increase the recreational opportunities in lower income neighborhoods,
 - Center city recreation program and center.
 - Safe havens.
 - Holly City Family Center
 - After school programs.

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, infrastructure, and economic development – and municipal resources go only so far. The development of more and better jobs for low and moderate income persons will help reduce the scale or scope of needs as well.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

5 Year Strategic Plan (2010-2014) Anti-Poverty Strategy response:

Poverty is very clearly a concern in City of Millville. Despite a strong economy and low levels of unemployment at the national and state levels, City of Millville continues to have relatively high unemployment, and the latest poverty figures indicate that 15.2 percent of the City's population lives in poverty.

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.

The cornerstone of a job creation strategy in Millville is the **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 Millville UEZ was established in 1986 to create new employment and capital investment by providing tax and expansion incentives to new and existing businesses. The sales tax revenues collected in the Zone are placed in a special fund that provides resources for the City to use for economic development projects. Of particular interest is the ability of businesses to receive tax incentives by hiring lower income residents, especially those trained by the county's WIB program. The County WIB program is extremely effective in providing jobs and life skills training for lower income residents and offering incentives to businesses that hire clients of this program.

It is essential to provide the basic skills, training, and education necessary to make a person employable in today's competitive job market. The City works with the Board of Education to assist persons obtain high school diplomas or the GED certificate. The City facilitates and supports programs to coordinate training programs provided by public institutions with the needs of employers.

However, other education and training programs contribute to achieving the objective of reducing poverty. Examples of these include job training and job placement activities sponsored by the Workforce Investment Board and the Board of Social Services, the Welfare to Work Program, day care funding throughout the city, long-term employment opportunities for severely disabled adults, and life skills development programs. The Vo-tech school, the Cumberland Community College, and the Continuing Education Program also provide important training and educational opportunities for local residents.

Employment programs reach only a part of the poverty population. Many of the people in living in poverty are not employable and thus the City works cooperatively with numerous public, social, and civic service organizations to develop and implement direct assistance and service delivery programs to improve the quality of life of these persons. This first step in providing health and social services is necessary to enable an unemployed person to become employable.

The City also supports programs and activities that promote a stable and growing economy. Business assistance loans and guarantees are available to firms that wish to expand. In return for below market rate loans and support these firms pledge to create jobs for low and moderate income persons. Many of these loans are to small and very small firms that offer growth potential for the community and the region.

Since 1975, the City has been providing financial assistance through direct grants as well as technical and advisory assistance to non-profits and community agencies that administer a wide variety of programs for lower income residents. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty. CDBG provides the core funding for critical basic needs including health, childcare, housing, and transportation.

Housing rehabilitation assistance is provided as a coordinated effort to preserve and produce affordable housing. This type of assistance is provided to assist people from becoming trapped in the cycle of poverty and to ameliorate housing problems and costs.

The Millville Public Housing Authority, the provider of affordable housing, is aware of the programs available for residents and makes appropriate referrals, as well as providing some training programs on site. Specific coordination is through the Department of Human Services. The Housing Authority has developed a Family Self-Sufficiency Program. The focus of this program is to encourage public housing residents to achieve economic sufficiency in order to achieve independence from government subsidies. There are various educational programs available to implement this program.

These efforts, and the support of the economic development and job creation efforts of the UEZ, the Federal Empowerment Zone, and the Economic Development District, complement the housing programs administered through the city's CDBG and HOME programs. In sum, the programs currently operated represent coordinated efforts to address housing and economic issues that surround the homeless and lower income households.

The City recognizes that the need for assistance far exceeds current level of available resources.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. States only- Describe the strategy to coordinate the Low-Income Housing Tax Credit (LIHTC) with the development of affordable housing.

3-5 Year Strategic Plan LIHTC Coordination Response:

Not applicable

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Strategic Plan (2010-2014) Specific Special Needs Objectives response:

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

5 Year Strategic Plan (2010-2014) Special Needs Analysis response:

Within the special needs population, the City's first priority will be to provide services and support for the elderly. As one of the largest segments of the population, and one in need of a wide range of assistance, the City will focus on assisting with housing rehabilitation and emergency repairs, providing transportation and meals, and providing respite care services.

The second priority will be to provide youth services such as recreational programs, after school programs and day care to assist in the proper development of children and young adults in low and moderate-income neighborhoods.

The City's third priority will be to assist handicapped persons, especially in the provision of access to housing and public facilities, as well as providing transportation, health services, and respite care to the families of handicapped persons.

These will be the primary focus of program activities over the next five years. However, the City may change program emphases in light of changing needs in the community and the neighborhoods.

The implementation of actions to address these priorities will improve the lives of these individuals and create a better community, especially for the residents of low- and moderate-income neighborhoods.

The resources expected to be available from all sources over the coming five years will not be adequate to address these needs. The problems are too many and too large to be resolved and the judicious use of those resources that are available is imperative.

Housing Opportunities for People with AIDS (HOPWA)

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Strategic Plan (2010-2014) Housing Opportunities for People with AIDS response:

3-5 Year Strategic Plan HOPWA response:

The City of Millville does not participate in any Housing Opportunities for People with AIDS program. Therefore, this section is Not Applicable.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

The City of Millville does not participate in any Housing Opportunities for People with AIDS program. Therefore, this section is Not Applicable.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.