

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The City of Millville, NJ and the Vineland HOME Consortium, of which Millville is a member, have prepared a Five-Year Consolidated Plan to identify housing and community development needs and to develop specific goals and objectives to address those needs over a five-year period. The Five-Year Consolidated Plan covers the period of July 1, 2015, until June 30, 2020. The Annual Action Plan presented here covers the fifth year of this 5-year period, specifically from July 1, 2019 to June 30, 2020.

The Annual Action Plan sets forth the goals and objectives for the period and is a continuation of efforts begun in the first four years of the 5-year cycle to address needs identified in the current Consolidated Plan. More specifically, this Annual Action Plan details the City's and the Consortium's planned use of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds provided by the U.S. Department of Housing and Urban Development (HUD).

The FY 2019 Annual Action Plan describes to HUD and to our stakeholders how the City and the members of the HOME Consortium intend to use federal and non-federal resources to meet community needs. The funds are intended to provide low and moderate-income households with viable communities by addressing one of HUD's three objectives; 1) Provide decent housing, 2) Create a suitable living environment, and 3) Create economic opportunities. Eligible activities include community facilities and improvements, roads and infrastructure, housing rehabilitation and preservation, development activities, public services, economic development, and planning and administration.

NOTE - All funding amounts contained in this Draft Annual Action Plan are estimates as the 2019 HUD allocations have not been announced as of this draft. Exact amounts will be entered once the City is informed of the 2019 grant amounts by HUD.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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

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

Each priority is accompanied by specific objectives, many of which have performance indicators. The Annual Action Plan for the City of Millville and the Millville portion of the Vineland-Millville-Bridgeton-Fairfield-Pittsgrove HOME Consortium will result in the following accomplishments during the 2019 Program Year:

- 7 units of rehabilitated housing occupied by income-eligible households (5 CDBG and 2 HOME)
- Operation of a blight elimination program that will remove or improve 2 blighted or hazardous buildings
- Support for public services providing a wide variety of assistance to more than 1,400 City residents, including the homeless, youth, seniors, disabled adults and families at risk for homelessness
- Administration of both the CDBG and HOME program in a manner that produces activities that comply with all HUD regulations and deliver services to residents in an efficient manner.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

With new staff and political leadership, Millville has made progress during the 2018 Program Year in rectifying program shortfalls that occurred during prior years. Specifically, Millville has increased CDBG spending to bring the program closer to meeting timeliness requirements. Prior to about 3 years ago, the City had a record of using CDBG and HOME funds in a timely, compliant manner to benefit our low and moderate-income residents. Recent improvements have the program once again serving as an important resource for the City's low-mod income residents.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Millville held two public hearings and two meetings of the Community Advisory Committee to solicit input into an assessment of community needs and proposed activities to address those needs. Additionally, as part of its application process, the City required local service providers to share their perspective on community needs that are being addressed in their programs and their general observations on what low- and moderate-income residents need.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The consensus of opinion was that unmet community needs continue in the areas of housing, youth programming, services for the homeless and support of special needs populations.

Sign-in sheets and notes from hearings and advisory committee meetings are included as an attachment to this Plan.

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

All comments were accepted and considered in the development of this Plan.

7. Summary

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MILLVILLE	Millville Planning Department/City of Millville

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Millville has prepared a Five-Year Consolidated Plan for the Years 2015 through 2019 in order to strategically implement federal programs that fund housing, community development and economic development activities within the City. Through a collaborative planning process that involved a broad range of public and private agencies, the City developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs.

This Annual Action Plan is for the 2019 Program Year, the fifth of the 5-year Consolidated Plan period. Local agencies and organizations were asked to update information concerning the needs of the community members they serve so that this plan accurately reflects our community's current needs, resources and potential accomplishments.

Input from the agencies and organizations was then compared to the experiences of staff and elected officials in regards to constituent services and weighed against the available resources to develop a plan that is both workable and effective in addressing important issues.

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

The City Commission, through the City's Office of Planning and Community Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan and subsequent Annual Action Plans are met. The Office provides the funding and technical assistance to the non-profit housing developers and service providers, and City agencies and authorities for projects that meet the needs documented in the plan.

The City's housing and community development programs are administered by the Community Development Office, working with a number of other City agencies and not-for-profit service providers. Both the City and the Millville Housing Authority (MHA) coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance.

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

In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a

Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county, specifically to coordinate the provision of services and housing to the homeless.

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

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

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

Neither the City of Millville nor Cumberland County receives ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Easter Seals New Jersey, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two public hearings to seek input into the Annual Action Plan. The City also solicited applications from a variety of organizations and asked for a needs discussion as part of the application. This agency is one that so responded.
2	Agency/Group/Organization	Help and Hope Ministries
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two public hearings to seek input into the Annual Action Plan. The City also solicited applications from a variety of organizations and asked for a needs discussion as part of the application. This agency is one that so responded.
3	Agency/Group/Organization	Rural Development Corporation-Cumberland Family Shelter
	Agency/Group/Organization Type	Services-homeless Regional organization

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two public hearings to seek input into the Annual Action Plan. The City is also engaged in an ongoing dialogue with many of the public service providers in the City, including this one, as a means to assess program and city needs. This agency is one that so responded.
4	Agency/Group/Organization	WHEATON ARTS
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Public services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two public hearings to seek input into the Annual Action Plan. The City also solicited applications from a variety of organizations and asked for a needs discussion as part of the application. This agency is one that so responded.
5	Agency/Group/Organization	SHINE Ministries/First United Methodist Church
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Public services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two public hearings to seek input into the Annual Action Plan. The City also solicited applications from a variety of organizations and asked for a needs discussion as part of the application. This agency is one that so responded.

6	Agency/Group/Organization	Millville Public Library
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two public hearings to seek input into the Annual Action Plan. The City also solicited applications from a variety of organizations and asked for a needs discussion as part of the application. This agency is one that so responded.
7	Agency/Group/Organization	Millville Development Corporation
	Agency/Group/Organization Type	Services-Employment Planning organization Business Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City held two public hearings to seek input into the Annual Action Plan. The City also solicited applications from a variety of organizations and asked for a needs discussion as part of the application. This agency is one that so responded.

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

All relevant agencies were consulted in the preparation of this plan.

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	Camden/Gloucester/Cumberland Continuum of Care	The goals of the Strategic Plan are closely coordinated with the goals of the Continuum of Care. The Strategic Plan's homelessness prevention activities, in particular, mesh with the Continuum's effort as do Strategic Plan support for services for the homeless.
City of Millville Analysis of Impediments	City of Millville	City Community Development staff reviewed the current Analysis of Impediments and found that it is still an accurate assessment of fair housing issues. Action Plan goals relating to fair housing were drawn from the AI.
Millville Housing Authority Five-Year Plan	Millville Housing Authority	The Housing Authority's goals helped shape the City's broader affordable housing efforts, including use of CDBG and HOME funds.

Table 3 - Other local / regional / federal planning efforts

Narrative

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

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

The City of Millville held 2 public hearings to solicit comments from citizens regarding housing and community development needs and recommended uses of Community Development Block Grant (CDBG) funds for the program. These public hearings also provided a forum to assess the City's performance in implementing the Consolidated Plan.

A Community Development Advisory Committee was formed to develop program priorities and recommendations for the use of community development funds.

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

In addition to formal meetings, organizations applying for CDBG funding were asked to discuss community needs as part of their application. These assessments from front-line service providers helped shape decisions related to this plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	Representatives of 10 community organizations attended.	The consensus of those in attendance was that needs for some basic services continue to grow, including affordable housing, food, educational and recreational youth programming as well as homeless services.	All comments were accepted and considered in developing this Action Plan.	
2	Applications	Local service providers	10 service providers submitted applications, which included an assessment of community needs from their perspective as front-line service providers	Unmet community needs continue in the areas of housing, youth programming, services for the homeless and support of special needs populations.	All comments were accepted and considered in developing this Action Plan.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Millville's CDBG allocation for 2019 is estimated at \$250,000. The Vineland/Millville/Bridgeton/Fairfield/Pittsgrove HOME Consortium allocation for 2019 is estimated at \$522,000 of which \$115,000 is designated for Millville.

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	250,000	3,000	0	253,000	0	Since this is the final year of the current 5-year Consolidated Plan, no additional funding is anticipated.

Table 5 - Expected Resources – Priority Table

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

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

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

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

The Millville Public Library and several public schools are expected to be venues for some of the public services funded under this plan. Those are the only publically owned land or property located within the jurisdiction that is planned to be used to address the needs identified in the plan.

Discussion

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

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide decent housing	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs Administration	Census Tract 301 Block Group 3 Census Tract 301 Block Group 4 Census Tract 302 Block Group 3 Census Tract 302 Block Group 4 Census Tract 303 Block Group 1 Census Tract 303 Block Group 2	Stabilization and improvement of neighborhoods Maintenance and improvement of existing housing Support of programs for the homeless	CDBG: \$126,007	Homeowner Housing Rehabilitated: 5 Household Housing Unit Homeless Person Overnight Shelter: 300 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide a suitable living environment	2015	2019	Non-Housing Community Development	Census Tract 301 Block Group 3 Census Tract 301 Block Group 4 Census Tract 302 Block Group 3 Census Tract 302 Block Group 4 Census Tract 303 Block Group 1 Census Tract 303 Block Group 2	Stabilization and improvement of neighborhoods Services for the elderly Services for the disabled Improvement of public facilities & infrastructure Anti-poverty efforts	CDBG: \$171,000	Public service activities other than Low/Moderate Income Housing Benefit: 1430 Persons Assisted Businesses assisted: 5 Businesses Assisted Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 2 Household Housing Unit Other: 1 Other
3	Provide expanded economic opportunities	2015	2019	Non-Housing Community Development	Census Tract 301 Block Group 3	Economic development initiatives	CDBG: \$10,000	Facade treatment/business building rehabilitation: 2 Business

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Provide decent housing
	Goal Description	This goal will be met through the continuation of the City's housing rehab program, support for the local homeless shelter and code enforcement for residential properties. (Projects 2, 9 and 11)
2	Goal Name	Provide a suitable living environment
	Goal Description	2018 activities intended to meet this goal include public services (Projects 3 through 8), blight elimination and property improvements (Projects 12 and 13) and administration and planning of the CDBG program (Project 1).
3	Goal Name	Provide expanded economic opportunities
	Goal Description	This goal will be supported through the facade program, which will provide assistance to businesses in a low-mod residential area. (Project 10)

AP-35 Projects - 91.420, 91.220(d)

Introduction

With input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the City, Millville plans a mix of activities in FY 2019 to address a wide range of challenges for those populations. Housing rehab, a variety of public services and blight elimination are among the approaches to improving neighborhoods, houses and, most importantly, families in Millville.

#	Project Name
1	Administration and Planning - 2019
2	Housing Rehab - 2019
3	Help & Hope Ministries - 2019
4	Wheaton Arts - 2019
5	SHINE Ministries - 2019
6	Library programming - 2019
7	Police Athletic League - 2019
8	Riverfront Renaissance programming - 2019
9	Rural Development homeless shelter - 2019
10	MDC facade program - 2019
11	Code Enforcement -2019
12	Blight Elimination - 2019
13	Property Improvements - 2019

Table 7 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration and Planning - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide a suitable living environment
	Needs Addressed	Anti-poverty efforts
	Funding	CDBG: \$50,000
	Description	General planning and administration of the CDBG program.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	Compliant administration of the CDBG program will benefit several thousand Millville residents, the majority of whom will be low-moderate income residents.
	Location Description	12 S. High St., Millville, NJ
	Planned Activities	Planning and administration of the CDBG program, including planning, recordkeeping and reporting.
2	Project Name	Housing Rehab - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide decent housing
	Needs Addressed	Maintenance and improvement of existing housing
	Funding	CDBG: \$91,007
	Description	Loans to income-eligible homeowners to assist with necessary housing repairs. Includes funds for project delivery costs.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	5 households, all at 80% or less of Area Median Income.
	Location Description	Program will be available citywide.
	Planned Activities	Loans to income-eligible homeowners to assist with necessary housing repairs. Includes intake, eligibility verification, spec writing, property inspections, bidding, contractor selection and recordkeeping.
3	Project Name	Help & Hope Ministries - 2019
	Target Area	Census Tract 301 Block Group 3

	Goals Supported	Provide a suitable living environment
	Needs Addressed	Support of programs for the homeless
	Funding	CDBG: \$6,500
	Description	Support for food pantry that serves homeless and other very low income residents.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	At least 1,000 unduplicated residents are expected to benefit from this activity. They will be primarily low and very low income individuals and families, some of them homeless.
	Location Description	The food pantry is located at 214 Howard St. in Millville.
	Planned Activities	Support for the operation of a food pantry, including the purchase of food.
4	Project Name	Wheaton Arts - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide a suitable living environment
	Needs Addressed	Anti-poverty efforts
	Funding	CDBG: \$4,000
	Description	Support for educational program aimed at at-risk youth.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	50 4th grade students who have been identified by the school district as "at-riak" in relation to progress in school subjects. It is anticipated that most will be from low-mod income families.
	Location Description	The Wheaton Arts and Cultural Center is at 1501 Glasstown Road, Millville.
	Planned Activities	Funding will help with salaries and materials for art projects.
5	Project Name	SHINE Ministries - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide a suitable living environment
	Needs Addressed	Anti-poverty efforts
	Funding	CDBG: \$12,000

	Description	Support for an after-school program for low-mod income youths.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	100 youths and their families, mostly from low-moderate income households.
	Location Description	Program is located at 201 N. Second St.
	Planned Activities	Funding is for general operating support for the program and may include funds are for snacks, coats, gloves, field trip and transportation for the program.
6	Project Name	Library programming - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide a suitable living environment
	Needs Addressed	Services for the elderly
	Funding	CDBG: \$2,493
	Description	Support for activities for activities for Seniors.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	At least 50 Millville residents, aged 62 and above.
	Location Description	Library is located at 210 Buck St., Millville, NJ.
	Planned Activities	Support for exercise, nutrition and recreational/socialization activities for Millville senior citizens.
7	Project Name	Police Athletic League - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide a suitable living environment
	Needs Addressed	Stabilization and improvement of neighborhoods
	Funding	CDBG: \$5,000
	Description	Support for youth recreational program that primarily benefits low-mod income residents.
	Target Date	12/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	At least 200 youths, ages 5 to 17, primarily from low- and moderate-income families.
	Location Description	Events take place at various locations, both in Millville and elsewhere. Venues include local schools and recreational fields as well as field trips to various events.
	Planned Activities	Support for youth recreational program that primarily benefits low-mod income residents. Examples of activities include wrestling, bowling, basketball and more.
8	Project Name	Riverfront Renaissance programming - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide a suitable living environment
	Needs Addressed	Services for the elderly
	Funding	CDBG: \$5,000
	Description	Support for arts programming for seniors and for youth primarily from low-mod income families.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	15 seniors and 15 youths, primarily from low- and moderate-income families.
	Location Description	The Riverfront Renaissance Center for the Arts is located at 22 N. High St., Millville, NJ. Programming will take place there as well as at local after-school program venues and at senior centers in the City.
Planned Activities	Support for arts programming for seniors and for youth primarily from low-mod income families.	
9	Project Name	Rural Development homeless shelter - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide decent housing
	Needs Addressed	Support of programs for the homeless
	Funding	CDBG: \$5,000
	Description	Support for Cumberland County's only homeless shelter.
	Target Date	12/31/2020

	Estimate the number and type of families that will benefit from the proposed activities	300 homeless individuals, including men, women and children
	Location Description	The homeless shelter is located 6140 Mays Landing Road in Vineland. It serves the homeless from throughout Cumberland County, including Millville.
	Planned Activities	Support for Cumberland County's only homeless shelter. Funds to be used for supplies and other operating expenses.
10	Project Name	MDC facade program - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide expanded economic opportunities
	Needs Addressed	Economic development initiatives
	Funding	CDBG: \$10,000
	Description	Loans to businesses serving a low-mod residential area for facade and other minor improvements.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	2 businesses
	Location Description	Center City area, primarily High Street, a central business district serving the surrounding residential area. Specific property locations to be determined. This is Census Tract 301.00, Block Group 1, which is 82.54% low-mod.
	Planned Activities	Loans to businesses serving a low-mod residential area for facade and other minor improvements.
11	Project Name	Code Enforcement -2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide decent housing Provide a suitable living environment
	Needs Addressed	Stabilization and improvement of neighborhoods
	Funding	CDBG: \$30,000

	Description	Support for a program of code enforcement in Center City Millville with an area-wide LMI % of 51% or greater. Enforcement is being done in conjunction with the City's residential rehab program and blight elimination.
	Target Date	12/31/2020
	Estimate the number and type of families that will benefit from the proposed activities	All of the 8,600 residents of the project's service area will benefit, but accomplishments will be measured in terms of households inspected, which is expected to be at least 200.
	Location Description	The service area for this project consists of the following: Census Tract 301.00, Block Group 1; Census Tract 302.00, Block Groups 2, 3, 4 and 5; Census Tract 303.00, Block Groups 1 and 2.
	Planned Activities	Concentrated code enforcement, including site inspections, follow-up notifications, follow-up inspections and, if necessary, court appearances.
12	Project Name	Blight Elimination - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide a suitable living environment
	Needs Addressed	Stabilization and improvement of neighborhoods
	Funding	CDBG: \$10,000
	Description	Blight elimination on an area or spot basis, consisting of clearance or rehab of eligible properties.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Cannot be determined until specific sites are known, providing extent of the project's impact.
	Location Description	To be determined.
	Planned Activities	Blight elimination on an area or spot basis, consisting of clearance or rehab of eligible properties.
13	Project Name	Property Improvements - 2019
	Target Area	Census Tract 301 Block Group 3
	Goals Supported	Provide a suitable living environment
	Needs Addressed	Stabilization and improvement of neighborhoods

Funding	CDBG: \$22,000
Description	Funds are to be used for the acquisition, disposition, clearance or other eligible activity for real properties.
Target Date	12/31/2020
Estimate the number and type of families that will benefit from the proposed activities	Cannot be determined until locations are known.
Location Description	To be determined.
Planned Activities	Funds are to be used for the acquisition, disposition, clearance or other eligible activity for real properties.

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

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

Activities are divided into two categories - those that will be available citywide and those that will specifically benefit low-mod income areas. Unfortunately, the Consolidated Plan upon which this Annual Action Plan is based was not set up to correctly reflect this division and cannot be altered now. Therefore, the chart below has been left blank. The division between citywide activities and targeted low-mod area activities is: Citywide 84%; Low-mod areas 16%

Geographic Distribution

Target Area	Percentage of Funds
Census Tract 301 Block Group 3	
Census Tract 301 Block Group 4	
Census Tract 302 Block Group 3	
Census Tract 302 Block Group 4	
Census Tract 303 Block Group 1	
Census Tract 303 Block Group 2	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

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

Discussion

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

Introduction

1. Market Conditions

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

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

2. Building Codes

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

3. Property Taxes

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

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

4. Permit Delays

Development in New Jersey includes several governmental levels and agencies in the approval process, either directly or indirectly. Approvals

must be obtained from several state and regional agencies, utility authorities, soil conservation districts as well as the municipal planning board.

5. Land Use Regulations

Zoning ordinances and environmental regulations impact the amount of land available for development and thus, impact land and housing costs. The most basic control of land use is local zoning. However, several State offices and agencies regulate land use in Millville.

6. Development Standards

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

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

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

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

an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

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

Discussion

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

The City, through both staff and consultants, is constantly looking for additional funding sources to address the unmet needs identified in our community. We routinely attract state, federal, regional and private funding for improvements and services that aide the community at large and lower income neighborhoods and residents in particular. Those efforts will certainly continue during 2019.

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

Actions planned to foster and maintain affordable housing

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

Millville also uses HOME funds to support the production of new affordable housing units.

Actions planned to reduce lead-based paint hazards

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

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

regarding lead paint.

Actions planned to reduce the number of poverty-level families

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

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

Developable land

Skilled labor force

Financial resources

New and expanding markets

Transportation

Quality of Life

Technology oriented industrial development

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

Millville is also a part of the **Cumberland County Federal Empowerment Zone**. This designation is intended to spur the redevelopment of Millville and the other communities in the Zone by directing significant grant and loan funding to the communities. The Empowerment Zone has three basic strategies aimed at improving economic conditions throughout the area. The first is to assist firms that

wish to move into or expand in the Empowerment Zone. The second strategy is to establish small businesses, while the third is to renovate and upgrade the areas to make them attractive to businesses and to improve the quality of life for residents. Significant resources will also be allocated to job training, youth services and transportation.

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

Actions planned to develop institutional structure

The City will implement the Annual Action Plans through the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives. This network of partnerships is crucial to the efficient, effective delivery of benefits.

The City actively seeks new partnerships and resources to further the goals of the Consolidated Plan and Annual Action Plan.

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

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

Discussion

Program Specific Requirements

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

Introduction

The City of Millville has identified all CDBG and HOME activities to be undertaken in FY 2019 in PR-35, the Projects Section, including administrative, project delivery, public services, public facilities and infrastructure, economic development, assistance to homeless assistance to service providers and affordable housing, both rehabilitation and new construction.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

Discussion

The only CDBG funds not necessarily earmarked for low-mod benefit may be some or all of the blight elimination funding. Depending on location, that could also have a low-mod benefit if some or all of the blight elimination takes place in low-mod residential areas.

