

Executive Summary

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

1. Introduction

The 2015 – 2019 Consolidated Plan and the 2015 Action Plan of the Consolidated Plan for the Township of Woodbridge has been prepared in response to a consolidated process developed by the U.S. Department of Housing and Urban Development (HUD) for its formula grant program:

- Community Development Block Grants (CDBG),

The Township participates in the CDBG program and is a member of the Middlesex County HOME Program Consortium. The Township is required to prepare and submit an action plan for HUD approval in order to receive Community Development Grant Funds.

The Consolidated Plan is intended to serve the following functions: 1) A planning document for the Township, which builds upon a citizen participation process; 2) An application for federal funds under HUD's formula grant programs; 3) A strategy to be followed in carrying out HUD programs; and, 4) An action plan that provides a basis for assessing performance.

This document sets forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken.

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

Overview

The Township of Woodbridge 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 2015 – 2019 Consolidated Plan and 2015 Action Plan of the Woodbridge Consolidated Plan have identified specific objectives for the program year including: continued support of programs for the homeless; continued support for provision of services to those individuals and groups with special needs; and, provision of funding for correction of deficiencies affecting public facilities and infrastructure.

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 creation of affordable housing opportunities, both rental and owner, for the low-income elderly, especially the frail elderly
- the reduction of reports of problems with housing, focusing on low-income renters and owners, and especially the elderly in this category
- the provision of affordable housing to very low-income households of all types in order to prevent Homelessness
- the expansion of lead hazard abatement and removal programs focusing on low/mod income areas which typically coincide with the Township's areas of concentration of older housing
- the provision of quality public services to low- and moderate-income residents
- the provision of quality public facilities for the needs of low-and moderate income households
- infrastructure improvements throughout the Township, but especially in the low- to moderate income areas of the Township economic development initiatives in coordination with county and state programs
- anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency

The primary objective of the Township'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. Because the community feels that maintaining the family is an important goal, the focal point for non-housing CDBG programs is assisting families by providing counseling services for families, youth, and seniors.

3. Evaluation of past performance

The Township is currently working from its most recent five-year strategic planning document, which outlines needs and projects for primarily the low and moderate-income persons in the Township. The 2010 Census shows that Woodbridge has block groups with 51% or more of LMI persons located primarily in the southern portions of the Township.

In past program years, the Township implemented the programs outlined in the Consolidated Plan. The activities/projects addressed affordable housing, infrastructure improvements, public service and to a very limited extent public facilities activities for low and moderate-income households.

The Township feels that it is imperative that the focus remains on the affordable housing, and public service aspects of the plan. The Township continues to believe that meeting these basic needs will help build a strong, safe and healthy community which will hopefully encourage a variety of economic

opportunities and truly contribute to an enhanced quality of life for the residents, particularly the low and moderate income residents.

4. Summary of citizen participation process and consultation process

The Township followed the steps and procedures outlined in its Citizen Participation Plan. As part of the Plan development process, a public hearing was held on February 24, 2015. The purpose of the public meeting was to obtain the views of citizens, public officials and agencies and other interested parties regarding the housing and community development needs of the jurisdiction.

The development of the Action Plan involved consultation with those agencies in delivering housing and housing services within the Township. Meetings and discussions were held between the staff of the Township Community Development Block Grant Program Office, the Township Division of Planning, the Township Board of Health and the Middlesex County Division of Community Development. In addition, there were meetings conducted with appropriate housing and social service agencies regarding the housing needs of children, elderly persons, persons with disabilities, and homeless persons. These agencies included the Township Public Housing Authority.

Federal regulations require that a summary of the Plan be published in one or more local, general circulation newspapers. This summary describes the purpose and priorities of the plan, type and location of activities and the location of the complete document. Copies of the draft Action Plan were available for inspection and review at the Community Development Block Grant office in the Municipal Building and at the Woodbridge Main Library. The document was available for review from March 20, 2015 to April 20, 2015 and citizens had this 30 day period to review the document and submit comments to the Office of Community Development, Municipal Building, 1 Main Street, Woodbridge, New Jersey 07095. The Township received no comments during this period.

A second public hearing on the Action Plan was held at 6:30 p.m. on April 21, 2015 in the Municipal Building.

The Final Plan and Resolution of Authorization were placed on the Municipal Council Meeting Agenda and the document was authorized for submission at the May 4, 2015 meeting. The document was submitted to the Middlesex County Home Consortium on May 15, 2015 for submission to the HUD office in Newark, New Jersey.

5. Summary of public comments

The Township received public comments at the second public meeting and these are presented in the Appendix section of this submission.

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

The Township received no public comments that were not accepted.

7. Summary

The Township participates in the CDBG program and is a member of the Middlesex County HOME Program Consortium. The Township is required to prepare and submit an action plan for HUD approval in order to receive Community Development Grant Funds.

This Consolidated Plan and first year Annual Action Plan set forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The formula allocation for the Community Development Block Grant program is estimated to be \$635,410 with approximately \$50,000 in program income available. Non-CDBG resources are also being provided.

The 2015 Action Plan of the Woodbridge Consolidated Plan has identified specific objectives for the program year including: continued support of programs for the homeless; continued support for provision of services to those individuals and groups with special needs; and, provision of funding for correction of deficiencies affecting public facilities and infrastructure. Several areas of specific need emerge from the preceding analyses and other resources and documentation. These needs, translated into tangible objectives are:

- the creation of affordable housing opportunities, both rental and owner, for the low-income elderly, especially the frail elderly
- the reduction of reports of problems with housing, focusing on low-income renters and owners, and especially the elderly in this category
- the provision of affordable housing to very low-income households of all types in order to prevent Homelessness
- the expansion of lead hazard abatement and removal programs focusing on low/mod income areas which typically coincide with the Township's areas of concentration of older housing
- the provision of quality public services to low- and moderate-income residents
- the provision of quality public facilities for the needs of low-and moderate income households
- infrastructure improvements throughout the Township, but especially in the low- to moderate-income areas of the Township economic development initiatives in coordination with county and state programs
- anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency

The primary objective of the Township'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. Because the community feels that maintaining the family is an important goal, the focal point for non-housing CDBG programs is assisting families by providing counseling services for families, youth, and seniors.

The Township followed the steps and procedures outlined in its Citizen Participation Plan, including conducting two public hearings on the Plan, providing a copy of the document for a 30-day public review and comment period, and having the Plan approved by the Governing Body prior to submission to HUD.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

| Agency Role | Name | Department/Agency |
|--------------------|--------------------|--------------------------------------|
| Lead Agency | | |
| CDBG Administrator | WOODBIDGE TOWNSHIP | Department of Planning & Development |

Table 1 – Responsible Agencies

Narrative

The Department of Planning and Development of the Township of Woodbridge is the designated Lead Agency for the preparation, submission, execution, and monitoring of this 2015 – 2019 Consolidated Plan, covering the period July 1, 2015 to June 30, 2019, and the 2015 Annual Action Plan, which covers the period July 1, 2015 to June 30, 2016.

The Township Council, through the Department of Planning and Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Department provides the funding and technical assistance to the non-profit housing developers and service providers, and Township agencies and authorities for projects that meet the needs documented in the plan. The Township's housing and community development programs are administered by the Department of Planning and Development, working with a number of other Township agencies, county offices, and not-for-profit service providers.

Consolidated Plan Public Contact Information

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

1. Introduction

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 the Township are the Township itself and the Woodbridge Housing Authority (WHA). In addition, The Township will implement the Annual Action Plan through the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives. The collaborative approach employed by the Township 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 Township in a clear and logical fashion.

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

The Township recognizes that the preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies, and the Township works closely with a number of agencies to enhance coordination among public and private sector programs, agencies, and activities. Both the Township and the Woodbridge Housing Authority coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The Housing Authority manages the Section 8 program on a day-to-day basis. The New Jersey Office of Community Affairs provides technical and financial assistance through various housing programs. The Middlesex County Board of Social Services and the Office of Human Services provide counseling programs for homeless persons and emergency assistance. The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide.

Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop and implement the Annual Action Plan. The Department of Planning and Development staff asked the Health Officer to provide data on the lead-based paint hazard. The Department of Planning and Development has established procedures to ensure coordination with the relevant Township Departments, including Finance, Engineering, and Public Works.

The Township maintains a very close relationship with the Middlesex County CDBG Program. Efforts are also coordinated with the programs in other municipalities on specific issues.

The Township has worked closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income persons. Also, the Township Department of Planning and Development maintains a positive relationship with the builders, developers, and financial institutions in the County and the region.

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

Not Applicable

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Not Applicable

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

| Agency/Group/Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? |
|--|--|--|
| CATHOLIC CHARITIES, INC. | Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education | Non-Homeless Special Needs Market Analysis |
| NJ INSTITUTE FOR DISABILITIES | Services-Children Services-Persons with Disabilities | Non-Homeless Special Needs |
| PUERTO RICAN ACTION BOARD | Housing | Housing Need Assessment |
| JOHN E. TOOLAN KIDDIE KEEP WELL | Services-Children | Non-Homeless Special Needs |
| WOODBIDGE SPECIAL IMPROVEMENT DISTRICT | Business Leaders | Economic Development |
| WOODBIDGE HEALTH CENTER | Services-Health | Non-Homeless Special Needs |
| MULTI-SERVICE PROGRAM ON AGING | Services-Elderly Persons Services-Health | Non-Homeless Special Needs |
| MIDDLESEX COUNTY HOUSING AND COMMUNITY DEVELOPMENT | Housing Services-Children Services-Elderly Persons | Housing Need Assessment Non-Homeless |

| Agency/Group/Organization | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? |
|-------------------------------|---|---|
| | Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Other government - Local | Special Needs |
| WOODBIDGE PLANNING DEPARTMENT | Other government - Local | Housing Need Assessment Market Analysis |

Table 2 – Agencies, groups, organizations who participated

How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination

Face-to-face meetings, telephone conversations and e-mail correspondence lead to a better understanding of program objectives, reporting requirements, and coordination with other agencies and groups.

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

The Township consulted with all types of agencies and organizations involved in providing assistance to the low and moderate income residents of the Township.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|------------------------------|-------------------------------|--|
| Continuum of Care | Middlesex County | Township coordinates with and participates in CoC programs to achieve stated goals |
| Master Plan | Planning Department | Comply with Township goals and objectives; assist in achieving those goals |
| NJ Fair Housing Plan | Council on Affordable Housing | Complies with COAH objectives and programs |
| Middlesex County Action Plan | County Planning Department | Comply with objectives and programs |

Table 3 – Other local / regional / federal planning efforts

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

The Township is aware of other area and regional planning efforts and to the degree possible coordinates its programs in accord with those plans.

PR-15 Citizen Participation

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

The Township followed the steps and procedures outlined in its Citizen Participation Plan, including conducting two public hearings on the Plan, providing a copy of the document for a 30-day public review and comment period, and having the Plan approved by the governing body prior to submission to HUD.

Citizen Participation Outreach

| Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|----------------------------------|-------------------------------|--|-------------------------------------|--|---------------------|
| Public Meeting | Program and service providers | Staff met with representatives from agencies and organizations | Comments - information disseminated | Not applicable | |
| Newspaper Ad | Non-targeted/broad community | Required advertisements placed prior to Public Hearings | Not applicable | Not applicable | |
| Public Hearing | Non-targeted/broad community | No members of the public attended the Hearing on February 24, 2015 | No comments received | Not applicable | |
| Public Review and Comment Period | Non-targeted/broad community | Documents Available for Review | No comments received | Not applicable | |
| Public Hearing | Non-targeted/broad | Public Hearing, prior to Municipal Council Meeting, April 21, 2015. Floor opened for | See above information | Not Applicable | |

| Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|-------------------------|---------------------------|---|-------------------------------------|---|----------------------------|
| | community | discussion of Plan before vote on approval. | | | |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The affordability of housing is a concern in Woodbridge as 41.9 percent of renters and 46.2 percent of owners are cost burdened, that is paying more than 30 percent of their income for housing. Though the median household income in Woodbridge is above the national figure 6.4 percent of the Township’s population lives in poverty.

The table below shows the number and percentage of families at various income levels.

| WOODBIDGE AND US FAMILY INCOMES, 2013 | | | |
|--|----------------------------|--------------------------|------------------|
| Income | Woodbridge Number of HH | Woodbridge Percentage | US Percentage |
| Less than \$10,000 | 608 | 2.4 | 4.4 |
| \$10,001 to \$14,999 | 291 | 1.1 | 3.2 |
| \$15,000 to \$24,999 | 873 | 3.4 | 8.3 |
| \$25,000 to \$34,999 | 1,171 | 4.6 | 8.4 |
| \$35,000 to \$49,999 | 2,061 | 8.1 | 12.0 |
| \$50,000 to \$74,999 | 4,776 | 18.8 | 17.0 |
| \$75,000 to \$99,999 | 4,713 | 18.5 | 13.1 |
| \$100,000 to 149,999 | 6,703 | 26.3 | 16.9 |
| \$150,000 to \$199,999 | 2,581 | 10.1 | 8.0 |
| \$200,000 or more | 1,685 | 6.6 | 8.7 |
| <i>Source: 2013 ACS</i> | | | |

The Township has a number of families with an income of less than \$15,000; indeed, 3.5 percent of families, some 899 families, are below this figure.

HUD has provided detailed data as part of its Comprehensive Housing Affordability Strategy materials to assist in preparing the Consolidated Plan and implementing HUD programs. HUD established five income categories for its analysis of incomes. The five income ranges are:

- Extremely Low (0-30% of the median income),
- Very Low-income (31-50% of the median income),
- Low-income (51-80% of the median),
- Moderate-income (81-100% of the median), and
- Upper-income (100% and above of the median).

The following table shows the income distribution of households in the Township based upon this data.

| HUD AREA MEDIAN FAMILY INCOME - WOODBRIDGE, 2014 | | | |
|---|-------------------------------------|-----------------|-----------------|
| Income Category | 2014 HUD Median HH Income \$100,500 | Approx. # of HH | Approx. % of HH |
| <30% AMI | \$30,150 | 2,357 | 9.3% |
| 31-50% AMI | \$50,250 | 2,647 | 10.4% |
| 51-80% AMI | \$80,400 | 5,719 | 22.5% |
| 81-100% AMI | \$100,500 | 3,765 | 14.8% |
| 101-120% AMI | \$120,600 | 2,681 | 10.5% |
| >121% AMI | \$121,605 | 8,288 | 32.6% |
| <i>Source: HUD Income Limits Documentation System</i> | | | |

The 2014 Median Income figure for a family of four in Woodbridge, calculated by HUD, is \$100,500, so by HUD definitions, 10,723 (42.2 %) of Woodbridge families are in the lowest income categories.

Based upon these statistics and the data assessed in the following sections, the Township's needs are for:

- Provision of affordable housing,
- Maintenance and improvement of the existing housing stock,
- Continued support for provision of services to those individuals and groups with special needs, such as the elderly and the disabled,
- The improvement of public facilities and infrastructure, and
- Continued support of programs for the homeless, especially in the areas of prevention.

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

Summary of Housing Needs

| Demographics | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 97,203 | 99,411 | 2% |
| Households | 34,529 | 34,211 | -1% |
| Median Income | \$60,683.00 | \$78,396.00 | 29% |

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|--|----------------|------------------|------------------|-------------------|----------------|
| Total Households * | 3,805 | 3,770 | 4,035 | 4,175 | 18,410 |
| Small Family Households * | 1,040 | 1,105 | 2,100 | 2,215 | 11,920 |
| Large Family Households * | 150 | 280 | 400 | 565 | 2,065 |
| Household contains at least one person 62-74 years of age | 834 | 940 | 549 | 730 | 2,780 |
| Household contains at least one person age 75 or older | 1,144 | 1,035 | 469 | 424 | 1,315 |
| Households with one or more children 6 years old or younger * | 485 | 460 | 793 | 857 | 2,214 |
| * the highest income category for these family types is >80% HAMFI | | | | | |

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 20 | 0 | 15 | 0 | 35 | 10 | 30 | 25 | 10 | 75 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 70 | 40 | 19 | 4 | 133 | 0 | 0 | 0 | 0 | 0 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 65 | 95 | 40 | 30 | 230 | 35 | 14 | 50 | 55 | 154 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,135 | 510 | 20 | 0 | 1,665 | 1,230 | 1,130 | 700 | 425 | 3,485 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 133 | 474 | 745 | 300 | 1,652 | 424 | 865 | 800 | 1,110 | 3,199 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 179 | 0 | 0 | 0 | 179 | 60 | 0 | 0 | 0 | 60 |

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 1,290 | 640 | 85 | 35 | 2,050 | 1,280 | 1,175 | 775 | 480 | 3,710 |
| Having none of four housing problems | 505 | 640 | 1,415 | 1,224 | 3,784 | 494 | 1,320 | 1,750 | 2,435 | 5,999 |
| Household has negative income, but none of the other housing problems | 179 | 0 | 0 | 0 | 179 | 60 | 0 | 0 | 0 | 60 |

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 555 | 348 | 425 | 1,328 | 335 | 563 | 890 | 1,788 |
| Large Related | 95 | 160 | 54 | 309 | 39 | 80 | 220 | 339 |
| Elderly | 493 | 319 | 40 | 852 | 1,098 | 1,189 | 228 | 2,515 |

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Other | 285 | 260 | 265 | 810 | 234 | 201 | 229 | 664 |
| Total need by income | 1,428 | 1,087 | 784 | 3,299 | 1,706 | 2,033 | 1,567 | 5,306 |

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 510 | 159 | 20 | 689 | 260 | 485 | 435 | 1,180 |
| Large Related | 95 | 90 | 0 | 185 | 39 | 80 | 105 | 224 |
| Elderly | 400 | 120 | 0 | 520 | 744 | 445 | 105 | 1,294 |
| Other | 260 | 180 | 0 | 440 | 219 | 164 | 85 | 468 |
| Total need by income | 1,265 | 549 | 20 | 1,834 | 1,262 | 1,174 | 730 | 3,166 |

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 135 | 65 | 45 | 34 | 279 | 35 | 10 | 25 | 45 | 115 |
| Multiple, unrelated family households | 0 | 65 | 14 | 0 | 79 | 0 | 4 | 35 | 4 | 43 |
| Other, non-family households | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 135 | 130 | 59 | 34 | 358 | 35 | 14 | 60 | 49 | 158 |

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

The Township of Woodbridge has relatively few householders living alone, 21.5 percent of the population compared to 27.5 percent for the US. Also, the percentage of elderly persons living alone is very low, only 8.1 percent, compared to 9.8 percent in the US.

However, Table 10 above, shows that in the extremely low income category, there are 510 small related renter households and 400 elderly renter households with a severe cost burden (>50% of income). In addition there are another 555 small related renter households and 493 elderly households with a cost burden (>30% of income).

Among homeowners, there are 1,788 small related owners with a cost burden, and 2,515 elderly owner households with a cost burden. The situation is much the same for severe cost burden with 1,180 small related households and 1,294 elderly homeowner households facing a cost burden greater than 50 percent of income.

The statistics provided do not specifically identify single person households.

The demand for housing affordable to small and elderly low-income households will continue and grow, with the problem becoming more acute for elderly owners on fixed or limited incomes.

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

The Township does not maintain comprehensive statistics on domestic violence and instances of homelessness. However, statistics from the Township police department report for 2014 indicate that there were 684 domestic violence offenses in Woodbridge that year, approximately one-third of which involved assault.

ACS figures indicate that there are 8,612 persons with a disability in Woodbridge, which is 8.9 percent of the population, a figure 3.2 percent lower than the national percentage. The percentage of elderly persons with a disability is 32.8 percent of persons 65 and older – some 4,051 persons. Many of the elderly are living on retirement, Social Security income, or SSI, there is very likely a high degree of need for housing assistance among elderly persons with a disability.

Thus, there appears to be a need for housing assistance for the disabled, especially the elderly disabled, within the Township.

What are the most common housing problems?

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit. The lack of complete kitchen or lack of plumbing is straightforward.

By HUD's definition, when households spend over 30 percent of their income on shelter they are "cost burdened," and when they spend over 50 percent of their income for shelter they are "severely cost burdened." Expenditures for shelter include rent or mortgage payments and utility costs.

The most common housing problem per Tables 7, 9 and 10 is cost burden, especially cost burden over 50% for owner households. Sub-standard housing and overcrowding are experienced by relatively few Woodbridge low-income households when compared to the number of cost burdened households.

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

Table 10 shows that 1,265 extremely low and 549 very low income renter households report paying rent in excess of 50 percent of income and another 1,428 extremely low and 1,087 very low income renter households report paying over 30 percent of income for rent.

Low income Owner households are similarly affected. There are 1,706 extremely low income owner households that are cost burdened, 64.3 percent of whom are elderly. Also, there are 1,262 owner households that are severely cost burdened, and 58.9 percent of these are elderly. .

Tables 9 and 10 show that within the extremely low income range, "Elderly" households and "Small related" households experience the greatest number of problems with cost burden.

The greatest number of households reporting overcrowding problems are the very low-income Renter households (95 households). Among the three low-income categories, 154 low-income owner households report overcrowding.

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

Low-income households at imminent risk of homelessness often have recently lost a job, seen their hours cut if still working, or have encountered a medical emergency, the effect of which is to cause them to spend any savings they might have and reduce or eliminate income. Such households may not have any support from friends or family, who may be in the same economic situation. Lacking education or skills, or facing medical situations or lack of transportation, these persons cannot readily obtain new, better paying positions.

Households facing the termination of re-housing assistance are in a similar situation. In order to obtain a stable housing situation, they need full-time employment, affordable child care, affordable housing, and transportation. Access to healthcare, life skills training, and additional education and/or training, including GED programs, and English as a Second Language, are valuable, if not necessary, in most situations.

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:

Persons at risk of homelessness are defined as individuals or families facing immediate eviction and who cannot relocate to another residence. Statistics on this population cannot be provided directly, but an examination of the data on overcrowding and upon cost burdened households provides some insight into the extent of the problem in Woodbridge. Particular attention is accorded to households in the extremely low-income range as these represent the most stressed and vulnerable group.

Overcrowding (more than 1.01 persons per room) and severe overcrowding (> 1.51 persons per room) are possible factors in creating an at-risk household. The figures in Table 11 indicate that there are 135 Renter households in the lowest income categories (all of whom are single family households). There are 158 low-income owner households report overcrowding, though one-third of them are moderate-income households.

However, as shown in Table 10, there are a total of 1,834 Renter households with a cost burden greater than 50 percent and 68.9 percent of those are extremely low income households. Another 3,299 Renter households with a cost burden greater than 30 percent (Table 9). Also there are 3,166 Owner households with a cost burden greater than 50 percent and another 5,306 Owner households with a cost burden greater than 30 percent.

The average household in Woodbridge numbers 2.81 persons, so that, using the figures for severely cost burdened households in Table 10, there could be over 3,554 extremely low-income Renters and over 3,546 extremely low-income Owners on the edge of homelessness.

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

Lack of affordable and habitable housing, especially among extremely low-income owners and renters, is the principal risk linked to housing instability in Woodbridge. Poor housing maintenance can result in housing violations or findings of uninhabitable living conditions among rental properties can force renters into homelessness. The issue of code violations and habitability standards can affect homeowners as well, especially the elderly who do not have the resources to maintain their homes. Lack of accessibility features can force both homeowners and renters with disabilities out of their living situations.

Discussion

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

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

Introduction

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit.

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households.

Throughout the analysis it will be noted that many of the groups with disproportionately greater need were very small in numbers.

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,605 | 445 | 170 |
| White | 2,285 | 290 | 95 |
| Black / African American | 305 | 4 | 0 |
| Asian | 275 | 25 | 0 |
| American Indian, Alaska Native | 15 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 690 | 95 | 75 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,725 | 1,020 | 0 |
| White | 1,685 | 870 | 0 |
| Black / African American | 210 | 50 | 0 |
| Asian | 340 | 70 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 20 | 0 | 0 |
| Hispanic | 425 | 25 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,730 | 1,245 | 0 |
| White | 975 | 835 | 0 |
| Black / African American | 205 | 125 | 0 |
| Asian | 220 | 165 | 0 |
| American Indian, Alaska Native | 15 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 270 | 110 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|---|--|---|
| Jurisdiction as a whole | 1,680 | 1,805 | 0 |
| White | 985 | 1,205 | 0 |
| Black / African American | 140 | 85 | 0 |
| Asian | 115 | 215 | 0 |
| American Indian, Alaska Native | 0 | 10 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 410 | 270 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Discussion

In the less than 30% AMI income category, Native American households report housing problems in excess of ten percent greater than the norm. Both White households and African-American households with a negative income also report housing problems in excess of ten percent greater than the norm.

In the 30 to 50 percent of AMI income category, Asian (340 HH) and Hispanic (425 HH) households report a disproportionate percentage of housing problems.

In the 50 to 80 percent AMI income category, 270 Hispanic households are disproportionately represented.

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

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

Introduction

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,735 | 1,315 | 170 |
| White | 1,525 | 1,050 | 95 |
| Black / African American | 280 | 35 | 0 |
| Asian | 255 | 39 | 0 |
| American Indian, Alaska Native | 15 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 630 | 160 | 75 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 1,485 | 2,260 | 0 |
| White | 785 | 1,775 | 0 |
| Black / African American | 120 | 140 | 0 |
| Asian | 280 | 125 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 20 | 0 |
| Hispanic | 275 | 175 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 725 | 2,240 | 0 |
| White | 420 | 1,390 | 0 |
| Black / African American | 105 | 225 | 0 |
| Asian | 115 | 270 | 0 |
| American Indian, Alaska Native | 0 | 15 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 85 | 295 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 495 | 2,995 | 0 |
| White | 199 | 1,985 | 0 |
| Black / African American | 45 | 185 | 0 |
| Asian | 65 | 265 | 0 |
| American Indian, Alaska Native | 0 | 10 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 180 | 495 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

In the less than 30% AMI income category, African-American (280 HH), Native American (15 HH), and Asian (255 HH) households report severe housing problems in excess of ten percent greater than the norm. African-American households with a negative income (50 HH) also report housing problems in excess of ten percent greater than the norm.

In the 30 to 50 percent of AMI income category, Asian (280 HH) and Hispanic (275 HH) households report a disproportionate percentage of housing problems.

In the 50 to 80 percent AMI income category, no group is disproportionately represented.

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

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

Introduction:

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole | 21,520 | 7,190 | 5,220 | 170 |
| White | 13,600 | 4,795 | 2,985 | 95 |
| Black / African American | 1,405 | 580 | 530 | 0 |
| Asian | 4,195 | 630 | 580 | 0 |
| American Indian, Alaska Native | 20 | 25 | 15 | 0 |
| Pacific Islander | 10 | 20 | 0 | 0 |
| Hispanic | 1,990 | 1,000 | 1,065 | 75 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

In the less than 30% AMI income category, Asian (4,195 HH) households report cost burden problems in excess of ten percent greater than the norm.

In the 30 to 50 percent of AMI income category, Native American (25 HH) and Pacific Islander (20 HH) households report a disproportionate percentage of cost burden problems.

In the greater than 50 percent AMI income category, Native American (15 HH) and Hispanic (1,065 HH) households are disproportionately represented.

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

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

As shown in the preceding discussions, African American, and Native American households in the extremely low-income range have greater housing problem and severe housing problem issues than the general population. In the very low-income range, Asian and Hispanic households have a disproportionate number of problems. A significant number of Asian households in the extremely low-income range report cost burden and in the very low-income range Native American and Pacific Islander households report a disproportionate number of cost burden problems, as do over 1,000 Hispanic households in the greater than 50 percent range.

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

The identified needs are the principal housing needs of these groups. The need for good paying jobs, training and educational opportunities, as well as a range of social support programs are imperative in order to improve household and neighborhood conditions.

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

In the Township, three Census Tracts have over fifty percent Asian population, Census Tract 25.00, 26.03, and 30.02. The percentage of Hispanic persons in the Township is slightly below the national figure and one Census tract, 33.00, is over 50 percent Hispanic.

NA-35 Public Housing – 91.205(b)

Introduction

The Township wishes to maintain an excellent quality of life and living environment for its public housing residents. To achieve that end the Township allocates CDBG funds in support of programs and activities to enhance the lives of these low and moderate income households.

The analysis of community needs revealed that affordable housing is one of the most pressing concerns in Woodbridge, especially given the size of the elderly and extra elderly population, and the WHA’s on-going need for maintenance in excess of its ability to support this work. Thus, one of the primary focal points of the Township’s CDBG program is the preservation of rental housing units for seniors.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 0 | 551 | 401 | 33 | 365 | 0 | 1 | 0 |

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 0 | 15,719 | 18,365 | 17,220 | 18,353 | 0 | 13,148 |
| Average length of stay | 0 | 0 | 6 | 6 | 5 | 6 | 0 | 4 |
| Average Household size | 0 | 0 | 1 | 2 | 1 | 2 | 0 | 3 |
| # Homeless at admission | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 321 | 70 | 33 | 37 | 0 | 0 |
| # of Disabled Families | 0 | 0 | 127 | 86 | 0 | 86 | 0 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 551 | 401 | 33 | 365 | 0 | 1 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|-------------------------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 0 | 444 | 249 | 30 | 217 | 0 | 1 | 0 |
| Black/African American | 0 | 0 | 55 | 147 | 3 | 143 | 0 | 0 | 0 |
| Asian | 0 | 0 | 50 | 4 | 0 | 4 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Ethnicity | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|--------------|-------------|-----------|----------------|--------------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 132 | 141 | 1 | 138 | 0 | 1 | 0 |
| Not Hispanic | 0 | 0 | 419 | 260 | 32 | 227 | 0 | 0 | 0 |

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The figures from Table 23 indicate that there are 127 families with disabilities in public housing units and 86 Section 8 voucher holder families with disabilities. However, there are 551 families requesting housing with accessibility features and 401 families seeking Section 8 housing that are requesting housing with accessibility features.

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

The most immediate housing needs of Public Housing and Housing Choice Voucher Holders with respect to accessibility issues appear to be for an increased number of accessible units. The increasing number of elderly and younger disabled persons creates additional need for accessible units.

In broader terms, the younger households often need the motivation to seek jobs or improved job skills. In order to seek and obtain better jobs, residents will also need support services, such as access to day care, health care, and transportation to improve their employment situation and prospects.

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

These needs are similar to those faced by most low-income households in the Township. However, these needs are often exacerbated by having fewer resources and lower income levels than the population at large.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Township's strategy for implementing its homelessness program is a multi-pronged approach, focusing first on the prevention of homelessness and second on the provision of emergency services and homeless persons and families.

The prevention of homelessness is a key element of the Township's efforts. By providing 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 Woodbridge Housing Authority, the Middlesex County Division of Social Work Services, the County Department of Human Services, and a number of not-for-profit service providers to achieve our goals.

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 with homelessness.

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

The available "Point In Time Survey" does not include comparative data on subpopulations and conclusions could not be drawn from this data.

Homelessness is a concern in Woodbridge and the Township works to address the needs of the homeless, and those at risk of becoming homeless. Most of these people are working poor and those that have been unemployed who are in dire need of low cost housing, and the 2014 Point in Time count reported that the main reasons for homelessness were loss of job, being asked to leave a shared residence or eviction.

Most of the families and homeless individuals are the Township's poorest and typically cannot turn to family members for assistance or housing. The current homeless population includes women with children, persons with mental illness, substance abusers, persons with HIV/AIDS, victims of domestic violence, as well as youth, and veterans who are unable to find work and a decent and affordable place to live. The main factor that contributes to homelessness is the lack of a decent living wage and employment opportunities.

Nature and Extent of Homelessness: (Optional) Data is not available

| | | |
|-------------------|-------------------|-------------------------------|
| Race: | Sheltered: | Unsheltered (optional) |
| Ethnicity: | Sheltered: | Unsheltered (optional) |

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

The Township has no figures or estimates for the number of homeless veterans or families of veterans. The following figures are for Middlesex County.

There were 262 sheltered families, totaling 830 individuals on the night of the 2014 Point in Time. These families consisted of 219 single mothers (80 reported being victims of domestic violence), 9 single fathers, and 33 two parent households. The majority of sheltered families (87%) were housed by the Middlesex County Board of Social Services (MCBSS) through Hotel Placement and in apartments through Temporary Rental Assistance (TRA), but in the summary reported to HUD, the MCBSS households were reported in the Emergency Shelter category.

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

The Township has no figures or estimates on the extent of homelessness by racial or ethnic group.

Further, figures for race and ethnic group are not available for all categories of the homeless. The 2014 Middlesex County Point In Time Count reported that of the **unsheltered** men, approximately 44% were Latino, 34% were African American, and 17% were Caucasian.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

As noted, homelessness figures specific to Woodbridge are not readily available.

Discussion:

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

Introduction:

Certain population groups require supportive services and/or supportive housing, either on a permanent basis, or on a temporary basis. Many special needs populations are very low-income households (below 50% of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons, and those with substance abuse issues.

Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind, and also the disabled. Since many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge. Even when new affordable rental housing is developed, the rental rates for the housing units are often too high for many disabled persons.

In addition, these persons often require various types of special assistance, program activities to enhance their quality of life, and respite care for their caregivers. Support for municipal programs as well as assistance to not-for-profit organizations is necessary for the implementation of these types of activities.

HUD has identified a number of special needs populations. However, detailed information on some special needs populations is often not available from census or HUD data sources. The Township has used information from reliable sources or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in those categories. Where possible, figures from reliable local sources are used to support these analyses.

While the Township's resources are not sufficient to address the needs of all these groups, the Township is committed to supporting other entities in their efforts to provide needed resources. The Community Development staff members work closely with organizations that serve the needs of these populations through on-going participation in a wide range of committees and community-based efforts.

Describe the characteristics of special needs populations in your community:

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

The Elderly and Frail Elderly

The elderly, 65 and over, number 12,678 and constitute 12.7 percent of the total population of Woodbridge in the 2013 ACS. There are 6,146 frail elderly (75 and older) in Woodbridge, and they are 48.5 percent of the elderly population.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The Frail Elderly may

need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

Persons with Disabilities

The 2013 figures for disability indicate that 8.9 percent of the Township's population has some disability. This represents 8,612 persons. This percentage is below the national figure of 12.1 percent. Information about specific types of disability is not available from the Census data.

The Developmentally Disabled

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 215 developmentally disabled persons in Woodbridge.

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, skilled development homes, and family care homes.

The Physically Disabled

The number of persons under the age of 18 with disabilities is 640, while the number of persons aged 18 to 64 with disabilities is 3,912, or 6.3 percent of the persons in that age group. The number of persons 65 and over with disabilities is 4,051 or 32.8 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

However, deducting the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 8,397 persons who may be physically disabled.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms.

Persons with Alcohol and Drug Dependencies

The Township has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 have a drinking problem and that six percent of women over the age of 18 have this problem. These estimates mean that in Woodbridge an estimated 6,327 males and 2,343 women are in need of supportive services for alcohol alone.

According to the 2012 *National Survey on Drug Use and Health (NSDUH)*, conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 23.9 million Americans in 2012 had substance dependence or abuse (9.2 percent of the total population aged 12 or older). Applying these statistics to Woodbridge's population, approximately 8,089 persons aged 12 and older had substance dependence or abuse in 2012.

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

As of December 31, 2013, Woodbridge had 447 reported cases of HIV/AIDS according to the State of New Jersey Department of Health report for 2013. In 2013 there were 236 people (adults and children) were living with HIV/AIDS. The majority of Persons Living With AIDs (PLWHAs) in Woodbridge were White, followed by African-Americans.

The disease frequently is contracted through a number of situations that include substance use and addiction, poverty, mental illness, and precarious housing.

Housing is a major need, with insufficient emergency, transitional and supportive housing units available to PLWHAs.

Discussion:

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

Describe the jurisdiction’s need for Public Facilities:

According to HUD guidance, neither the CDBG statute nor the regulations define the terms “public facilities” or “public improvements.” The needs of each category will be discussed separately in this section, as required by HUD, but throughout much of this document, particularly the Strategic Plan these activities are grouped together. In the CDBG program, these terms are broadly interpreted to include all improvements and facilities that are either publicly owned, or owned by a nonprofit, and operated so as to be open to the general public. For the purposes of this Plan the Township will use the term “public facility” to include neighborhood facilities, senior centers, municipal buildings, homeless shelters and libraries.

The Township is aware of the need for and importance of maintaining, repairing and upgrading the Township’s public facilities and infrastructure to preserve the community’s general well-being. Further, these facilities and this infrastructure are critical in order to maintain and preserve commercial and residential areas and attract development. The Township will strive to meet the needs of the community through the upkeep of its roads, sidewalks, sewers, bridges, parks and public buildings. Priority funding will be given to Township-owned facilities and structures. Secondary funding for non-Township-owned, non-profit facilities will be funded for programs administered in collaboration with the Township’s programs.

How were these needs determined? Please see the response at the end of this section.

Describe the jurisdiction’s need for Public Improvements:

The Township is faced with the physical problems of older public improvements including streets, water and sewer systems, and public buildings. Thus, the need to repair and replace aging infrastructure is ongoing. The repair of roads, sidewalks and public spaces are necessary to support neighborhood livability objectives. These activities provide visual evidence of neighborhood improvements and directly reinforce the efforts being made in maintaining and upgrading the housing stock.

How were these needs determined? Please see the response at the end of this section.

Describe the jurisdiction’s need for Public Services:

The Township wishes to do all that it can to improve the quality of life for its most vulnerable low- and moderate-income populations, including the elderly, the disabled, and the homeless. Many of the non-profit agencies serving the neediest in Woodbridge’s low-income neighborhoods rely on CDBG funds to serve the greatest number of citizens possible. Public Services play a vital role in providing for some of the most vulnerable residents, and Public Services are increasingly in demand.

According to HUD, 42.2 percent of Woodbridge's population falls within the low and moderate-income categories, and approximately 900 families live below the poverty level. A high percentage of this population utilizes the various social service programs that exist in the Township.

Thus, the need is significant and diverse, and decision making is especially difficult in light of the fifteen percent cap on Public Service spending.

How were these needs determined?

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 Township is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Planning and Development Department is in contact with County and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The Township 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 and availability of funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the Township. The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. The availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

The Township's population has declined by 2.8 percent since the 2000 Census, going from 97,203 in 2000 to 99,930 in 2013. The size of the Township's labor force has been relatively stable since 2010, according to Bureau of Labor Statistics (BLS) figures. The workforce was 53,103 in 2010, 52,980 in 2011, 53,374 in 2012, and was 53,513 in 2013 and is 53,456 as of December 2014. The average number of unemployed persons declined over the period, going from 8.9 percent in 2010 to 4.9 percent in December 2014, the number of unemployed going from 4,737 in 2010 to 2,599 over this period.

The implication for the housing market is that the combination of modest population growth and employment growth create an increased demand for housing. This in turn serves to drive housing costs upward and increase the cost of housing in general. The Township has a significant number low-income homeowners struggling to keep up with the cost of maintaining their houses, bank owned properties that are not well managed or maintained, and a number of absentee landlords who have left properties vacant and let them deteriorate. Many of the Township's low-income renters pay more for the limited supply of rental units, a substantial portion of which are older and sometimes in deteriorated condition.

The following market analysis will also demonstrate that low incomes and limited job opportunities for "living wage" jobs keep household incomes low in the face of increasing rents. As noted in the Needs Assessment, Woodbridge, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing ground financially. The rent figures continue to increase as the population declines and the supply of units remains stable. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

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

Introduction

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents. This concept recognizes that housing choice and needs differ in most communities because of factors such as employment mix, household income, the age of the population, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another, and local housing markets provide choices and opportunities for current and future workers.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------------|-------------|
| 1-unit detached structure | 22,317 | 62% |
| 1-unit, attached structure | 1,399 | 4% |
| 2-4 units | 3,140 | 9% |
| 5-19 units | 5,459 | 15% |
| 20 or more units | 2,992 | 8% |
| Mobile Home, boat, RV, van, etc | 432 | 1% |
| Total | 35,739 | 100% |

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 29 | 0% | 300 | 3% |
| 1 bedroom | 496 | 2% | 4,599 | 44% |
| 2 bedrooms | 4,516 | 19% | 3,863 | 37% |
| 3 or more bedrooms | 18,761 | 79% | 1,647 | 16% |
| Total | 23,802 | 100% | 10,409 | 100% |

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The objectives of the housing programs in the Township are to 1) provide opportunities for additional ownership, and 2) expand the supply of affordable housing **in good condition** that meets the needs of the Township's diverse households, family structures, and income levels. This includes 2,357 extremely

low-income and 2,647 very low-income households in the Township that are part of the Township’s 401 HCV and the Township’s 551 public housing households.

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

The Housing Authority does not expect to lose any units in the foreseeable future.

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

Based upon the above data and data from the 2013 American Community Survey, there is some mismatch between the housing supply and the housing need. The types of housing in Woodbridge are similar to the national norm. Nationally, over 60.0 percent of structures are one-unit structures and the percentage of multi-unit structures is around 40.0 percent. In Woodbridge 65.9 of structures are one-unit, which is close to the national figure. The percentage of two-unit structures is almost twice the national percentage, but 24.4 percent are multi-unit (5 or more units) structures, compared to the national figure of 17.8 percent. The Township has very few mobile homes. The table below shows the number and percent of each type of unit in Woodbridge and compares this to State and national percentages.

| Housing Units by Type WOODBRIDGE, NEW JERSEY, and the US, 2013 | | | | |
|---|----------------------------|-----------------------------|-----------------------------|---------------------|
| Type of Structure | Woodbridge Number of Units | Woodbridge Percent of Units | New Jersey Percent of Units | US Percent of Units |
| One unit, detached | 22,068 | 61.8% | 53.7% | 61.7% |
| One unit, attached | 1,474 | 4.1% | 9.3% | 5.8% |
| Two units | 2,226 | 6.2% | 9.5% | 3.8% |
| 3 or 4 units | 869 | 2.4% | 6.5% | 4.4% |
| 5 to 9 units | 1,844 | 5.2% | 4.8% | 4.8% |
| 10 to 19 units | 3,882 | 10.9% | 5.0% | 4.5% |
| 20 or more units | 2,964 | 8.3% | 10.2% | 8.5% |
| Mobile home | 373 | 1.0% | 1.0% | 6.5% |
| Boat, RV or van | 0 | 0.0% | 0.0% | 0.1% |
| Total # of Units | 35,700 | | | |
| <i>Source: 2013 ACS</i> | | | | |

However, there appears to be a balance between the supply and demand for owner and rental units, if one assumes that there are approximately 11,000 one-unit rentals in the Township. ACS data shows 23,202 owner-occupied units, compared to 22,068 one unit detached structures. It also appears that there are many small (two to four unit) rental units. At the same time there are 9,559 multi-unit structures and 11,008 renter-occupied units, indicating a potential shortage of rental units.

A review of the ACS numbers of units by room size shows that there are 6,078 small units (no bedroom or one bedroom) – 17.1 percent of housing units, which compares to 13.3 percent for the US. 35.9 percent of units are 3 bedrooms, and 23.2 percent of units have four or more bedrooms for large households (compared to 20.2 percent nationally).

In Woodbridge, 21.5 percent of householders are living alone, so the supply of small units for small households does not appear to be in line with the need. At the same time, the supply of larger units for larger families is above the national percentage, indicating a potential modest surplus of larger units. However, ACS figures show the percentage of overcrowded households in Woodbridge at 2.7 percent, lower than the national figure of 3.2 percent.

Describe the need for specific types of housing:

It appears that there may be a need for additional small units to meet the need of the Township's smaller households. There appears to be a modest surplus of larger units, and the statistics on overcrowding corroborate this.

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

Introduction

As noted earlier, a basic premise of housing markets is that there should be a spectrum of housing choice and opportunity for residents. This housing choice and resident needs will vary because of employment mix, household incomes, age of the population, and personal preference. However, housing markets and labor markets are inextricably linked and the level of affordable housing demand is largely a function of job growth and retention. Employment growth will occur through the retention and expansion of existing firms, and new economic growth will result from start-ups, spin-offs, and relocations. Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the Township.

The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

According to data from Trulia, a respected source of real estate data, the average closing price for a home in the Woodbridge area in the period November 2014 to February 2015 (the most recent data) was \$214,250. Using the rule of thumb that a house should cost no more than two and one-half times one's income, a family would need an income of \$85,700 to afford an average priced home. The HUD median income in Woodbridge \$100,500, indicating that it is possible for a median income household to acquire the average-priced home. However, an analysis of the income ranges reveals that approximately 42.2 percent of households in Woodbridge have incomes below the \$100,500 figure.

These income figures mean that it is more difficult for many 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 the current tight lending market.

According to the National Low Income Housing Coalition's 2014 "Out of Reach" report, the Fair Market Rent (FMR) for a two-bedroom apartment in New Jersey is \$1,296. However, the FMR for a two-bedroom unit in Woodbridge is higher, \$1,458, and a renter household must earn \$28.04 an hour to rent this apartment without spending more than 30% of household income. At the minimum wage, a worker would need to work 3.4 full time jobs to afford the apartment. The result of relatively high rental housing costs and a large number of low-income households is housing instability, cost burden, "doubling up" and a need for individuals and families to work more than one job just to "afford" the rent.

Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 155,800 | 333,700 | 114% |
| Median Contract Rent | 794 | 1,184 | 49% |

Table 28 – Cost of Housing

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

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 976 | 9.4% |
| \$500-999 | 2,093 | 20.1% |
| \$1,000-1,499 | 5,175 | 49.7% |
| \$1,500-1,999 | 1,947 | 18.7% |
| \$2,000 or more | 218 | 2.1% |
| Total | 10,409 | 100.0% |

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|--------------|--------------|
| 30% HAMFI | 700 | No Data |
| 50% HAMFI | 1,359 | 581 |
| 80% HAMFI | 3,952 | 1,475 |
| 100% HAMFI | No Data | 4,164 |
| Total | 6,011 | 6,220 |

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 928 | 1184 | 1458 | 1892 | 2482 |
| High HOME Rent | 972 | 1184 | 1441 | 1656 | 1828 |
| Low HOME Rent | 918 | 984 | 1181 | 1365 | 1522 |

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

In terms of affordability, there is a shortage of rental housing in Woodbridge. According to the HUD provided data, 9.4 percent of renters pay less than \$500 per month, a sum well below the National Low Income Housing Coalition figure of \$1,458, but this is only 976 households. The figures in Table 30 also indicate that only 2,059 rental units are affordable to low-income households.

The 2013 ACS data show that only 6.0 percent of units rent for less than \$500, but that 81.9 percent of rental units rent for more than \$1,000. As noted earlier, 41.9 percent of renters are cost burdened, the vast majority with a cost burden greater than 35 percent.

Affordability gaps for ownership units within the “extremely low” household income categories are fairly normal as ownership opportunities within these lower income levels is cost prohibitive, and thus renting becomes the means to obtain housing.

However for households at or above the median household income homeownership opportunities are good, and Trulia figures indicate that housing prices have been fairly steady in the range between \$200,000 and \$250,000 over the past two years.

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

The gap can only be expected to increase and the affordability situation to worsen as the housing market recovers. The New Jersey Realtors figures show a 7.5 percent increase in median sales price between January 2014 and January 2015. Further, homeownership will be difficult both because of strict lending requirements and increasing prices of both the home and the cost of renovations or repairs. Rental prices, already difficult for low-income households, will worsen as prices for units, especially those in good condition, increase in the face of increased demand.

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

While the High HUD Rents are close to the Fair Market Rent for the smaller units, the Low Rents are well below the market rate. Thus, landlords have no incentive to work with the Township to provide affordable units, and the Township must do all that it can to preserve affordable units and produce additional units to meet demand.

Discussion

The Township faces a number of problems in providing a sufficient supply of affordable housing. As noted, low incomes and limited job opportunities for “living wage” jobs keep household incomes low in the face of increasing rents. It should also be noted that Woodbridge, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in “good” jobs are losing ground financially. The rent figures continue to increase as the supply of units remains stable in light of limited new construction. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

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

Introduction

A majority (77.5%) of the Township’s housing stock is more than thirty-five years old. This threshold is important because at that point the need for major housing repairs becomes evident. Utility and maintenance costs are typically higher with older homes and major rehabilitation projects are more common. In addition, housing built before 1979 may contain lead based paint.

Definitions

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-apparent.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines “complete plumbing facilities” to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

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

For the purposes of this plan, units are considered to be in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code.

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

Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|------------------------------|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| With one selected Condition | 9,800 | 41% | 3,686 | 35% |
| With two selected Conditions | 213 | 1% | 331 | 3% |

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| With three selected Conditions | 11 | 0% | 0 | 0% |
| With four selected Conditions | 9 | 0% | 0 | 0% |
| No selected Conditions | 13,769 | 58% | 6,392 | 61% |
| Total | 23,802 | 100% | 10,409 | 99% |

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 807 | 3% | 1,157 | 11% |
| 1980-1999 | 2,844 | 12% | 2,775 | 27% |
| 1950-1979 | 14,657 | 62% | 4,995 | 48% |
| Before 1950 | 5,494 | 23% | 1,482 | 14% |
| Total | 23,802 | 100% | 10,409 | 100% |

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 20,151 | 85% | 6,477 | 62% |
| Housing Units build before 1980 with children present | 893 | 4% | 998 | 10% |

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | | | |
| Abandoned Vacant Units | | | |
| REO Properties | | | |
| Abandoned REO Properties | | | |

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

The Township's aging housing stock requires significant maintenance and often upgrades and renovation for outdated plumbing and electrical work to accommodate modern equipment, fixtures, and living

needs. Unfortunately, some buildings comprising the housing stock have experienced a lack of maintenance and disinvestment, resulting in substandard living conditions or outright blight. The ACS figure of 1,490 vacant and deteriorating structures creates a negative impression, depresses property values, and reduces the quality of life in many neighborhoods, especially low- and moderate-income neighborhoods.

Table 32 shows that 42.0 percent of owner occupied and 38.0 percent of renter occupied units have one or more of the four housing problems identified in the Census. As noted in the Needs Assessment, many of these units are cost burdened or severely cost burdened. Upkeep and maintenance are key issues especially for elderly homeowners living on a fixed income, and for many renters living in older buildings with absentee landlords.

There is a tremendous need for both owner and rental housing rehabilitation in the Township of Woodbridge, as evidenced by participants in past rehabilitation programs and feedback received during discussions during the consultation/participation phase of preparing this document.

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

As noted in earlier Plans, Woodbridge does not have the concentration of very old housing that has a very high chance of containing lead paint. Though there is a significant number of units built between 1940 and 1959, which can contain lead paint, the number of units affordable to low-income households is modest. Table 34 indicates that 4.0 percent of owner-occupied and 10.0 percent of renter-occupied units built before 1980 have children present. It should be noted, however, that the lead-based paint hazard remains a significant problem for those households living in these units.

Overall the lead hazard in Woodbridge appears to be less acute than in older, highly urbanized communities.

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

Introduction

The Authority has 150 units of family public housing, 415 units of senior citizen public housing and 405 units of Section 8 housing according to the Housing Authority website.

Totals Number of Units

| | Program Type | | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | | | 565 | 405 | | | 0 | 0 | 0 |
| # of accessible units | | | | | | | | | |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Woodbridge Housing Authority's six senior housing complexes are located throughout Woodbridge Township.

The Woodbridge Garden Apartments house our low-income families. Located on Bunns Lane, buildings 1-9, and 11-18 house 150 low income families in 1 to 4 bedroom apartments.

The following table summarizes the types of units by housing complex.

| | Eff. | 1 BR | 2 BR | 3+ BR |
|------------------|------|------|------|-------|
| Building | | | | |
| Woodbridge Apts. | | 24 | 82 | 44 |
| Stern Towers | 10 | 50 | | |
| Olsen Towers | 25 | 50 | | |
| Cooper Towers | 25 | 50 | | |
| Adams Towers | 58 | 7 | | |
| Finn Towers | 55 | 14 | 1 | |
| Greiner Towers | 18 | 51 | 1 | |
| Total Units | 181 | 246 | 84 | 44 |

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

All of the public housing stock in Woodbridge is in good repair and requires only routine maintenance.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| WHA Average Score | 77 |

Table 37 - Public Housing Condition

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

The annual capital improvements program promote the modernization and upgrades to the housing projects. A more complete description is presented in the Housing Authority's Five Year Plan for FY 2015-2019 and its Annual Plan for FY 2015, as well as information posted on the Authority's website.

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

Housing Authority services include the implementation of a self-sufficiency initiative allowing for use of

savings for homeownership and housing purchase. No change in current policy or programming is proposed. Year end results have been successful in realizing housing goals promulgated by the PHA.

Actions taken to provide assistance to troubled PHAs

The Woodbridge Housing Authority is not a troubled PHA.

Discussion:

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

Introduction

The Township of Woodbridge does not have a large homeless population and, as a member of the CEAS Continuum of Care program refers all homeless cases and situations to appropriate facilities in the County.

The Township is supportive of the Continuum of Care efforts and has experienced no difficulty in working with that Committee or in obtaining assistance for homeless persons in the Township.

The Township's strategy for implementing its homelessness program is a multi-pronged approach, focusing first on the prevention of homelessness and second on the provision of emergency services and homeless persons and families.

The prevention of homelessness is a key element of the Township's efforts. By providing 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 Woodbridge Housing Authority, the Middlesex County Division of Social Work Services, the County Department of Human Services, and a number of not-for-profit service providers to achieve our goals.

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 with homelessness. The objective is to assist 75 households or individuals per year who are homeless or in danger of becoming homeless.

Facilities and Housing Targeted to Homeless Households Not Applicable

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | | | | | |
| Households with Only Adults | | | | | |
| Chronically Homeless Households | | | | | |
| Veterans | | | | | |
| Unaccompanied Youth | | | | | |

Table 38 - Facilities and Housing Targeted to Homeless Households

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

The Township itself does not provide the services noted here, but employs the resources of the CDBG and HOME programs as well as the Woodbridge Housing Authority, the Middlesex County Board of Social Services, the County Department of Welfare and a number of not-for-profit service providers, such as Catholic Charities, to assist the homeless and to assess their needs. Individuals or families that inquire about these services are referred to the appropriate agency or organization for assistance.

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

The Township Department of Health and Human Services continues its efforts through the food bank committee "We Feed" to organize food drives for local worship houses and organizations who maintain food pantries to serve the homeless and the working poor. Currently eight (8) food pantries exist in the Township. Each food pantry services approximately 100 to 120 families per month with the distribution of food as well as the provision of hot meals.

During the program year, the Township's involvement with the CEAS committee and communication with the Middlesex County Department of Housing & Community Development has provided valuable information regarding the Continuum of Care strategy in providing housing and homeless needs.

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

Introduction

The Non-Homeless Special Needs Population receives support from a number of agencies that target these populations. Woodbridge will continue to collaborate with these agencies, to the extent possible with limited funding, to meet the needs established within the Consolidated Plan for these sub-populations.

The special need priorities described below will be addressed to some extent by affordable housing strategies such as new housing development. Each of these affordable housing strategies will provide additional consideration when serving persons with special needs.

Supportive housing refers to housing and supportive service needs of persons who are not homeless but who may require supportive housing. These populations include elderly, frail elderly, persons with disabilities (including mental, physical and developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS and their families. Persons with mental illness, disabilities, and substance abuse problems need an array of services to keep them adequately housed and prevent bouts of homelessness. Indeed, mental illness and substance abuse are two of the largest contributing factors to homelessness.

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

The numbers of and supportive needs of these groups was described above in Section NA-45. The County will support and encourage social and public service providers to seek funding assistance from Federal, State and private sector resource to fund individual programs.

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

Middlesex County has developed a Discharge Coordination Policy and has implemented them to the extent possible in order to prevent the discharge of persons from medical institutions or other systems of care resulting in homelessness. The Township will coordinate consultation between the agencies and institutions involved to assure the implementation of a viable and realistic policy and program.

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

The Township's strategy for implementing its homelessness program is a multi-pronged approach, focusing first on the prevention of homelessness and second on the provision of emergency services and homeless persons and families.

The prevention of homelessness is a key element of the Township's efforts. By providing 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 Woodbridge Housing Authority, the Middlesex County Division of Social Work Services, the County Department of Human Services, and a number of not-for-profit service providers to achieve our goals.

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 with homelessness. The objective is to assist 75 households or individuals per year who are homeless or in danger of becoming homeless.

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

Not Applicable.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

The high cost of construction and the lack of available space for the construction of new housing in Woodbridge are significant factors, especially in light of competition for the remaining space in the Township. This combination of factors limits opportunities and drives up the cost of development. Other key factors include: Market conditions, Property Taxes, Permit Delays and Land Use Regulations.

The Township has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents. Efforts have been made to streamline and facilitate the permitting process locally. The Township has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

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

Introduction

The Township has a number of needs in order to support economic development, which is critical to growth and revitalization. As noted in the Housing Needs Assessment and the Housing Market Analysis, good, well-paying jobs are the means to secure economic stability, improve neighborhoods and obtain decent housing. The Township's economic development needs center upon obtaining new jobs and providing the workforce to take those jobs. The Township also recognizes the need to support small business growth and development.

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 19 | 0 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 3,327 | 3,539 | 8 | 8 | -1 |
| Construction | 1,368 | 946 | 3 | 2 | -1 |
| Education and Health Care Services | 6,380 | 2,515 | 16 | 5 | -11 |
| Finance, Insurance, and Real Estate | 3,130 | 4,555 | 8 | 10 | 2 |
| Information | 1,127 | 682 | 3 | 1 | -1 |
| Manufacturing | 3,005 | 2,183 | 8 | 5 | -3 |
| Other Services | 1,600 | 1,313 | 4 | 3 | -1 |
| Professional, Scientific, Management Services | 5,467 | 9,302 | 14 | 20 | 6 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 5,623 | 10,274 | 14 | 22 | 8 |
| Transportation and Warehousing | 2,500 | 3,510 | 6 | 8 | 1 |
| Wholesale Trade | 2,981 | 3,341 | 8 | 7 | 0 |
| Total | 36,527 | 42,160 | -- | -- | -- |

Table 39 - Business Activity

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

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 53,079 |
| Civilian Employed Population 16 years and over | 48,996 |
| Unemployment Rate | 7.69 |
| Unemployment Rate for Ages 16-24 | 22.48 |
| Unemployment Rate for Ages 25-65 | 4.98 |

Table 40 - Labor Force

Data Source: 2007-2011 ACS

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 12,917 |
| Farming, fisheries and forestry occupations | 2,801 |
| Service | 3,538 |
| Sales and office | 14,475 |
| Construction, extraction, maintenance and repair | 3,585 |
| Production, transportation and material moving | 3,008 |

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------|
| < 30 Minutes | 25,703 | 54% |
| 30-59 Minutes | 14,509 | 31% |
| 60 or More Minutes | 7,251 | 15% |
| Total | 47,463 | 100% |

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 2,810 | 235 | 1,868 |
| High school graduate (includes equivalency) | 11,597 | 935 | 5,066 |
| Some college or Associate's degree | 11,671 | 824 | 2,348 |

| Educational Attainment | In Labor Force | | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Bachelor's degree or higher | 16,017 | 884 | 3,483 |

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 45 | 283 | 430 | 1,234 | 1,528 |
| 9th to 12th grade, no diploma | 558 | 475 | 1,033 | 1,458 | 1,772 |
| High school graduate, GED, or alternative | 2,438 | 3,221 | 4,322 | 10,055 | 5,435 |
| Some college, no degree | 2,663 | 2,891 | 2,335 | 5,853 | 1,773 |
| Associate's degree | 555 | 1,048 | 951 | 1,783 | 205 |
| Bachelor's degree | 1,029 | 4,821 | 3,793 | 5,140 | 1,280 |
| Graduate or professional degree | 122 | 2,818 | 1,485 | 2,327 | 561 |

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 0 |
| High school graduate (includes equivalency) | 0 |
| Some college or Associate's degree | 0 |
| Bachelor's degree | 0 |
| Graduate or professional degree | 0 |

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

According to the tables above, the leading employment sectors in Woodbridge are 1) Education and Health Care Services, 2) the Retail Trade, 3) Professional, Scientific and Managements Services, 4) Arts, Entertainment and Accommodations, and 5) Fire, Insurance and Real Estate. The HUD provided figures differ from the recent ACS data in that Manufacturing has a much stronger presence in Woodbridge than the HUD data shows.

Describe the workforce and infrastructure needs of the business community:

The greatest need for the Township in terms of economic development is the creation or attraction of new jobs for Township residents that pay a living wage. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them. To this end the Township has, and will continue to, support education and job training programs. These efforts include job training for younger persons, retraining for older workers, the provision of a good basic education for the Township's youth, and the assisting young persons in the development of life skills.

The educational attainment level of many residents is very low as shown in Table 44 - over 5,500 persons in the working age cohorts (18 - 65) do not have a high school diploma. For these persons, the emphasis must be upon job and skills training, especially as almost half of this group are over the age of 45.

The Township's infrastructure needs are varied, given the age and condition of the Township's infrastructure. These infrastructure projects are often large scale, multi-year projects that require significant resources, which the Township by itself does not possess. There is also a need for façade programs, streetscaping, street paving, and additional street improvements and maintenance.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are number of smaller private sector investment and projects under way in the Township but they will not call for significant needs for workforce development or infrastructure changes.

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

There is no specific data on the match between the skills of the current workforce and the employment opportunities in the Township. Information from economic and workforce development experts, as well as employers, suggests a mismatch in both soft and hard skills. Many employers express concern about the lack of work ethic and limited soft skills such as punctuality and getting along with coworkers. More technical fields, including higher level construction trades, talk about a lack of math skills which hinder training. Thus, the educational and training level of the workforce does not match the needs of some of today's industries and businesses.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Township supports the workforce initiatives and programs of the Workforce Investment Board and other agencies, but our limited CDBG resources do not permit the Township to devote resources to these efforts.

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

There is no Comprehensive Economic Development Strategy for the Township or the County.

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

Discussion

MA-50 Needs and Market Analysis Discussion

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

Cost burden and severe cost burden represent the most prevalent housing problem in Woodbridge. Over 42.0 percent of the Township's households are in the three lowest HUD income categories and face difficulties in obtaining affordable housing that is decent and safe. These populations are concentrated in the Township's low/mod Census Tracts.

Because of the amount of poverty spread throughout the Township, it may be reasonably asserted that households with multiple housing problems are not concentrated in any particular area. The Township's low/mod Census Tracts are all in need of reinvestment through owner and rental housing rehabilitation.

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

An 'area of racial/ethnic minority concentration' is defined as a census tract which has a minority population percentage exceeding the citywide percentage. An 'area of low-income concentration' is defined as a census tract that has a low and moderate-income population percentage exceeding 51%.

An examination of data provided through the CPD Mapping program indicates that there are concentrations of Asian persons in excess of 50 percent of the population in two Census Tracts (3002 and 2603) and that Census Tract 3300 (a low/mod tract) has 58.68 percent Hispanic population.

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

In general, these neighborhoods are characterized by older, sometimes dilapidated, structures. Single-family owner units are available at relatively low prices, but the market is weak because of the need for extensive and expensive renovation in many of the structures, as well as stricter loan standards and higher down payment requirements that limit the number of potential buyers. More affluent buyers will tend to favor newer construction in other more attractive neighborhoods.

The rental market in these neighborhoods is stronger in the face of increased demand, especially for more modern or better kept buildings. Rents tend to increase, even for poorer buildings, exacerbating the cost burden issue for low-income households.

Are there any community assets in these areas/neighborhoods?

The Township is fortunate to have a number of programs and organizations that are assets to the community and contribute to the well-being of our residents. There are a number of senior clubs, recreation programs, and community centers in the towns that provide programs for low income residents in particular. The Health Department and the YMCA offer a number of events and programs throughout the year that benefit our seniors and low income residents. Also, the Township has its "Tooling Around the Township" program in which volunteers, using donated materials and supplies, make minor repairs to the homes of qualified seniors, persons with disabilities, and hardship.

Are there other strategic opportunities in any of these areas?

The Township has acquired the former Knights of Columbus site in Port Reading and plans to develop a new seniors program there.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following is the Township's Strategic Plan for the investment of its CDBG funds from 2015-2019. The priorities in this section of Plan influence non-federal funds as state, local and private sources look to the priorities in the Plan when developing their plans and making funding decisions.

The priorities are based on the needs assessment, market analysis and program eligibility requirements. The Township has focused its priorities on the types of projects and programs that meet program eligibility requirements, have long term impacts on low and moderate income residents, and help address other federal, state and local priorities, such as fair housing choice and sustainability.

The highest priority needs for these target areas and the Township's low/mod population are:

- Maintenance and improvement of existing housing stock
- Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living
- Continued support of provision of services to those individuals and groups with special needs, such as the disabled and the elderly
- Continued support of key public service programs, the improvement of public facilities and infrastructure
- Implementation of economic development Initiatives in support of and in coordination with the county and state programs and entities, and
- Execution of anti-poverty efforts that support and build upon 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.

Market conditions, especially increasing rental costs, low incomes, stagnant wages, and a low vacancy rate create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs.

The Township has identified a number of barriers to affordable housing, including the deteriorated condition of some housing units and low income levels that make affordability a major concern. The Township is attempting to address these issues through community and economic planning initiatives, as well as by providing financial assistance to developers and homebuyers.

The Township's homelessness strategy is a multi-pronged approach that emphasizes homelessness prevention, immediate assistance and rapid re-housing; support for persons and families as they transition to economic and housing stability; and efforts to prevent those persons from returning to homelessness.

The Township's anti-poverty strategy is part of an effort to create jobs and improve the local economy. The creation of economic opportunities is not an isolated solution to alleviating poverty, and the Township also works with community partners to identify educational, life skills and training needs and provide opportunities for self-empowerment that will enable low- and moderate-income residents to become and continue to be self-sufficient and economically independent. These programs have an immediate impact on primary needs of the low-income population and the causes of poverty.

The Township has a set of procedures to monitor all of its federal activities, programs, and projects and to ensure long-term compliance with applicable program requirements and comprehensive planning. The Department of Housing and Community Development works to ensure that approved projects meet the purpose of the Consolidated Plan and that available funds are distributed in a timely manner. Monitoring includes programs operated directly by the Township and those carried out by any sub-recipients.

The priorities outlines in this portion of the Plan will be reviewed annually and adjusted as necessary.

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

Geographic Area

The Township programs are focused on the low and moderate incomes areas of the Township, but there are no geographic priorities within those areas.

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

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

Priority Needs

The assisted activities offer assistance to low- and moderate-income residents located throughout the community. The programs are funded to a limited clientele basis where at least 51% of those served are of low and moderate income or services are provided to a low income population.

The proposed activities are located in areas with the highest percentages of low- and moderate-income persons and those block groups with a percentage of minority persons above the average for the Township.

These areas have been areas of concern in the past and emerged in the course of examining the data. Various discussions confirmed the already known needs of these areas, complementing or corroborating the data.

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 creation of affordable housing opportunities, both rental and owner, for the low-income elderly, especially the frail elderly
- the reduction of reports of problems with housing, focusing on low-income renters and owners, and especially the elderly in this category
- the provision of affordable housing to very low-income households of all types in order to prevent Homelessness
- the expansion of lead hazard abatement and removal programs focusing on low/mod income areas which typically coincide with the Township's areas of concentration of older housing
- the provision of quality public services to low- and moderate-income residents
- the provision of quality public facilities for the needs of low-and moderate income households
- infrastructure improvements throughout the Township, but especially in the low- to moderate-income areas of the Township economic development initiatives in coordination with county and state programs
- anti-poverty efforts that integrate job training and placement, welfare to work initiatives, and other programs aimed at improving opportunities for economic self-sufficiency

| Priority Need Name | Priority Level | Population | Goals Addressing |
|---|----------------|---|--|
| Provide Safe, Affordable Housing Opportunities through Emergency Repairs, Increased Ownership Opportunities, Increased Supply of Single-family Housing, as well as Persons with Special Needs | High | Low--income Households Families Homeless Persons and Families The Elderly Disabled persons Persons with HIV/AIDS | Affordable Housing Homeless Prevention |
| Homeless Activities, including Homeless Prevention, Emergency Shelters | High | Chronic Homeless Persons threatened with homelessness Families with children Elderly Youth The Disabled Mentally Ill Persons with HIV/AIDS Victims of domestic violence Persons with Alcohol or other addictions | Affordable housing Homeless prevention Suitable Living Environment Improved Quality of Life |

| | | | |
|--|------|--|--|
| Public Service Programs, especially for the Elderly, Youth, the Homeless and Persons with Disabilities | High | Extremely low, very low, and low-income Families with children Elderly Youth The Disabled Mentally Ill Persons with HIV/AIDS Victims of domestic violence Persons with Alcohol or other addictions | Suitable Living Environment Quality of Life Community Services |
| Public Improvements and Infrastructure | High | Extremely low, very low, and low-income residents | Suitable Living Environment Improve Quality of Life |
| Public Facilities | High | Extremely low, very low, and low-income residents | Suitable Living Environment Improve Quality of Life |
| Economic Development | High | Businesses | Economic Opportunity |
| Fair Housing | Low | All residents | Fair Housing |

Table 47 – Priority Needs Summary

Narrative (Optional)

The needs in the Township are numerous and varied. The principal needs are: 1) provide decent affordable housing for residents, 2) preventing homelessness and assisting the homeless, 3) providing a

range of services and assistance to low-income residents, 4) maintaining and improving public facilities, public improvements, and infrastructure, 5) supporting economic development efforts, and 6) ensuring fair housing opportunities.

Homeless activities, ranging from providing emergency shelter to preventing homelessness receive a High priority. Thus, the Township will focus on efforts to provide affordable housing and in many instances prevent homelessness.

While the Township supports programs for affordable homeownership, the opportunities for homeownership among the Township's low-income residents are limited by the poor economy, job uncertainty, strict lending criteria and significant down payment requirements. Homeowner loan programs are still given a High priority ranking, however, and efforts will be made to assist those seeking to purchase a home.

Because of the difficult economic situation in the Township's low/mod Census Tracts the provision of Public Service Programs receives a High priority rank. The need for a wide range of services, including programs for seniors and youth, feeding programs, and child care, is present in each of these areas.

Public Facilities, Public Improvements, and Infrastructure are very important to the Township and receive a High rating.

Fair Housing is a concern in the Township and also receives a High ranking.

Requests for housing rehabilitation are referred to the Middlesex County HOME program.

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

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|---|
| Tenant Based Rental Assistance (TBRA) | According to the Housing Needs Assessment and the Housing Market Study the greatest housing problem in Woodbridge is cost burden, and many of the households in the lowest income categories are severely cost burdened. Rental assistance thus ranks very high among program strategies. In the face of reduced rental construction and lower vacancy rates, rents are expected to continue to increase, causing the number of cost burdened households to grow. |
| TBRA for Non-Homeless Special Needs | Rental assistance for the non-homeless special needs group should focus on the elderly and extremely low-income small households as these are the two groups that emerged as most vulnerable both from the analysis of data and from discussion in the public meetings. |
| New Unit Production | Because of the weak housing market, the Township will focus its new construction resources on the production of affordable rental units. |
| Rehabilitation | Rehabilitation of both owner and renter units in the Township’s low income areas is a High priority as part of the effort to keep households in affordable housing, but is not possible in light of limited resources and competing needs. |
| Acquisition, including preservation | The Township cannot engage in the acquisition and rehabilitation of rental units because of limited resources. |

Table 48 – Influence of Market Conditions

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

Introduction

The greatest challenge facing the Township with respect to the CDBG funding is the anticipated reduction of support because of budget cuts and the effects of sequestration. The Township expects to receive \$635,410 in CDBG funding and an anticipated \$50,000 in program income, which will be used to enhance program activities as it becomes available.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | \$635,410 | \$50,000 | \$0 | \$685,410 | \$2,741,640 | Will use the funds to support affordable housing programs, public service and public facility improvement programs |

Table 49 - Anticipated Resources

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

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

Not applicable.

SP-40 Institutional Delivery Structure – 91.215(k)

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--|-------------------------|---------------------------|------------------------|
| Township of Woodbridge | Government | Lead Agency | Township |
| Woodbridge Housing Authority | Government | Housing | Township |
| Woodbridge Department of Health | Government | Public Service | Township |
| New Jersey Department of Community Affairs | Government | Housing | State |
| Middlesex County Board of Social Services | Government | Public Services, Homeless | County |
| Middlesex County Department of Human Services | Government | Public Services Homeless | County |
| Comprehensive Emergency Assistance System | Public Institution | Homeless | County |
| Private housing developers and non-profit housing developers | Private Sector | Housing | Township |
| Not-for-Profit Public Service Providers | Private Sector | Public Services | Township |

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Inadequacies in the institutional structure are primarily related to the lack of adequate funding to address local needs.

The Community Development staff maintains a technical assistance effort for both county and local agencies to participate in the entitlement program and to support other funding opportunity for additional services and housing development prioritized by these organizations. The Township Department of Health and Human Services continues its efforts through the food bank committee "We Feed" to organize food drives for local worship houses and organizations that maintain food pantries to serve the lower income and homeless.

During the program year, the Township's involvement with the C.E.A.S. committee and communication with Middlesex County Department of Housing and Community Development has provided valuable information regarding Continuum of Care strategy in providing services for housing and homeless needs. These efforts are proposed to continue into the next program year.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|-----------------------------------|-----------------------------|------------------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | |
| Legal Assistance | | | |
| Mortgage Assistance | | | |
| Rental Assistance | | | |
| Utilities Assistance | | | |
| Street Outreach Services | | | |
| Law Enforcement | X | X | |
| Mobile Clinics | | | |
| Other Street Outreach Services | | | |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | | |
| Child Care | | | |
| Education | | | |
| Employment and Employment Training | | | |
| Healthcare | X | | |
| HIV/AIDS | X | | X |
| Life Skills | | | |
| Mental Health Counseling | X | | |
| Transportation | X | | X |
| Other | | | |
| Other | | | |

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The institutional structure for the homeless is described in NA-40, MA-30 and SP-60.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Township Council, through the Department of Planning and Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Department provides the funding and technical assistance to the non-profit housing developers and service providers, and Township agencies and authorities for projects that meet the needs documented in the plan. The Township's housing and community development programs are administered by the Department of Planning and Development, working with a number of other Township agencies, county offices, and not-for-profit service providers. The Township is also a member of the Middlesex County Home Consortium. Both the Township and the Woodbridge Housing Authority, coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The Housing Authority manages the Section 8 program on a day-to-day basis.

The Township maintains a close relationship with State and County organizations that provide assistance to low and moderate income persons as well as the homeless.

The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though various regional entities and the CEAS 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.

Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop this Action Plan. The Department of Planning and Development staff asked the Health Officer to provide data on the lead-based paint hazard. The Department of Planning and Development has established procedures to ensure coordination with the relevant Township Departments, including Finance, Engineering, and Public Works.

The Township maintains a very close relationship with the Middlesex County CDBG Program. Efforts are also coordinated with the programs in other municipalities on specific issues. The Township has worked closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income persons. Also, the Township Department of Planning and 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.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|-----------------------------------|------------|----------|-----------------------------------|-----------------|-----------------------------------|---------|---|
| Affordable Housing | 2015 | 2019 | Affordable Housing | Low/Mod areas | Affordable Housing | CDBG | Rental Housing to be Added: 400 Household Housing Unit Development |
| Public Facilities | 2015 | 2019 | Non-Housing Community Development | Low/Mod areas | Public Facility | CDBG | Public Facility other than Low/Moderate Income Housing Benefit: 20,000 Persons Assisted |
| Public Service | 2015 | 2019 | Non-Homeless Special Needs | Low/Mod areas | Public Services | CDBG | Public service activities other than Low/Moderate Income Housing Benefit: 1,800 Persons Assisted |
| Public Facilities/ Infrastructure | 2015 | 2019 | Non-Housing Community Development | Low/Mod areas | Public Facilities/ Infrastructure | CDBG | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted |

Table 52 – Goals Summary

Goal Descriptions

Affordable Housing – Emergency home repairs

Public Services – Programs for the elderly, youth, and persons with disabilities

Fair Housing – Fair Housing programs and services; support for legal aid

Public Facilities – Repairs and Improvements to public facilities

Infrastructure – Improvements for municipal infrastructure, including streets, water, sewer and lighting

Homeless Activities – homeless prevention, emergency shelters, transitional housing
Economic Development – façade programs, loan programs, technical assistance

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

In the coming years the Township anticipates being able to assist 200 low-income families (approximately 40 per year).

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

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

The Township endorses and encourages applications for public funds (federal, state, and local) and private funds to increase the supply of accessible units for persons with disabilities. In particular, the Township will promote the availability of accessibility grants and loans through the Township's housing improvement and new housing programs and continue to work with agencies that serve persons with disabilities to identify and address this population's housing needs.

Activities to Increase Resident Involvements

The Township supports these programs, but this is a function of the Housing Authority and CDBG funds are not planned to be used for this activity.

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

No, the WHA is a high performing agency.

Plan to remove the 'troubled' designation

Not Applicable

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

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

The high cost of construction and the lack of available space for the construction of new housing in Woodbridge are significant factors, especially in light of competition for the remaining space in the Township. This combination of factors limits opportunities and drives up the cost of development. Other key factors include: Market conditions, Property Taxes, Permit Delays and Land Use Regulations.

The Township has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents. Efforts have been made to streamline and facilitate the permitting process locally. The Township has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

SP-60 Homelessness Strategy – 91.215(d)

The Township's strategy for implementing its homelessness program is a multi-pronged approach, focusing first on the prevention of homelessness and second on the provision of emergency services and homeless persons and families.

The prevention of homelessness is a key element of the Township's efforts. By providing 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 Woodbridge Housing Authority, the Middlesex County Division of Social Work Services, the County Department of Human Services, and a number of not-for-profit service providers to achieve our goals.

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 with homelessness. The objective is to assist 75 households or individuals per year who are homeless or in danger of becoming homeless.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Township employs the resources of the CDBG and HOME programs as well as the Woodbridge Housing Authority, the Middlesex County Board of Social Services, the County Department of Welfare and a number of not-for-profit service providers to assist the homeless and to assess their needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The WHA will continue a program that gives preference to homeless families in need of either public housing or Section 8 assistance. The Township participates in a HOPWA rental assistance program that targets persons with AIDS and their families and will continue this program, helping these persons avoid homelessness. The Township will also continue providing a contribution to the County shelter for homeless women and families.

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

The Township has enacted ordinances which provide for Inclusionary zoning. In addition, the Township has under consideration an Affordable Spending Plan, subject to certification from the New Jersey Council on Affordable Housing (COAH) which will require a fee for any residential, office or retail development. These fees will be used for the construction of new affordable housing projects, provide for rehabilitation of existing units, senior housing or congregate care facilities subject to the settlement of pending litigation.

Further, Housing Choice Vouchers provide rental assistance to low and moderate income individuals and families. Individuals and families which are homeless or about to become homeless, are rent burdened or who live in substandard housing are given priority for assistance. During the fiscal year 2013 reporting period, the Woodbridge Housing Authority (WHA) administered 405 Housing Choice Vouchers.

The Woodbridge Housing Authority has established a policy, which gives priority to individuals and families who are homeless or about to become homeless. Thirty units are set aside for homeless or about to become homeless persons. The Woodbridge Housing Authority as mentioned above, administers 405 Housing Choice Vouchers.

The Township CDBG funds are used to assist the Transitional Housing facility for the homeless and funds were provided for case management and related services. The facility provides temporary housing for singles and families.

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

As noted above, the Township's primary homeless strategy is upon the prevention of homelessness first through New Jersey COAH-funded housing rehabilitation programs which are intended to keep people at risk of homelessness in their homes and second by providing referral services to low-income households in order to prevent the conditions that would precipitate homelessness.

Further, the County has developed a Discharge Coordination Policy and has implemented them to the extent possible in order to prevent the discharge of persons from medical institutions or other systems of care resulting in homelessness. The Township will coordinate consultation between the agencies and institutions involved to assure the implementation of a viable and realistic policy and program.

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

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

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

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

Census data indicate that only in Fords and Iselin does the concentration of young children overlap with a concentration of the pre-1960 housing. The overlap areas in Fords and Iselin are ones that should receive priority in lead hazard mitigation efforts, both in terms of education and public awareness, and rehabilitation of older structures.

Thus, generally, Woodbridge does not have the concentration of very old housing that has a very high chance of containing lead paint. Though there is a significant number of units built between 1940 and 1959, which can contain lead paint, the number of units affordable to low-income households is modest. Overall the lead hazard in Woodbridge appears to be less acute than in other, older highly urbanized communities.

The Township does not currently have the resources to engage in significant rehabilitation programs. Still, the following policies and programs are in place to address this issue.

For rehabilitation projects, the Township will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities;
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements;
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined;
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction and clearance services when required;
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications;
- Risk assessment, paint testing, lead hazard reduction and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35;
- Required notices regarding lead-based paint evaluation, presumption and hazard reduction are provided to occupants and documented;
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable;
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

For homeownership projects, the Township will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements;
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements;

- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit and exterior surfaces of the building or soil; Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35;
- The home purchaser receives the required lead-based paint pamphlet and notices.

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

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

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

Poverty is very clearly a concern in Township of Woodbridge. Despite a strong economy and low levels of unemployment at the national and state levels, Township continues to have relatively high unemployment. The unemployment figure for December, the most recent available, was 7.9 percent, but for much of the year the figure was well above 8.0 percent and reached a high of 9.6 percent in July. The latest poverty figures indicate that 5.2 percent of the Township's population lives in poverty. The Township views its activities to address affordable housing, prevent homelessness and to improve the economic prospects of its low-income residents as a part of a comprehensive effort to reduce the level of poverty in Woodbridge. The Township 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.

The Township'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.

It is essential to provide the basic skills, training, and education necessary to make a person employable in today's competitive job market. The Township works with the Board of Education to assist persons obtain high school diplomas or the GED certificate. The Township 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 Division of Social Work Services, the Welfare to Work Program, day care funding throughout the Township, long-term employment opportunities for severely disabled adults, and life skills development programs. The Middlesex County Vocational and Technical Schools, the Middlesex County College, and the Continuing Education Program also provide important training and educational opportunities for local residents.

Since 1975, the Township 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 elderly care, housing counseling, and the Food Bank.

New Jersey COAH-funded 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.

In sum, the programs currently operated represent coordinated efforts to address housing and economic issues that surround the homeless and lower income households.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Performance monitoring is an important component in the long-term success of this program as part of the Consolidated Plan. The Township will be responsible for developing standards and procedures for ensuring that the recipients of housing funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The Department of Planning Development administers the Township's housing programs, and will be responsible for most performance measurement activities. The Department will incorporate 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 Action Plan will build upon existing monitoring systems and experience in administering federal and state programs and funds.

The Department administers the Block Grant Program using federal funds. The office is also responsible for the implementation of public improvement and facilities projects in specific areas of the community. Contract information includes provision for Section 3 compliance and related standards for minority business participation.

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

- objectives of the National Affordable Housing Act are met,
- program activities are progressing in compliance with the specifications and schedule for each program, and
- 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.

Both the 2015 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 Department will identify performance measures in advance of allocating funds. Each description of projects and activities will contain the specific measures by which the project will be evaluated. The strategies presented earlier each present measures that can or may be employed. Measures will be kept as simple and direct as possible.

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.

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.

In accordance with HUD's Community Planning and Development Notice 03-09, the Township has developed a Performance Measurement System designed to measure both the productivity and impact of the Community Development Block Grant Program. Performance measures meeting the recent HUD requirements for on-going projects are in place and currently reported in progress and annual reports to HUD.

Expected Resources

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

Introduction

The greatest challenge facing the Township with respect to the CDBG funding is the anticipated reduction of support because of budget cuts and the effects of sequestration. The Township expects to receive \$635,410 in CDBG funding and an anticipated \$50,000 in program income, which will be used to enhance program activities as it becomes available.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | \$635,410 | \$50,000 | \$0 | \$685,410 | \$2,781,640 | Will use the funds to support affordable housing programs, public service and public facility improvement programs |

Table 53 - Expected Resources – Priority Table

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

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

Not applicable.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|-------------------------|------------|----------|-----------------------------------|-----------------|-------------------------|---------|--|
| Affordable Housing | 2015 | 2016 | Affordable Housing | Low/Mod areas | Affordable Housing | CDBG | Rental Housing to be Added: 80 Household Housing Unit Development for Veterans |
| Public Facilities | 2015 | 2016 | Non-Housing Community Development | Low/Mod areas | Public Facility | CDBG | Public Facility other than Low/Moderate Income Housing Benefit: 4190 Persons Assisted |
| Public Service | 2015 | 2016 | Non-Homeless Special Needs | Low/Mod areas | Public Services | CDBG | Public service activities other than Low/Moderate Income Housing Benefit: 360 Persons Assisted |
| Public Facilities Needs | 2015 | 2016 | Non-Housing Community Development | Low/Mod areas | Public Facilities Needs | CDBG | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted |

Table 54 – Goals Summary

Goal Descriptions

Affordable Housing – Emergency home repairs

Public Services – Programs for the elderly, youth, and persons with disabilities

Fair Housing – Fair Housing programs and services; support for legal aid

Public Facilities – Repairs and Improvements to public facilities

Infrastructure – Improvements for municipal infrastructure, including streets, water, sewer and lighting

Homeless Activities – homeless prevention, emergency shelters, transitional housing

Economic Development – façade programs, loan programs, technical assistance

Projects

AP-35 Projects – 91.220(d)

Introduction

This section constitutes the 2015 annual plan of the five-year consolidated Plan. It sets forth a description of activities for the use of funds that are expected to become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The formula allocation for the Community Development Block Grant program is estimated to be \$635,410 with approximately \$50,000 in program income available. The activities to be undertaken include public facilities, infrastructure, and services.

Projects

| # | Project Name |
|----|--|
| 1 | Multi-Service Program on Aging |
| 2 | Family-Youth Counseling Program |
| 3 | John E. Toolan Kiddie Keep Well Program |
| 4 | Ozanam Family Homeless Shelter |
| 5 | NJ Institute for Disabilities |
| 6 | Woodbridge River Flood Control/Restoration |
| 7 | ADA Housing Rehabilitation Project |
| 8 | Administration and Planning |
| 9 | Puerto Rican Action Board |
| 10 | Planning |

Table 55 – Project Information

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

These projects are deemed to be of the highest priority and meet the greatest need. The chief obstacle to meeting these needs is a lack of resources to provide a greater level of assistance.

AP-38 Project Summary

Project Summary Information

| Project Name | Target Area | Goals Supported | Needs Addressed | Funding |
|--|-------------|--|-----------------------------|-----------------|
| Multi-Service Program on Aging | | Public Service Needs | Assist key service programs | CDBG: \$79,296 |
| Family-Youth Counseling Program | | Public Service Needs | Assist key service programs | CDBG: \$36,544 |
| John E. Toolan Kiddie Keep Well Program | | Public Service Needs | Assist key service programs | CDBG: \$20,000 |
| Ozanam Family Homeless Shelter | | Public Service Needs | Assist key service programs | CDBG: \$25,000 |
| NJ Institute for Disabilities | | Public Facilities Needs | Public Facilities Needs | CDBG: \$20,000 |
| Puerto Rican Action Board | | Public Service Needs | Assist key service programs | CDBG: \$1,000 |
| Woodbridge River Flood Control/Restoration | | Public Improvements and Infrastructure | Public Improvements Needs | CDBG: \$261,536 |
| ADA Housing Rehabilitation Project | | Public Service Needs | Assist key service programs | CDBG: \$64,952 |
| Administration | | | | CDBG: \$97,082 |
| Planning | | | | CDBG: \$25,000 |

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

The Township programs are focused on the low and moderate incomes areas of the Township, but there are no geographic priorities within those areas.

| Target Area | Percentage of Funds |
|-------------|---------------------|
| | |

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The need for affordable housing in Woodbridge is significant, and the Township has developed a three-pronged approach to addressing this problem.

First, the Township will implement inclusionary zoning ordinances. The Township has all but exhausted the supply of land available for development, especially for housing. The result is that such land as might be available is typically priced such that affordable housing is not possible. The Township has enacted an innovative approach to providing some opportunities for additional housing construction through the use of inclusionary zoning. These ordinances permit the construction of housing on areas zoned for office use, and permit the higher density housing than the conventional zoning for a site might otherwise permit. The objective is to not only to afford more opportunities for housing, but also to increase the number of units that can be constructed.

Second, the Township will implement its affordable housing spending plan. The Township currently collects fees for any residential, office, or retail development within the Township. These may be used for the construction of affordable housing units, the construction of senior housing or congregate care facilities or the rehabilitation of existing housing units.

Given the amounts of funds collected and the relatively high costs of construction, the Township will not focus the use of these funds on rehabilitation activities. This will assist in meeting the need for this type of work and the costs it entails. There are an estimated 6,665 housing units affordable to low-income households in the Township. .

Third, the Township and the local Housing Authority will apply for additional Section 8 vouchers when and if funds become available. The Township has only 200 Section 8 vouchers at this time. However, the need for assistance for housing among the very low- and low-income population remains constant. Though no Section 8 units are expected to be lost from inventory, all Section 8 vouchers are now in use, and there is a waiting list. The number of renter households facing a severe cost burden 961. These are families for whom an illness, accident, or unexpected expense could mean the difference between being able to pay the rent or not.

| One Year Goals for the Number of Households to be Supported | |
|--|-----|
| Homeless | 0 |
| Non-Homeless | 433 |
| Special-Needs | 360 |
| Total | 793 |

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

| One Year Goals for the Number of Households Supported Through | |
|--|------------|
| Rental Assistance | 136 |
| The Production of New Units | 80 |
| Rehab of Existing Units | 133 |
| Acquisition of Existing Units | 0 |
| Total | 349 |

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

AP-60 Public Housing – 91.220(h)

Introduction

The Township wishes to maintain an excellent quality of life and living environment for its public housing residents. To achieve that end the Township allocates CDBG funds in support of programs and activities to enhance the lives of these low and moderate income households.

The analysis of community needs revealed that affordable housing is one of the most pressing concerns in Woodbridge, especially given the size of the elderly and extra elderly population, and the WHA's on-going need for maintenance in excess of its ability to support this work. Thus, one of the primary focal points of the Township's CDBG program is the maintenance and rehabilitation of rental housing units for seniors.

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

The Township agrees with and is supportive of the goals and objectives of the Public Housing Authority and has included these as a part of the Township's overall goals. These actions include the rehabilitation of Housing Authority units and the application for additional Section 8 vouchers.

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

The Township supports the Authority's efforts to involve residents in management and homeownership, but does not have the resources necessary to assist in these programs.

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

The Woodbridge Housing Authority is not a troubled authority.

Discussion

The activities planned for this strategy address health and safety issues as well as quality of life concerns for low income senior residents, especially those occupying older WHA housing units. Actions also include energy efficiency improvements, emergency and safety repairs, and replacement of obsolete systems.

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

Introduction

The Township's strategy for implementing its homelessness program is a multi-pronged approach, focusing first on the prevention of homelessness and second on the provision of emergency services and homeless persons and families.

The prevention of homelessness is a key element of the Township's efforts. By providing 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 Woodbridge Housing Authority, the Middlesex County Division of Social Work Services, the County Department of Human Services, and a number of not-for-profit service providers to achieve our goals.

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 with homelessness. The objective is to assist 75 households or individuals per year who are homeless or in danger of becoming homeless.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Township employs the resources of the CDBG and HOME programs as well as the Woodbridge Housing Authority, the Middlesex County Board of Social Services, the County Department of Welfare and a number of not-for-profit service providers to assist the homeless and to assess their needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The WHA will continue a program that gives preference to homeless families in need of either public housing or Section 8 assistance. The Township participates in a HOPWA rental assistance program that targets persons with AIDS and their families and will continue this program, helping these persons avoid homelessness. The Township will also continue providing a contribution to the County shelter for homeless women and families.

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

The Township has enacted ordinances which provide for Inclusionary zoning. In addition, the Township has under consideration an Affordable Spending Plan, subject to certification from the New Jersey Council on Affordable Housing (COAH) which will require a fee for any residential, office or retail development. These fees may be used for the construction of new affordable housing projects, provide for rehabilitation of existing units, senior housing or congregate care facilities subject to the settlement of pending litigation.

Further, Housing Choice Vouchers provide rental assistance to low and moderate income individuals and families. Individuals and families which are homeless or about to become homeless, are rent burdened or who live in substandard housing are given priority for assistance. During the fiscal year 2013 reporting period, the Woodbridge Housing Authority (WHA) administered 405 Housing Choice Vouchers.

The Woodbridge Housing Authority has established a policy, which gives priority to individuals and families who are homeless or about to become homeless. Thirty units are set aside for homeless or about to become homeless persons. The Woodbridge Housing Authority as mentioned above, administers 405 Housing Choice Vouchers.

The Township CDBG funds are used to assist the Transitional Housing facility for the homeless and funds have been provided for case management and related services. The facility provides temporary housing for singles and families.

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

As noted above, the Township's primary homeless strategy is upon the prevention of homelessness first through New Jersey COAH-funded housing rehabilitation programs which are intended to keep people at risk of homelessness in their homes and second by providing referral services to low-income households in order to prevent the conditions that would precipitate homelessness.

Further, the County has developed a Discharge Coordination Policy and has implemented them to the extent possible in order to prevent the discharge of persons from medical institutions or other systems of care resulting in homelessness. The Township will coordinate consultation between the agencies and institutions involved to assure the implementation of a viable and realistic policy and program.

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

Introduction:

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

The high cost of construction and the lack of available space for the construction of new housing in Woodbridge are significant factors, especially in light of competition for the remaining space in the Township. This combination of factors limits opportunities and drives up the cost of development. Other key factors include: Market conditions, Property Taxes, Permit Delays and Land Use Regulations.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Township has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents. Efforts have been made to streamline and facilitate the permitting process locally. The Township has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

AP-85 Other Actions – 91.220(k)

Introduction:

The Township has programs in place to deal with other aspects of CDBG activities.

Actions planned to address obstacles to meeting underserved needs

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a decreased amount of funding. To overcome this significant challenge the Township will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

Actions planned to foster and maintain affordable housing

The Township has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents. Efforts have been made to streamline and facilitate the permitting process locally. The Township has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

Actions planned to reduce lead-based paint hazards

If the Township undertakes any rehabilitation projects, the Township will continue to ensure that: Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities; Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements; The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined; Properly qualified personnel perform risk management, paint testing, lead hazard reduction and clearance services when required; Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications; Risk assessment, paint testing, lead hazard reduction and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35; Required notices regarding lead-based paint evaluation, presumption and hazard reduction are provided to occupants and documented; Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable; Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

For homeownership projects, the Township will continue to ensure that: Applicants for homeownership assistance receive adequate information about lead-based paint requirements; Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements; A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit and exterior surfaces of the building or soil; Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35; The home purchaser receives the required lead-based paint pamphlet and notices.

Actions planned to reduce the number of poverty-level families

Poverty is very clearly a concern in Township of Woodbridge. Despite a strong economy and low levels of unemployment at the national and state levels, Township continues to have relatively high unemployment. The unemployment figure for December 2014, the most recent available, was 4.9 percent, but for much of the year the figure was above 6.0 percent and coming from a high of 7.5 percent in January. The latest poverty figures indicate that 6.4 percent of the Township's population lives in poverty an increase of 1.2 percent since last year..

The Township views its activities to address affordable housing, prevent homelessness and to improve the economic prospects of its low-income residents as a part of a comprehensive effort to reduce the level of poverty in Woodbridge. The Township 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.

The Township'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.

It is essential to provide the basic skills, training, and education necessary to make a person employable in today's competitive job market. The Township works with the Board of Education to assist persons obtain high school diplomas or the GED certificate. The Township 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 Division of Social Work Services, the Welfare to Work Program, day care funding throughout the Township, long-term employment opportunities for severely disabled adults, and life skills development programs. The Middlesex County Vocational and Technical Schools, the Middlesex County College, and the Continuing Education Program also provide important training and educational opportunities for local residents.

Since 1975, the Township 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 elderly care, housing counseling, and the Food Bank.

New Jersey COAH-funded 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.

In sum, the programs currently operated represent coordinated efforts to address housing and economic issues that surround the homeless and lower income households.

Actions planned to develop institutional structure

The Township Council, through the Department of Planning and Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Department provides the funding and technical assistance to the non-profit housing developers and service providers, and Township agencies and authorities for projects that meet the needs documented in the plan. The Township's housing and community development programs are administered by the Department of Planning and Development, working with a number of other Township agencies, county offices, and not-for-profit service providers. The Township is also a member of the Middlesex County Home Consortium. Both the Township and the Woodbridge Housing Authority, coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance. The Housing Authority manages the Section 8 program on a day-to-day basis.

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

The Township maintains a close relationship with State and County organizations that provide assistance to low and moderate income persons as well as the homeless.

The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though various regional entities and the CEAS 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.

Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop this Action Plan. The Department of Planning and Development staff asked the Health Officer to provide data on the lead-based paint hazard. The Department of Planning and Development has established procedures to ensure coordination with the relevant Township Departments, including Finance, Engineering, and Public Works.

The Township maintains a very close relationship with the Middlesex County CDBG Program. Efforts are also coordinated with the programs in other municipalities on specific issues. The Township has worked closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income persons. Also, the Township Department of Planning and 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.

Inadequacies in the institutional structure are primarily related to the lack of adequate funding to address local needs.

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|---|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | \$50,000 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan | \$0 |
| 3. The amount of surplus funds from urban renewal settlements | \$0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. | \$0 |
| 5. The amount of income from float-funded activities | \$0 |
| Total Program Income | \$50,000 |

Other CDBG Requirements

| | |
|---|-----|
| 1. The amount of urgent need activities | \$0 |
|---|-----|

Discussion:

The last three years were used to determine this figure. In each year all CDBG funds were used for activities that benefited low and moderate income persons.