

# DRAFT 2020-2024 Consolidated Plan and 2020 Action Plan

---

Prepared for the Monmouth County CDBG and  
HOME Consortium

**Monmouth County Office of Community Development**

**6/1/2020**

Review for Public Comment. Submission to U.S. Department of Housing and Urban Development after Approval by the Board of Chosen Freeholders.

## Contents

<b>Executive Summary</b>	<b>3</b>
ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)	3
<b>The Process</b>	<b>5</b>
PR-05 Lead & Responsible Agencies - 91.200(b)	5
PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)	6
PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)	16
<b>Needs Assessment</b>	<b>19</b>
NA-05 Overview	19
NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)	20
NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)	31
NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)	37
NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)	42
NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)	44
NA-35 Public Housing - 91.405, 91.205 (b)	46
NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)	51
NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)	57
NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)	60
<b>Housing Market Analysis</b>	<b>63</b>
MA-05 Overview	63
MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)	64
MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)	67
MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)	70
MA-25 Public And Assisted Housing - 91.410, 91.210(b)	74
MA-30 Homeless Facilities and Services - 91.410, 91.210(c)	77
MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)	79
MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)	82
MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)	84
MA-50 Needs and Market Analysis Discussion	92

MA-60 Broadband Needs of Low-and Moderate-Income Households-91.210(a)(4), 91.310(a)(2)	95
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	96
<b>Strategic Plan</b>	<b>97</b>
SP-05 Overview	97
SP-10 Geographic Priorities - 91.415, 91.215(a)(1)	98
SP-25 Priority Needs - 91.415, 91.215(a)(2)	100
SP-30 Influence of Market Conditions - 91.415, 91.215(b)	109
SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)	141
SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)	142
SP-60 Homelessness Strategy - 91.415, 91.215(d)	144
SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)	147
SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)	149
SP-80 Monitoring - 91.230	150
<b>Expected Resources</b>	<b>151</b>
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)	151
<b>Annual Goals and Objectives</b>	<b>155</b>
AP-35 Projects - 91.420, 91.220(d)	159
AP-38 Project Summary	160
AP-50 Geographic Distribution - 91.420, 91.220(f)	176
Affordable Housing	177
AP-55 Affordable Housing - 91.420, 91.220(g)	177
AP-60 Public Housing - 91.420, 91.220(h)	179
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)	180
AP-75 Barriers to affordable housing - 91.420, 91.220(j)	182
AP-85 Other Actions - 91.420, 91.220(k)	183
<b>Program Specific Requirements</b>	<b>186</b>

## Executive Summary

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

#### 1. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires Monmouth County and participating Consortium members Long Branch, Asbury Park, and Middletown Township, as a recipient of federal entitlement funds, to develop a Consolidated Plan every five years outlining priorities and goals for the expenditure of funds on housing and community development. The Consolidated Plan is an analysis of data and market conditions as well as an overview of existing policies and funding delivery to assist states and local jurisdictions to regularly assess the greatest housing and community development needs. The combined population count within CDBG consortium participating municipalities is greater than 200,000 residents, earning Monmouth an urban county classification. As populations change in size, age, and diversity the effective provision of community services (e.g. housing and economic development) becomes a necessary component towards preserving a community's quality of life. The overall goal of these federally funded community development initiatives is effectively develop and maintain viable urban communities. The Consolidated Plan outlines affordable housing requirements over the subsequent five-year period, and presents a directed course of action the County and participating municipalities can undertake towards achieving these established objectives.

Included within this Five Year Consolidated Plan, is a detailed analysis of the housing and homeless population needs, and a corresponding housing and economic market analysis. The Consolidated Plan serves as Monmouth County's official housing policy and community development planning guide. The programs administered by the Monmouth County Office of Community Development, discussed within this plan, provide financial resources addressing a diverse range of community development and housing projects such as:

- Down payment assistance to Income Qualified First Time Home Buyers
- Grants to income eligible homeowners to make major or minor residential repairs
- Construction or rehabilitation of public facilities and public infrastructure in income qualified block groups
- Removal of architectural barriers
- Grants to local businesses to improve facades
- Construction of new affordable housing units
- Assistance to homeless individuals and families.

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

Based on data from both quantitative and qualitative analysis the County of Monmouth has identified the following priority needs to address:

1. Improve and expand housing opportunities for low/moderate income households.
2. Support improvement to public facilities

3. Improve, maintain and expand municipal infrastructure
4. Support addition and expansion of necessary public services
5. Support actions to further economic development and creation of new employment opportunities.

**3. Evaluation of past performance**

Despite the fluctuations in grant allocations, Monmouth County continues to utilize federal entitlement funds for the benefit of all citizens. The County, through consultation with established grant committees and members of the public at large, evaluates projects and expenditures to determine that allocated funding is spent in the most productive manner and the largest number of residents can be assisted.

Progress towards goals established in previous Consolidated Plans and Annual Action Plans are reported every year through the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER provides details about completed projects and programs that the County has completed. The County is currently in the final year of the existing 2015-2019 Consolidated Plan. In the first four years the County has worked to meet or exceed its established goals related to increasing affordable housing opportunities, economic development opportunities for small businesses, infrastructure improvements, owner occupied housing rehabilitation, public facility improvements.

**4. Summary of citizen participation process and consultation process**

Prior to the solicitation and selection of the FY2020 projects, a series of meetings were held. County staff met with representatives of municipalities, community-based organizations and housing-related agencies to review applications and to ask questions from each applicant Monmouth County hosted three public meetings in 2019 and early 2020 at central locations within the County. Advertisements appeared in the Asbury Park press and on the Community Development website informing the public about the meetings and encouraging their participation. In addition, the 50 municipalities that make up the Monmouth County CDBG Consortium are required annually to advertise and hold public hearings in their respective communities if they are considering submitting an application for consideration of CDBG funding. The formal public comment period on the Draft 2020-2024 Consolidated Plan extended from June 5 to June 23, 2020. A waiver was submitted too HUD to shorten the Consolidated Plan comment period from 30 days to 5 days in light of the CoVid Pandemic Public hearings were held on June \_\_\_ to accept comments on the draft. All hearings were advertised in the Asbury Park Press and on the Community Development Website.

**5. Summary of public comments**

Awaiting completion of Public comment period

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

Awaiting completion of Public comment period

**7. Summary**

Awaiting completion of Public comment period

**The Process**

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

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

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

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	MONMOUTH COUNTY	Division of Planning/Office of Community Dev.
HOME Administrator	MONMOUTH COUNTY	Division of Planning/Office of Community Dev.
ESG Administrator	MONMOUTH COUNTY	Division of Planning/Office of Community Dev.

**Table 1 – Responsible Agencies**

**Narrative**

**Consolidated Plan Public Contact Information**

Laura Kirby  
Director  
Monmouth County Community Development Program  
1 East Main Street Freehold, NJ 07728  
732-431-7460  
laura.kirby@co.monmouth.nj.us

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

### **1. Introduction**

Monmouth County developed a detailed Citizen Participation Plan, outlining how community members and other stakeholders can engage in planning, implementation and evaluation of housing and community development programs. Coordinating with the Office of Community Development's Limited English Proficiency/Language Assistance Plan (LEP/LAP), this Plan details specific methodology utilized by Community Development staff to encourage participation by non-English speaking persons, residents of low-and-moderate income neighborhoods, and residents in areas in which the grantee proposes to use allotted funds.

The Citizen Participation Plan (updated by CD staff and approved by the Board of Chosen Freeholders on May 2020) incorporates the following requirements as designated by HUD:

- Public Hearing/meeting requirements (updated to allow virtual public meetings)
- The Asbury Park Press and the Monmouth County Website serve as the primary public information distribution points
- Identifies the Citizen Participation Coordinator
- Lists specific procedures for residents to provide comments to Community Development plans
- Details how programmatic information will be made available in a reasonable and timely manner during the year

The public participation process for the Five-Year Consolidated Plan and Analysis of Impediments to Fair Housing were designed as one single, extended outreach process. Monmouth County worked on developing a coordinated outreach effort to maximize input from a large cross-section of stakeholders. Outreach initiatives primarily focused on stakeholder meetings and one-on-one and group interviews, Housing, social service agencies, and other organizations serving Erie County were consulted during the development of this Consolidated Plan.

As part of the Consolidated Planning process CD staff consulted with a variety of committees and departments

- Monmouth County Homeless Systems Collaborative
- Monmouth County Workforce Investment Board
- Monmouth County Office of Economic Development
- Monmouth County Office of Social Services

**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 Consortium developed an outreach effort to receive input from a large cross-section of stakeholders. This outreach effort included virtual public meeting, published meeting notices, posting the plan for comment on the website, and meetings with stakeholder groups. In addition, the Monmouth County Office of Community Development implements a range of affordable housing and community development activities, including administration of the CDBG, ESG and HOME programs; preparation of the Consolidated Plan (CP), the Consolidated Annual Performance Evaluation Report (CAPER), and the Annual Plan; technical assistance for and collaboration with non-profit and for-profit

housing developers and social service agencies; and rehabilitation and other affordable housing projects.

**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**

The Monmouth County Homeless System Collaborative was created in 2014 to manage and oversee homeless planning activities in Monmouth County. Composed of key stakeholders in the community, the collaborative will remain a flexible board, capable of responding to the evolving needs of the community. Within the collaborative are sub committees focusing on specific subsets of the homeless or at risk of homeless population. Subcommittees within the HSC include: Permanent Housing, Veteran's Housing Navigator/Case management conferencing, Coordinated Systems, Discharge Planning, Point in Time, Review Committee.

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

The ESG committee establishes priorities for funding projects with Monmouth County ESG funds. ESG funds are allocated according to a ranking system. Evaluation criteria include but are not limited to; program/agency capacity and duplicity of services. The selection process is transparent and inclusive and based on established HUD standards. The Monmouth County COC develops and follows a collaborative process for the development of applications in response to a HUD Notice of Funding Availability (NOFA). Priorities for funding are determined based on HUD’s priorities found in the NOFA, annual gap analysis, and consistency with the Monmouth County's plan to end homelessness.

A portion of ESG funds pays for the CD and social services HMIS licenses. Staff attends training sessions and collaborates with social services employees to ensure data entry quality.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Monmouth County Division of Planning
	<b>Agency/Group/Organization Type</b>	Other government - County Grantee Department

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Previous plans and studies were utilized as data sources for market and needs assessment analysis. Improved coordination with Planning Division documents can assist in efficient distribution of HUD funds, and to ensure corresponding goals across all levels of planning.
2	<b>Agency/Group/Organization</b>	Monmouth County Division of Economic Development
	<b>Agency/Group/Organization Type</b>	Other government - County Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	CD staff met with Division of Economic Development to discuss needs and issues. Conversations revolved around ways in which CDBG funds can promote economic activity for small and local businesses and issues faced by businesses
3	<b>Agency/Group/Organization</b>	Monmouth County Division of Social Services
	<b>Agency/Group/Organization Type</b>	Other government - County Grantee Department

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Monthly meetings to discuss the needs of Rapid Rehousing and TBRA participants and the difficulties in obtaining affordable housing opportunities within the County.
4	<b>Agency/Group/Organization</b>	Monmouth County Health Department
	<b>Agency/Group/Organization Type</b>	Other government - County Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
5	<b>Agency/Group/Organization</b>	Monmouth County Community Development Committee
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Monmouth County Community Development Committee is comprised with appointed representatives from the 50 participating municipalities within the Monmouth County CDBG consortium and representatives from the Monmouth County Planning Division and Monmouth County Office of Social Services Committee members review, vote and decide on the allocations of annual CDBG funds and discuss the overall achievable goals from the annual grant allocations.
6	<b>Agency/Group/Organization</b>	Monmouth County HOME Committee
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Monmouth County HOME committee is comprised of nonprofit representatives, legal counsel, environmental staff of the planning board, and municipal representatives from Long Branch, Middletown and Asbury Park. They review all applications and presentations and determine allocations to nonprofit and for profit developers.
7	<b>Agency/Group/Organization</b>	ASBURY PARK
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HOME consortium and HOME committee participant
8	<b>Agency/Group/Organization</b>	LONG BRANCH
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HOME consortium and HOME committee participant

9	<b>Agency/Group/Organization</b>	MIDDLETOWN TOWNSHIP
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HOME consortium and HOME committee participant
10	<b>Agency/Group/Organization</b>	Monmouth County Homeless System Collaborative
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Service-Fair Housing Planning organization Business and Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussions at both the general and Executive meetings.
11	<b>Agency/Group/Organization</b>	Monmouth County Fair Housing Board
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Members were active participants in the Analysis of Impediments to Fair Housing and the market analysis.

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

No specific agency types were not consulted

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		Increase affordable housing options
Monmouth County Master Plan	Monmouth County Division of Planning	Corresponding goals to make the most efficient expenditures of funding
MC Workforce Invest Bd. Strategic Plan	Monmouth County	Corresponding goals to make the most efficient expenditures of funding. Provide services that increase economic opportunities and reduce or prevent poverty.
Monmouth County CEDS		Corresponding goals to make the most efficient expenditures of funding
Monmouth County AI (draft)		Draft Analysis of Impediments (set for Freeholders approval summer 2020) data allows analysis to make targeted neighborhood investments that increase racial and ethnic diversity and provide additional housing choices.

**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))**

HOME and CDBG Consortiums: The County partners with the 50 municipalities that are part of the Urban County to determine and implement the Annual Activities established within this Consolidated Plan. Additionally, the County coordinated with Asbury Park, Middletown, and Long Branch in establishment of objectives and outcomes.

North Jersey Transportation Planning Authority: A regional planning authority, for the 13 county North Jersey region. County planning staff coordinates with NJTPA completing regional analysis on transportation and pedestrian connectivity.

**Narrative**

**PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

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

Monmouth County is committed to increasing citizen awareness and involvement in the preparation and implementation of the CDBG, HOME and ESG Programs. Through the citizen participation process, the grantee will become more aware and sensitive to low-and moderate-income citizen’s needs and the needs of people with disabilities and the organizations representing persons with disabilities. It will also afford the Consortium an opportunity to better inform the public of the purpose of the CDBG, ESG and HOME grants and the funding allocation process, and ensure that selected projects are meeting the needs of the Consortium’s constituents.

Prior to the final selection of the 2020 CDBG, HOME and ESG projects, a series of meetings were held. County staff met with representatives of municipalities, community-based organizations and housing-related agencies. Citizens were invited to all application meetings to keep the process open. Advertisements were placed in the newspaper and online to inform citizens of the opportunity to provide input.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	Meeting scheduled for June 2020	N/A for draft document	N/A for draft document	

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)
2	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	FY2020 ESG Application meeting 9/13/2020. One member of the public attended	Questioned several applicants on homeless outreach to people on the street	none	
3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	FY 2020 CDBG application meeting	One member of the public attended	no comments were submitted	<a href="https://co.monmouth.nj.us/documents/24/Meeting_s_Display_AD_cdbg2019.pdf">https://co.monmouth.nj.us/documents/24/Meeting_s_Display_AD_cdbg2019.pdf</a>

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)
4	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	FY2020 HOME Application meeting 11/19/2019	no comments	none	<a href="https://co.monmouth.nj.us/documents/24/2020_HOME_Meeting_advertisement.pdf">https://co.monmouth.nj.us/documents/24/2020_HOME_Meeting_advertisement.pdf</a>
5	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	FY2021 CDBG committee reorganization and CDBG application process meeting 2/19/2020	no commentary was provided	none	<a href="https://co.monmouth.nj.us/documents/24/Meeting_Adv_FEB2020.pdf">https://co.monmouth.nj.us/documents/24/Meeting_Adv_FEB2020.pdf</a>

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

Monmouth County utilized the HUD Comprehensive Housing Affordability Strategy (CHAS) 2011-2015 American Community Survey Data sets. The tables in this section have been pre-populated with the data based on the American Community Survey estimates and the 2010 U.S. Census. This data represents the most current information on which to base this five-year needs assessment. Additional data was collected through consultation with government agencies (e.g. Monmouth County Social Services, Monmouth County Home Investment Partnership Committee, Monmouth County Homeless System Collaborative, etc.), reviews of existing plans, and a quantitative data from local, state, and federal sources.

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

**Summary of Housing Needs**

Monmouth County's rate of population growth continues to slow down. Between 2000 and 2010 Monmouth County's rate of population growth significantly slowed. From 1990-2000 the County's residential population increased by 62,117 or 11%. The 2010 Census reported Monmouth County's population to be 630,380 a 2.45% increase from 2000. When compared to census counts from 2010, CHAS data indicates population remained stagnant. However when comparing five year estimates from the 2014-2018 American Community Survey report, Monmouth County's population declined to 623,387 a loss of 0.92% from 2015 estimates. The 2014-2018 data set represents the first American Community Survey completed with all collected household data post Superstorm Sandy. Population Division estimates that Monmouth County has gained population through migration from international areas as well as natural increase in population (births minus deaths). However, due to the large amount of domestic out migration, overall population change has been negative.

The following has been highlighted as housing needs for Monmouth County residents.

- Housing Cost Burdens: high rents, low vacancy rates, high-valued owner-occupied market
- Lack of available housing for special populations (i.e. formally homeless, veterans, etc.)
- Limited funding available to assist with the expanding housing needs of residents
- Rising land and infrastructure costs limiting locations for development of affordable housing
- High costs of real estate present challenges for low and moderate income renters and buyers
- Long Public Housing and Section 8 voucher wait lists.

<b>Demographics</b>	<b>Base Year: 2009</b>	<b>Most Recent Year: 2015</b>	<b>% Change</b>
Population	0	629,195	
Households	0	233,095	
Median Income	\$0.00	\$0.00	

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	28,239	25,584	25,454	20,590	133,205
Small Family Households	7,972	7,378	9,452	8,242	72,670
Large Family Households	1,439	1,733	1,869	1,589	14,907
Household contains at least one person 62-74 years of age	5,604	5,811	6,424	4,770	29,794
Household contains at least one person age 75 or older	7,166	6,374	4,123	2,878	10,064
Households with one or more children 6 years old or younger	3,814	3,177	3,361	2,722	11,387

**Table 6 - Total Households Table**

Data Source: 2011-2015 CHAS

## Housing Needs Summary Tables

	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	653	214	178	248	1,293	88	93	88	29	298
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	295	254	194	45	788	0	0	33	29	62
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	495	513	308	200	1,516	34	53	75	103	265
Housing cost burden greater than 50% of income (and none of the above problems)	9,728	4,466	1,057	233	15,484	8,442	6,798	5,353	2,261	22,854
Housing cost burden greater than 30% of income (and none of the above problems)	1,933	4,529	3,985	1,455	11,902	1,009	4,602	5,006	5,169	15,786
Zero/negative Income (and none of the above problems)	1,149	0	0	0	1,149	944	0	0	0	944

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

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	11,183	5,451	1,741	723	19,098	8,562	6,953	5,538	2,422	23,475
Having none of four housing problems	4,952	6,424	7,408	5,144	23,928	1,451	6,745	10,782	12,283	31,261
Household has negative income, but none of the other housing problems	1,149	0	0	0	1,149	944	0	0	0	944

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,245	3,432	2,040	9,717	2,563	3,169	4,509	10,241

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Large Related	892	716	373	1,981	398	808	1,082	2,288
Elderly	4,214	2,505	957	7,676	5,091	5,986	3,735	14,812
Other	3,633	3,086	1,935	8,654	1,478	1,541	1,120	4,139
Total need by income	12,984	9,739	5,305	28,028	9,530	11,504	10,446	31,480

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,771	1,727	439	5,937	2,387	2,500	2,533	7,420
Large Related	823	344	84	1,251	349	572	627	1,548
Elderly	3,137	1,106	270	4,513	4,346	2,726	1,635	8,707
Other	3,188	1,536	307	5,031	1,445	1,053	606	3,104
Total need by income	10,919	4,713	1,100	16,732	8,527	6,851	5,401	20,779

**Table 10 – Cost Burden > 50%**

Data 2011-2015 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	719	562	398	170	1,849	30	29	69	98	226
Multiple, unrelated family households	60	183	68	50	361	4	24	39	33	100
Other, non-family households	10	40	55	30	135	0	0	0	0	0
Total need by income	789	785	521	250	2,345	34	53	108	131	326

**Table 11 – Crowding Information - 1/2**

Data 2011-2015 CHAS  
Source:

	Renter	Owner
--	--------	-------

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

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

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

To determine an estimate for type of single-person households in need of housing assistance, several different avenues of data analysis were carried out. According to the 2011-2015 American Community Survey data (referenced in the tables above) there were 233,095 estimated households in Monmouth County, 74.4% are owner-occupied and 25.6% are renter occupied. Single renters represent a higher share of renter-occupied households (44%) than homeowners living alone (15%). Of the 60,419 reported single person households in Monmouth County 26,024 (43%) are aged 65 years and older. Depending upon health and housing preferences housing assistance needs can range from programs that enable residents to remain living in their home, (e.g. home retrofits through Home repair programs), to downsizing to a smaller home or rental, or needing assistance finding and transitioning to assisted living or nursing care.

Approximately 6,090 or 10% of households living alone are adults younger than 35, who are more likely to be renters than homeowners and may be working in lower paying entry-level positions. The median income of a male single-person household in Monmouth County is \$46,375, for a female single-person household \$32,002. These income levels would qualify for rent-restricted units, down payment assistance, and other programs for low-income residents.

A common theme discussed at the Homeless System Collaborative meetings is the lack of affordable housing units within Monmouth County. Approximately 27,292 (49%) of renter occupied housing units pay 35.0% more of gross income towards monthly rent. Median rents average \$1,238/month.

One example of the limited supply of affordable units: The Affordable Housing Alliance constructed 40 affordable housing units for income qualified individuals, 300 applications were received.

These statistics are supported by public input, fair housing complaints, participation in existing Community Development programs, consultations with Social Services, that point to the lack of affordable, accessible, and safe housing as the most significant unmet housing need in Monmouth County.

**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.**

Victims of Domestic Violence

A 2016 New Jersey Domestic Violence Offense Report prepared by the State Department of Law and Public Safety, in 2016 Monmouth County police department reported 4,206 case of Domestic Violence an increase of 7% from the 3,933 cases reported in 2015. Another source to estimate the number of domestic violence victims in need of assistance is the annual homeless count. The 2019 homeless count reported on the night of January 22, 2019 that 360 persons reported being homeless. The survey reported 64 or 17.8% of households identified as homeless were victims of domestic violence. Of the 64 victims counted 29 were living in an emergency shelter and 35 were residing in transitional housing. The survey reported that 30 households reported the cause of homelessness was domestic violence. Eighteen (64%) of the homeless households counted were families with children. 180 Turning Lives Around, is a provider of domestic and sexual prevention in Monmouth County for over 35 years. The emergency safe house facility can provide space for 87 parents and their children and has had to turn away 400 families due to the lack of space in the facility.

Disabled Individuals

According to the 2014-2018 American Community Survey five year estimates 62,755 residents of Monmouth County, about 10.1% of the population report having a disability: 12,451 report having a self-care difficulty (2.1% of disabled individuals) and 23,673 (4.9% of disabled individuals) were estimated to have an independent living difficulty. Of the 23,673 reporting independent living difficulties 13,569 are over the age of 65.

**What are the most common housing problems?**

The most common housing problem is housing cost burdens, particularly those with housing cost burdens greater than 50% of income for both renter and homeowners. Of the 59,727 renter occupied households Monmouth County reported in the 2011-2015 American Community Survey, 26.0% pay more than 50% of monthly income on housing inspections. and 20.0% pay more than 30% of monthly income towards rent. Comparatively 13.2% of homeowners pay more than 50% of their monthly income and 9.1% pay more than 30% of their monthly income towards housing costs. ACS reports the median monthly rent payment in Monmouth County at \$1,238 and the median monthly mortgage payment at \$2,578.

The FY2020 fair market rental rates (published by HUD) for Monmouth County is the 6th most expensive county in New Jersey to rent in.

- Efficiency: \$1,088
- One Bedroom: \$1,270

- Two Bedroom: \$1,639
- Three Bedroom: \$2,251
- Four Bedroom: \$2,253

Historically, Monmouth County has been unaffordable for the underemployed, unemployed, and households living on fixed incomes. With rental vacancy rates at 5.2% landlords have been able to charge more than the fair market rents.

Monmouth County also has a high value owner-occupied market. Homes valued under \$200,000 account for 11.3% (19,765 units) of Monmouth County total housing stock. To compare 55.3% of housing units in the United States and 22.3% of units in New Jersey are valued under \$200,000. Homes valued over \$500,000 account for 30.8% of Monmouth County owner occupied housing stock. The 2011-2015 ACS reported the median value of owner-occupied housing units in Monmouth County at \$385,100. To compare the most recent ACS reported the median value at \$408,400, an increase of 6.1%.

In addition to cost burdens for both owner and renter occupied households, 2.2% of renter occupied households are residing in substandard living conditions (ie lacking complete plumbing or kitchen facilities. Approximately 2.5% of renters are residing in overcrowded units with more than 1 person per room.

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

Cost burdens disproportionately affect low and moderate income households who must contribute a higher percentage toward their housing costs, leaving limited fund for the basic needs. Of the total households (rental and homeowner) paying more than 50% on housing costs 82.6% are very low/low income households.

The households earning 0-30% average median income in both the renter and owner populations were shown to be the most susceptible to having at least one housing problem. The CHAS data further breaks down cost burden and severe cost burdens by the type of household: small family, large family, elderly, and other households. Approximately 57% of all very low income, home owner households experiencing cost burdens is the elderly.

**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**

Those households under the threat of eviction, unemployment, foreclosure etc. could become homeless after the loss of any established financial cushion. Some housing characteristics that could be linked with instability and increased risks of homelessness include single-earner households with children, and persons in a household with a disability who have difficulty or are able to obtain sustainable employment. Often households who foresee the coming danger of homelessness must wait until their situation is critical before seeking out assistance. Working poor households often live paycheck to paycheck with little in the way of savings for emergencies (e.g. rent increase, loss of paycheck, physical illness, temporary layoffs, etc. Calls to the Fair Housing and Social Services offices regularly come in requesting guidance as to what housing programs at risk individuals are eligible for.

According to the most recent Homeless Point intake survey the primary causes of homelessness were:

- Eviction: 16%
- Drug or Alcohol Abuse: 15.6%
- Being asked to leave a shared residence: 13.5%
- Domestic Violence: 12.6%
- Loss or reduction of job Income: 11.8%

Another issue for extremely low income individuals is the lack of transportation connectivity. The county seat of Monmouth County and the location of the main Social Services building is located in Freehold Township, only accessible by car or limited bus routes. Employment centers providing sustainable employment (enabling self-sufficiency) opportunities are often times not located near public transportation hubs.

Individuals who are nearing the end of the rapid-rehousing assistance are concerned with covering the costs of the rent that were covered by the subsidy. Minimum wage jobs are not enough to pay for housing and other basic necessities. The 2019 Out Of Reach report stated that a worker in Monmouth County, to afford a two bedroom market rate apartment (\$1,479/month), would need to make \$28.44/hour or work 129 hours at a minimum wage (\$8.85/hour) job.

**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:**

Monmouth County participates in New Jersey Point in Time count of the homeless which provides a statewide snap shot of homeless individuals who participate in the survey. The Count also reveals important demographic and the information for both families and individuals experiencing homelessness one January 22, 2019. This report focuses on those respondents who meet HUD's definition of homelessness. The County uses HUD's criteria for defining at risk of homelessness is an individual or family who:

- An annual income below 30% median family income
- Does not have sufficient resources or support networks immediately available to prevent them from locating to an emergency shelter AND
- Meets one of the following conditions
  1. Moved due to economic reasons 2 or more times in the last 60 days
  2. Living in the home of another due to economic hardship
  3. Has received notice their current housing or living situation will be terminated
  4. Living in a hotel room and the cost is not paid but a charitable organization or by government programs
  5. Lives in an efficiency apartment unit which more than 2 persons resides (overcrowded unit)
  6. Exiting a public funded institution or system of care
  7. Lives in housing or has other characteristics that are linked to stability.

HMIS data is regularly reviewed along with shelter utilization counts, PIT data, and rapid rehousing vouchers to determine gaps in service.

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

Housing Costs as a percentage of Income: Cost Burdens effect the most households in Monmouth County due in part to the decline in affordable units, public assistance that has not kept up with the cost of living issues. Additionally, the wait list for Section 8 vouchers is extensive. Households that are able to qualify for vouchers find that the subsidized amount is often not enough to cover the costs of rent in the Monmouth County area. The annual income needed to afford a two bedroom apartment in Monmouth County is at least \$59,160. The rent affordable at the minimum wage of \$8.85, is \$460/month. The average income of renters is \$12.47/hour which would require a household member to work 91 hours to afford a two bedroom unit. For households who are relying on Supplement Security Income (SSI), primarily elderly and disabled populations ,the average SSI monthly nice is \$802/month with an affordable rent payment of \$241/month.

Limited Supportive Services: Limited funding sources to help people get the help they need. Restrictive definitions as to what qualifies as homelessness, Transportation gaps to locations in order to apply/obtain supportive services.

Drug and Alcohol Abuse The point in time survey reported that drug and alcohol abuse as a significant contributor to homelessness. Monmouth County Sheriff has reported approximately 76% of the people booked into correctional facilities have a substance abuse disorder.

**Discussion**

As detailed above Monmouth County's housing needs assessment indicates goals and priorities this Consolidated Plan should focus on such as alleviating cost burdens for low and moderate income renters and homeowners, programs to address the physical condition of housing, funding to nonprofits that provide supportive services to at risk populations (i.e. disabled, elderly, residents victims of domestic abuse, etc.).

## **NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)**

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

### **Introduction**

HUD defines a disproportionately greater need exists when the number of households classified as a specific racial or ethnic group, at a given income, experience housing problems at a greater rate (10%) more than the income level as a whole. The 2011-2015 CHAS data tables below summarizes the percentages of each racial/ethnic group experiencing housing problems organized by HUD Adjusted Median Family Income (AMI) levels. Overall Monmouth County has a reported 70,242 households experiencing one or more of the four recognized housing problems. Recognized Housing Problems include:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- Overcrowding (i.e. more than one person per room)
- Cost Burdens (spending more than 30% of monthly take home income on housing costs.)

Monmouth County's established Income classifications are as follows determined by household size

- 0-30% AMI: Extremely low income
- 30-50% AMI: Low Income
- 50-80% AMI: Moderate Income
- 80%-100% AMI: Middle Income

As noted in the Housing Needs Assessment tables cost burdens represent the main housing problems faced by low and moderate income Monmouth County residents, while the housing problems are seen at an incidence of approximately 1-2.5% in the population at or below established AMI levels.

The most recent 5 year American Community Survey data release (2014-2018) reported approximately 45,873 or 7.4% of Monmouth County residents live below the poverty line. Several racial and ethnic groups in Monmouth County experience a poverty rate than the county as a whole

- Black or African American: 7,493 or 17.5% of the total population of the County who identifies with this race are below poverty level
- Native Hawaiian: 110 or 41.0% of the total County population who identifies with this are below poverty level
- Hispanic or Latino (of any race) 11,179 or 17.0% of the County population who identifies with this ethnicity are below the poverty level

The housing problems (demonstrated in the CHAS data below) by each identified racial/ethnic group are closely tied to their income levels and poverty rates

**0%-30% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	22,715	3,489	2,093
White	15,108	2,269	1,542
Black / African American	3,124	663	288
Asian	696	55	73
American Indian, Alaska Native	10	45	0
Pacific Islander	0	0	0
Hispanic	3,141	310	182

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**30%-50% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	21,554	4,032	0
White	15,419	2,946	0
Black / African American	2,216	564	0
Asian	626	174	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	2,895	328	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**50%-80% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	16,242	9,187	0
White	11,836	6,892	0
Black / African American	1,558	950	0
Asian	546	357	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	2,039	859	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	9,731	10,872	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	8,290	8,683	0
Black / African American	396	917	0
Asian	253	364	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	737	771	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

\*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**

The racial composition of Monmouth County according to the 2011-2015 ACS data was

- 82.6% White
- 7.3% Black or African American
- 5.3% Asian
- 0.2% American Indian, Alaskan Native
- 0% Pacific Islander (number estimated falls below the margin of error)
- 2.9% some the race
- 2.0 % Two or more races
- 10.3% Hispanic or Latino

According to tables 13-16 a total of 99,915 households in Monmouth County are at or below 100% HAMFI representing approximately 43% of all households. Of those 70,242 or 70% of households have one or more of the 4 housing problems. Of that total 22,715 have an extremely low income (0-30% HAMFI) 21,554 are low income holds (earning between 30-50% HAMFI), 16,242 are moderate income households (earning between 50-80% HAMFI), and 9,731 households earn 80-100% HAMFI

Of the 0-30% HAMFI income category 80.2% of all households at this income level are experiencing one or more of the 4 housing problems compared to the following information displayed in the tables above: 79.86% White, 76.66% Black/African American, 84.5% Asian, 18% American Indian, and 86% Hispanic. In this income segment, no race or ethnicity is disproportionately affected by severe housing problems.

Of the 30-50% HAMFI income category 84.2% of all households at this income level are experiencing one or more of the 4 housing problems compared to the following information displayed in the tables above: 83.9% White, 84.2% Black/African American, 78.2% Asian, 0% American Indian, and 89.8% Hispanic. In this income segment, no race or ethnicity is disproportionately affected by severe housing problems.

Of the 50-80% HAMFI income category 63.9% of all households at this income level are experiencing one or more of the 4 housing problems compared to the following information displayed in the tables above: 63.2% White, 62.1% Black/African American, 60.4% Asian, 0% American Indian, and 70.4% Hispanic. In this income segment, no race or ethnicity is disproportionately affected by severe housing problems.

Of the 80-100% HAMFI income category 47.2% of all households at this income level are experiencing one or more of the 4 housing problems compared to the following information displayed in the tables above: 48.8% White, 30.2% Black/African American, 41.0% Asian, 0% American Indian, and 48.9% Hispanic. In this income segment, no race or ethnicity is disproportionately affected by severe housing problems.

**NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)**

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

**Introduction**

The distribution between housing problems and severe housing problems is the degree of cost burden and overcrowding. Severe housing problems include

- Housing units lacking complete kitchen facilities
- Housing units lacking complete plumbing facilities
- Overcrowding (i.e. more than 1.5 persons per room)
- Cost burdens greater than 50% of monthly take home income.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	19,745	6,403	2,093
White	13,293	4,051	1,542
Black / African American	2,568	1,219	288
Asian	577	174	73
American Indian, Alaska Native	10	45	0
Pacific Islander	0	0	0
Hispanic	2,723	732	182

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	12,404	13,169	0
White	8,836	9,524	0
Black / African American	1,055	1,740	0
Asian	403	408	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	1,807	1,391	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	7,279	18,190	0
White	5,446	13,345	0
Black / African American	450	2,063	0
Asian	362	541	0
American Indian, Alaska Native	0	0	0
Pacific Islander	15	0	0
Hispanic	946	1,935	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

**Data Source:** 2011-2015 CHAS

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,145	17,427	0
White	2,642	14,283	0
Black / African American	98	1,217	0
Asian	85	528	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	307	1,201	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

	<b>&lt;30% AMI</b>	<b>30-50% AMI</b>	<b>50-80% AMI</b>	<b>80-100% AMI</b>
White	70.39%	48.13%	28.98%	18.50%
Black African American	63.02%	37.75%	17.91%	8.05%
Asian	70.02%	49.69%	40.09%	16.10%

American Indian/Alaska Native	18.18%	0%	0%	0%
Pacific Islander	N/A	N/A	N/A	N/A
Hispanic	74.87%	56.50%	32.84%	18.05%

**Table 1 - Percentage of Households Experiencing a Severe Housing Problem by Race and Income**

**Discussion**

According to tables 17-20 a total of 99,915 households in Monmouth County are at or below 100% HAMFI representing approximately 43% of all households. Of those at or below HAMFI 45,573 or 42.6% have one or more severe housing problems. 19,745 earned 0-30%, 12,404 earn 30-50%, 7,279 earn 50-80%, and 3,145 earn 80-100%.

**0-30% AMI**

Approximately 69.92% of all households within this income category experience a severe housing problem. However no racial/ethnic group meets HUD’s definition of disproportionate need. Approximately 75% of Hispanic households within this income category experience a severe housing problem, five percentage points above the county.

**30-50% AMI**

Approximately 48.5% of all households within this income category experience a severe housing problem. However no racial/ethnic group meets HUD’s definition of disproportionate need. Approximately 56.5 % of Hispanic households within this income category experience a severe housing problem, eight percentage points above the county.

**50-80% AMI**

Approximately 28.6% of all households within this income category experience a severe housing problem. Asian households in this income category are have a disproportionately greater need with 40.09% of households experiencing a severe housing problem.

**80-100% AMI**

No racial or ethnic group meets HUD’s definition of disproportionate need all are close to the County percentage of 18.05% of these income bracket households having a severe housing problem.

**NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)**

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

**Introduction**

A household is identified as cost burdened when 30% or more of their gross income is spent on housing costs. Severe cost burden exists when 50% or more of gross income is spent on housing costs.

**Housing Cost Burden**

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	139,710	48,114	43,192	2,171
White	116,287	37,265	31,978	1,641
Black / African American	7,236	4,152	3,965	298
Asian	6,701	1,716	1,576	73
American Indian, Alaska Native	70	10	10	0
Pacific Islander	23	0	0	0
Hispanic	8,143	4,400	4,726	192

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

**Discussion**

According to Table 21 59.9% of all Monmouth County households pay less than 30% of gross income towards housing costs. Among this housing cost burden classification Black/African American Households (46.2%) and Hispanic Households (46.6%) are disproportionately underrepresented.

21% of all Monmouth County households pay 30-50% of gross income towards housing costs. Among this housing cost burden classification Black/African American Households (26.5) and Hispanic Households 25.2% are slightly more affected in this category.

Finally 18.5% of all Monmouth County households pay more than 50% of gross income towards housing costs and are severely cost burdened. Black/African American Households (25.3) and Hispanic Households 27.1% are disproportionately affected in this category.

### **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?**

For Housing Problems (NA-15) no race or ethnicity is disproportionately affected by housing problems across all income segments. In terms of severe housing problems Asian households earning 50-80% AMI are most disproportionately greater need. However in absolute numbers 361 households, the total households from this category make up a very small fraction of the population with incomes at or below 100% AMFI.

For Housing Cost Burdens Black/African American and Hispanic Households are disproportionately underrepresented in the 0-30% of income spent on housing costs category. Correspondingly they are disproportionately affected in the severely cost burdened household category.

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

Across all races and ethnic groups there exists a need for potential for higher incomes (when possible), increased availability for safe reliable affordable housing, and repairs to alleviate existing housing problems. According to the most American Community Survey (2014-2018) White not Hispanic households occupy 80.0% of all housing units, Black/African American households occupy 6.8%, Asians 4.4% and Hispanic/Latino Households occupy 7.9%.

Approximately, 85.9 % of owner occupied household are occupied by White/Non-Hispanics. To compare 3.6% of owner occupied housing units are occupied by Black/African American Households 4.8% by Asian households, and 5% by Hispanic/Latino Households Black/African American and Hispanic/Latino households have power rates of home ownership. Comparatively Black/African American and Hispanic/Latino households occupy 16% of renter occupied households. Increased fair housing education and additional marketing for affordable home-ownership programs can help ensure homeownership opportunities are available to all racial/ethnic groups.

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

The 2014-2018 ACS reported the following

- 75.3%: White alone
- 6.7%: Black/African American
- 0.1% American Indian
- 5.4% Asian
- 0.2% Some the race alone
- 1.6% Two or more races
- 10.7% Hispanic or Latino

The following municipalities' populations demonstrate significant higher concentrations when compared to the County breakdowns discussed above:

- Asbury Park has a higher concentration of Black/African (41.6) American and Hispanic or Latino residents(27.4%)
- Freehold Borough has a higher concentration of Hispanic or Latino residents (46.2%)
- Keyport has a higher concentration of Hispanic or Latino residents (18.5%)
- Long Branch has higher concentrations of Black/African (13.0%) and Hispanic or Latino residents (26.9%)
- Neptune Township has high concentration of Black/African American residents (34.1%)
- Red Bank has has high concentration of Hispanic or Latino Residents (28.8%).

The county expends HOME awards on projects located within these areas and CDBG awards to projects located within the Urban County Consortium.

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

**Introduction**

Within the Monmouth Count HOME consortium there are eight housing authorities containing 1,687 public housing units broken down as follows

- Asbury Park Housing Authority: 463 units
- Long Branch Housing Authority 449 units
- Belmar: 50 units
- Freehold Housing Authority: 85 units
- Keansburg Housing Authority: 80 units
- Neptune Housing Authority: 345 units
- Red Bank Housing Authority: 90 units
- Highlands Housing Authority: 125 units

The HUD Assisted Housing Database December 2019 Report in Monmouth County there were 1,482 HUD supported units. Of those units 94% are occupied. The units were reported to house 2,322 people with an average household size of 1.8 people per unit. The average annual income of residents was \$11,482. The average length of time households are on the wait lists (if open for new applications) is 57 months.

**Totals in Use**

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,733	0	1,667	0	19	30

**Table 22 - Public Housing by Program Type**

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

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	16,646	0	16,522	0	14,534
Average length of stay	0	0	0	8	0	8	0	8
Average Household size	0	0	0	2	0	2	0	3
# Homeless at admission	0	0	0	3	0	3	0	0
# of Elderly Program Participants (>62)	0	0	0	287	0	276	0	1
# of Disabled Families	0	0	0	376	0	352	0	0
# of Families requesting accessibility features	0	0	0	1,733	0	1,667	0	19
# 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 24 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	0	704	0	673	0	4	23
Black/African American	0	0	0	1,022	0	987	0	15	7
Asian	0	0	0	5	0	5	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	1	0	1	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 25 – Race of Public Housing Residents by Program Type**

Source: PIC (PIH Information Center)

**Ethnicity of Residents**

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	0	162	0	155	0	1	5
Not Hispanic	0	0	0	1,571	0	1,512	0	18	25

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

**Table 26 – Ethnicity of Public Housing Residents by Program Type**

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:**

All housing authorities within Monmouth County meet the statutory requirements to maintain at least five percent of their units as assessable. According to the HUD Assisted Housing Database December 2019 Report 20% reported any member of their household having a disability; 53% of households over the age of 62 had a member of the household with a disability. All have set the goal to undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required. Waiting lists for accessible senior units on average have shorter wait periods than family units in public housing. The Long Branch Housing Authority and Highlands Housing Authority wait list for seniors and disabled adults are reported to be open.

In addition to the need for more units, current tenants with accessibility issues need transportation connections to supermarkets and medical appointments.

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

Only 16% of HUD public housing units have 3 plus bedrooms. The average length of time households are on the wait lists (if open for new applications) is 57 months. 92% of residents qualify as very low income. There is also a need for employment training, job opportunities, and transportation for shopping, medical services, and community services such as youth activities. These needs are found in both Public Housing and the Housing Choice Voucher program. Affordable housing also is a need for residents of the housing programs when they improve their living conditions and seek to move up

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

The general population tends to have higher income opportunities. Generally, that offers them the capability to live in decent, safe, and sanitary housing that is more affordable due to their higher incomes. The needs of the population at large, in the same lower income bracket, are for quality, affordable housing close to transportation and places of employment.

**Discussion**

In 2019 the wait list was open for housing choice vouchers in Monmouth County. Seven thousand applicants submitted and one thousand were chosen. For those who receive a voucher finding housing is very hard. The value of vouchers is not sufficient to cover rents Monmouth County. HSC committee members estimate for every one affordable unit open there are ten applicants.

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

**Introduction:**

The following section provides a general assessment of the County homeless population and its needs. The data is derived from the Monmouth County 2019 Point in Time Count of the Homeless. On the night of January 22, 2019 there were 254 households and 360 persons experiencing homelessness an increase in 25 persons (7%) and 26 households (11%) from the 2018 count. The Point in Time data is a census of all persons in sheltering programs as well as the unsheltered populations identified specifically on the night of the count. Because the Point-In-Time Count represents only one night during the last ten days of January, it is widely accepted that the PIT will undercount the overall homeless population. Undercounting may occur due to difficulty finding those living on the street, incomplete information for people who do not agree to complete the survey, a shortage of volunteers to cover a geographic area, or homeless persons choosing not to seek housing services on the night of the count.

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	3	148	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	51	157	0	0	0	0
Chronically Homeless Individuals	24	34	284	71	4	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	8	34	22	9	0
Unaccompanied Child	1	33	0	0	0	0
Persons with HIV	1	15	0	0	0	0

**Table 27 - Homeless Needs Assessment**

**Data Source** Monmouth County Point In Time Survey 2019 data collected Tuesday January 22, 2019 Monmouth County Continuum of Care HMIS system (coordinated entry)  
**Comments:**

Indicate if the homeless population is:  Has No Rural Homeless

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

Data specific to Monmouth County describing persons entering and exiting homelessness and length of homeless is unavailable as the point in time survey collects data at the household level. The 2019 Point in Time data reported the following findings:

There were 58 chronically homeless individuals, none of which were children. Between the 2018 and 2019 counts the number of chronically homeless individuals increased by 41.4%. Thirty four of the chronically homeless individuals were in emergency shelters and 24 responded to the survey as unsheltered. There were 34 Unaccompanied Youth, one of which was unsheltered and 33 were residing in a shelter (17 in emergency shelter and 16 in transitional housing). 26.5% of unaccompanied youth reported having a disability.

Of the 254 homeless households counted in the 2019 PIT, 50 were families with at least one child under the age of 18 and increase of 11% from 2018. Of the 151 persons within this category 94 were children under the age of 18 and 57 adults. The average family size was 3.02 persons. Eighteen of the 50 families were staying in emergency shelters and 31 were staying in transitional housing. One family was identified as unsheltered. Eight single-person household veterans reported homelessness in the 2019 PIT survey.

Recent analysis completed by the Monmouth County CoC indicated an increase in the overall length of time homeless. In 2018 the average reported length of time homeless was 238 days. During the same period in 2019 the length of time homeless was reported at 319 days. Proposed improvements include: prioritizing assistance to those with greatest lengths of time homelessness, provide training to all data entry staff to ensure understanding of fields related to this measure and how to accurately capture data, continued training on successful engagement techniques to help connect people faster. Comparatively the number of people reporting first time homelessness is decreasing indicating prevention resources may have expanded or are more accessible to those in need.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	131	0
Black or African American	142	0
Asian	1	0
American Indian or Alaska Native	1	0
Pacific Islander	1	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	75	0
Not Hispanic	230	0

**Data Source**  
**Comments:**

Monmouth County Point In Time Survey 2019 data collected Tuesday January 22, 2019

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

During the 4th quarter of 2019, 34 veterans were in the Monmouth County Homeless system (8 chronically homeless) 22 persons entered the system and 9 persons exited the system. According to subcommittee reports from the Homeless System Collaborative there are 11 veterans currently on the list for housing assistance, four had received vouchers. However, with each veteran household provided a voucher more homeless veterans are coming in than being discharged. In the last quarter of 2019 46% of households in Transitional housing, 19% of households placed in permanent housing, and 10% of households provided rapid re-housing assistance were families with children. When compared with data collected during the point in time survey, approximately 124 families entered the Monmouth County homeless system in 2019 in need of housing assistance.

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

From the 2019 PIT survey:

- Respondents identifying as Black or African American are 39.6% of the population counted as homeless. To compare White/Non-Hispanic individuals encompass 37.9% of the homeless population and Hispanic Latino individuals encompass 21.7% of the homeless population.
- 19% of persons identifying as Hispanic/Latino were in families with children under 18 as compared to 15% of persons identifying as Black or African American and 10% of persons identifying as White.
- 18% of persons identifying as White were homeless for 1 to 3 years as compared to 15% of persons identifying as Black or African American and 9% of persons identifying as Hispanic/Latino.
- Among children ages 0 – 5, the majority of persons (40%) identified as Hispanic/Latino.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

On the night of the PIT in count 52 people were identified as unsheltered individuals. To compare during the 2018 PIT count the unsheltered people count was reported at 72. The age range of unsheltered adults was as follows 7 individuals were 25-34 years of age, 9 individuals were 35-44 years of age, 11 individuals were 45-54 years of age, 19 were 55-64 years of age and 6 were sixty five years and older. 34 of the 35 people who were unsheltered on the night of the PIT count were chronically homeless. Twenty nine of the unsheltered individuals had no source of income. The average monthly income for unsheltered adults was \$221.11

280 people were sheltered on the night of the 2019 PIT count: 173 were in emergency shelters, and 133 were in transitional housing. The Emergency shelter had 18 households with adults and children and 122 household without. In transitional housing 31 households with adults and children were counted and 30 households without children were counted. When analyzing subpopulations of the sheltered homeless In emergency shelters 24 individuals were chronically homeless, 4 were veterans, 29 were victims of Domestic Violence, and 17 were youth. In transitional housing 4 were veterans, 35 were victims of domestic violence, and 16 were youth.

### **Discussion:**

The Point in Time count represents only one night in January, the PIT does undercount the overall homeless population. Undercounting also may occur due to difficulty finding those living on the street, incomplete information in completed surveys or homeless individuals and families not seeking services on the night of the county. The Monmouth County Homeless Systems Collaborative has established a goal to end chronic homelessness in the County by 2025 and end Veterans homelessness by 2022. There continues to be affordable housing issues within Monmouth County. Rents continue to increase and those living in poverty are getting priced out of housing all together. Those individuals who do seek help and are able to obtain housing vouchers are unable to find eligible units. Certain vouchers

are limited to units at a fair market rent. Another issue is finding landlords who are willing to accept housing vouchers that are guaranteed for a limited period of time.

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

### **Introduction**

Persons who are not homeless but require supportive housing include: elderly, frail elderly, persons with mental physical and or developmental disabilities, persons with alcohol or drug addition, persons with HIV/AIDS and their families, and victims of domestic violence. With noted overlaps between each special population and the homeless populations it is essential to address the special needs residents in Monmouth County.

### **Describe the characteristics of special needs populations in your community:**

#### **Elderly**

When an elderly person (defined as 62 or older) requires assistance with three or more activities of daily living such as bathing, walking, or performing light housework they are considered frail. Elderly individuals may need financial or supportive housing assistance. Supportive housing is necessary when an elderly person is both frail and very low income. According to the 2018 American Community Survey 17.5% of Monmouth County residents are aged 65 and older. The 2019 Monmouth County Area Contract Plan reports 5% or 6,803 members of the over 60 population has reported annual incomes below federal poverty levels.

#### **Persons with Mental Physical and/or other Development Disabilities**

In 2018 there were approximately 60,935 individuals in Monmouth County living with a disability, or approximately 9.9% of the population. Of this subpopulation, 29,704 are over the age of 65. Self-Reported disabilities broke down as follows (note people can report having one or more disability)

- With hearing difficulty: 16,050
- With vision difficulty: 11,438
- With cognitive difficulty: 19,718
- With ambulatory difficulty: 32,749
- With self-care difficulty: 14,031
- With an independent living difficulty: 25,140

#### **Persons with Alcohol or Drug Addictions**

Those presenting for substance abuse treatment in Monmouth County facilities demonstrated high occurrences of heroin and alcohol abuse. The admissions are an indirect measure of the substance abuse counts at the County level. According to the New Jersey Drug and Alcohol Treatment 2018 Substance Abuse Overview, 6,923 (4,381 unduplicated) Monmouth County residents were admitted for treatment: 2,371 for Alcohol, 3004 for Heroin, 404 other opiates, 330 Cocaine, 618 Marijuana, 187 other drugs.

#### **Victims of Domestic Violence**

According to the 2016 New Jersey State Police Domestic Violence Report, Monmouth County had 4,206 domestic violence offenses a 7% increase from 2015. 180 Turning lives around provides counseling,

support, and emergency housing for Monmouth County residents. According to 2017 Annual Report, 180 turning lives around answered 3,677 hotline calls. The safe house program offered emergency shelter for 231 men women and children.

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

Housing and supportive services needs for each of the populations described within this section are discussed below. These needs were determined from statistical data review, application submissions for the Monmouth County Home Repair Program, discussions with Social Services staff, HSC meetings and presentations, ESG and CDBG grant applications.

#### **Elderly**

- Home maintenance assistance
- Affordable housing due to limited incomes
- Adaptive modifications that allow senior to remain in their homes as physical conditions change
- Community supports and accessibility to healthcare services
- Additional facilities for social connections

#### **Persons with Mental Physical and/or other Development Disabilities**

Not all individuals with classified disabilities require supportive housing. However, those that cannot live with family or are in need of help in basic life activities do require supportive housing and/or services. For housing needs, physically disabled individuals may require modifications to their living space which can include the removal of physical barriers. The likelihood of having a disability varied by age from 3.6% of people ages 5-17, to 7.0% of people 18-64, and to 27.0% of those 65 and over. Of those individuals 65 and over, 19,938 have an ambulatory difficulty (difficulty walking); 15,083 have an independent living difficulty, and 11,039 have a hearing difficulty. This data demonstrates the need for more programs to assist seniors residing within their own homes. Bathroom modifications and ramp installations are frequently necessary to allow seniors to age in place.

#### **Persons with Alcohol or Drug Addictions**

The Monmouth County Division of Mental Health & Addiction Services administers County and State funds for prevention and treatment projects and programs. There is a full range of treatment options available to Monmouth County residents, ranging from outpatient care to residential services. The Guide to Alcoholism and Drug Abuse Services in Monmouth County provides listing and contact information for rehabilitation services available to Monmouth County residents. For those individuals at risk of homelessness, struggling with substance abuse and/or mental health issues, treatment programs are a critical part of their housing stabilization plan.

#### **Victims of Domestic Violence**

Victims of Domestic Violence need a shelter facility to serve as a safe haven for adults, children and families. Additionally, victims need counseling services, therapy, advocacy, and assistance in finding permanent housing. 180 Turning Lives around offers rapid re-housing vouchers helping low income shelter residents move to permanent housing.

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

The New Jersey Department of Health reported 1,882 Monmouth County residents living with HIV/AIDS. Monmouth County has the sixth highest number of reported AIDS/HIV cases in New Jersey. According to the Statewide Coordinated Statement of Need unmet need for Monmouth County (referring to the population of HIV infected individuals who are aware of their HIV status but are not engaged in adequate services) is 55%. The highest percentage of unmet need is for Hispanics (48%) followed by Black/African American (40%) and White (40%). Services needs for this population include outpatient and ambulatory health services, pharmaceutical assistance, home and community health services, mental health services, substance abuse outpatient care, and medical case management. Additionally for low income individuals, there is a high need for affordable, safe, decent housing. A

**Discussion:**

Special needs housing includes targeted programming, housing, or alterations to accommodate specific demographic populations. Additional costs for medical, personal care, and specific housing needs exacerbate challenges faced by special needs populations to remain stably housed and connected to care. Physical or medical conditions, particular space or supportive service requirements, incomes, or other factors may impede a household's ability to obtain decent and affordable housing. To keep special needs populations off the street and out of expensive institutionalized care, Monmouth County will continue to invest resources in affordable community-based housing options and support services. Recent approved grant applicants have included

- Caregiver Volunteers: support for homebound seniors
- SCAN: technology training for seniors
- Association for the Blind
- Financial Assistance for Cannright House providing housing and supportive services to those that have experienced incarceration, living with HIV/AIDS and other health issues, or recently achieved sobriety.
- Financial Assistance for 180 Turning Lives Around
- Continued funding of the Monmouth County Home Repair Program

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

### **Describe the jurisdiction's need for Public Facilities:**

Senior Citizens today tend to be more active and therefore are require more activities and services. Additionally there continues to be an emerging need for facilities that serve the physically and mentally disabled. Private and non-profit organizations have applied for CDBG, HOME, and ESG funds for assistance with necessary capital improvements and construction of new facilities.

Senior Centers: Monmouth County's senior population continues to increase. According to the most recent American Community Survey Data set, 16.6% of Monmouth County's population is age 65 and older as compared to 14% of the population reported in the 2015-2019 Consolidated plan. Senior Centers, nonprofit agencies, and municipal facilities throughout the county offer a variety of activities which can include social lunches, volunteer work, physical fitness programs, recreation opportunities, monthly visits with a nurse, etc. These facilities need to have accessibility for residents with all mobility abilities.

Neighborhood facilities: These spaces serve as meeting locations and educational opportunities for numerous community groups throughout the county. Correspondingly, neighborhood facilities such as municipal buildings must be accessible so all members of the public (regardless of mobility) can participate in public meetings. Additionally these facilities can be used as distribution sites for water, food supplies, warming shelters, etc. Annually municipalities submit applications seeking improvement funds to meet the short and long-term needs of local communities. Existing facilities require ADA improvements to ensure ease of access by the elderly and the disabled.

Parks and Recreational facilities: Creating, expanding, and improving parks and recreational spaces benefit all residents regardless of income providing opportunities to improve the overall quality of life. Parks support open space preservation and preservation for environmentally sensitive lands.

Non-Residential Historic Preservation: Monmouth County's cultural resources reflect established social ideals. Preserving them helps to retain community distinctiveness, instills community pride, supports sustainable economic development, attracts reuse and reinvestment, and contributes greatly to overall quality of life.

Health Facilities: The Recent COVID-19 epidemic has brought significant increases in unemployment, increased needs for health services in the general public, homeless shelters, etc. Since its inception in 2000, in 2019 Parker Family health reported their facility has logged 152,000 visits. In 2018 Parker Family served 5,343 urban county residents. The federal government has identified where a majority of Parker Family Health's patients reside (West side of Red Bank, Neptune, the Bayshore area) as a "Medically Underserved Area".

### **How were these needs determined?**

- Re CDBG funding over the past several funding
- Review of Census data collected for the Monmouth County At-A-Glance and Monmouth County profile.
- Review of public comments collected as part of the CDBG application process
- Review of public comments collected from Monmouth County Public hearings/meetings

- view of applicants received from non-profit and participating urban county municipalities for
- **Describe the jurisdiction's need for Public Improvements:**

Water/Sewer Improvements: Sewerage Authorities in Monmouth County continue to rehabilitate sewer systems to minimize infiltration and the high costs of maintenance on aging systems. Issues include broken pipes, misaligned and leaking joints, root intrusions, and poor grades requiring continuous maintenance. Improvements will not only assist in keeping sewer rates down, but also assist authorities in locating any possible sources of interconnection with storm water systems and eliminating causes of lake and/or ocean pollution. Street and Sidewalk Improvements: Sidewalk improvements reinforce pedestrian connections. Residents in densely developed municipalities rely on walking as primary methods of transportation. Adequate pedestrian facilities are very important for low-and-moderate income residents who rely on public transportation, bicycling, and walking due to inability to afford an automobile. Curb ramp installation: Installation of curb ramps eliminates barriers that could restrict mobility and ensures safe movement of all residents, especially the elderly and disabled individuals. Flood Drain Improvements: Flooding in the Coastal and Bayshore municipalities impacts both residents and businesses alike, leaving roadways impassible and inhibiting the circulation of emergency vehicles.

#### **How were these needs determined?**

- Review of applicants received from non-profit and participating urban county municipalities for CDBG funding over the past several funding
- Review of Census data collected for the Monmouth County At-A-Glance and Monmouth County profile.
- Review of public comments collected as part of the CDBG application process
- Review of public comments collected from Monmouth County Public hearings/meetings

#### **Describe the jurisdiction's need for Public Services:**

- Senior Services: As the baby boomers continue to age over the next five years, the elderly population of the County will continue to increase. Providing services, especially health care, transportation, training, and social opportunities, allows the elderly to continue living independently.
- Abused and Neglected Children: National research indicates that children with a court appointed special advocate volunteer are half as likely to languish in foster care and more likely to have safe permanent homes than children who do not have a CASA volunteer. In 2018 community volunteers advocated for 223 Children and helped 72 find permanent placements.
- At risk youth: Residents who live below the poverty line often do not have the funds to engage in artistic and cultural pursuits. Recent applications for CDBG funds have been used for the establishment of an arts program for low income youth. This program not only supports partnerships with artists and the community but also helps build strong inter-community relationships.
- Handicapped Services: These services provide a support and social group for handicapped individuals and their families and help people improve quality of life.

- Homeless Prevention Services: The Monmouth County Strategic Plan to Prevent and End Homelessness discussed the limited continuity between programs in terms of client movement through a “continuum of care”. The plan outlined several strategies to end homelessness and to strengthen the homeless service system within the County.

**How were these needs determined?**

- Review of applicants received from non-profit and participating urban county municipalities for CDBG funding over the past several funding
- Review of Census data collected for the Monmouth County At-A-Glance and Monmouth County profile.
- Review of public comments collected as part of the CDBG application process
- Review of public comments collected from Monmouth County Public hearings/meetings

## **Housing Market Analysis**

### **MA-05 Overview**

#### **Housing Market Analysis Overview:**

According to the 2018 American Community Survey, Monmouth County has 262,157 total housing units (both occupied and vacant), an increase of 1.4% from 2010. Between 1980 and 2018, 81,272 new units were added to Monmouth County's total housing inventory. Over the past three decades, new residential development within the County has been predominately single-family housing. Approximately 35.9% of acreage in Monmouth County is assessed residential, and .6% of total assessed acreage is apartments. The median housing value is approximately \$474,254 and the median rent is approximately \$1,402/month.

**MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)**

**Introduction**

As of 2015, 191,853 or 74% of all housing units constructed within Monmouth County were classified as single-family; 171,980 detached and 19,873 attached. Between 1980 and 2018, the number of multi-family units in the County increased by 13,256 units or 26%.

**All residential properties by number of units**

Property Type	Number	%
1-unit detached structure	171,980	66%
1-unit, attached structure	19,873	8%
2-4 units	17,656	7%
5-19 units	23,565	9%
20 or more units	23,675	9%
Mobile Home, boat, RV, van, etc	3,131	1%
<b>Total</b>	<b>259,880</b>	<b>100%</b>

**Table 31 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	341	0%	3,179	5%
1 bedroom	4,910	3%	24,502	41%

	Owners		Renters	
	Number	%	Number	%
2 bedrooms	29,644	17%	18,869	32%
3 or more bedrooms	138,505	80%	13,230	22%
<i>Total</i>	<i>173,400</i>	<i>100%</i>	<i>59,780</i>	<i>100%</i>

**Table 32 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

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

The New Jersey Department of Community Affairs identified 17,900 housing units in Monmouth County as Affordable Housing Developments. The types of units were broken down as follows

- Senior Citizen, 7,116 units
- Family, 4,260 units
- Special Needs, 393 units
- Mixed or unspecified, 1,958 units
- Local or County vouchers, 4, 048
- State Vouchers, 125

Including vouchers, affordable units comprise 6.8% of Monmouth County Households. However affordable housing is not evenly distributed but tends to be concentrated in several municipalities. According to the Together North Jersey Housing Baseline Assessment Report 7.8% of total renters in Monmouth County are supported through Housing Choice Vouchers. Within the urban county municipalities, the largest concentration existed in Keansburg Borough where 24.0% of renters were reported to be receiving vouchers.

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

Public Housing agencies are committed to serving the needs of extremely low and low-moderate income households. No public housing agencies expect existing unit inventory to decline. All Section 8 contracts

within Monmouth County are currently active. Some facilities do have pending Section 8 contract expiration dates upcoming.

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

The demand for affordable housing units exceeds the supply. Existing wait lists for subsidized housing are often full, with new applications accepted very infrequently. Current estimates have waiting times for subsidized housing averaging approximately 4.5 years. Clients can remain on the wait list for years, as housing turnover is very low. Wait times for Section 8 vouchers, while often shorter than for public housing units, can still be several years in length. According to the 2011-2015 CHAS data 79,315 households make less than 80% of Monmouth County AMFI: 28,250 (11% of total households) make 0-30% AMFI, 25,595 (10% of total households) make 30-50% AMFI, and 25,470 (10% of total households) make 50-80% AMFI. Households with income limitations are most in need of affordable housing options. Approximately 11,467 homes in Monmouth County were damaged due to Superstorm Sandy. Of the 11,467 homes damaged, approximately 45.45% were homes of low-and-moderate income households. (NJ Department of Community Affairs, CDBG Grant Disaster Recovery Action Plan March, 2013). Recent reports indicate Monmouth County continues to experience rental vacancy rates of less than 5%. Superstorm Sandy not only increased the costs of rental housing, but also eliminated thousands of units, leading to the increased occupancy of remaining units.

### **Describe the need for specific types of housing:**

According to the Together North Jersey Housing Baseline Assessment Report 37% of classified affordable units (6,420 units) are designated for senior citizens; family units comprise 21.5% of the affordable housing stock (3,711 units). There are 72% more age-restricted affordable units in Monmouth County than family units. According to the 2011-2015 CHAS data, elderly (both renter and owner) have the highest number of households experiencing cost burdens. While this sector of the population is projected to increase over the next decade, there is still a considerable need for family housing. For those public housing authorities that provide family units, families with children make up the largest proportion of wait lists.

The most common housing problem in terms of sheer numbers is housing cost burdens, particularly those with housing cost burdens greater than 50% of income. The market needs more rental housing available for limited income households.

### **Discussion**

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

**Introduction**

The median value of owner occupied housing units in Monmouth County was \$474,254 an increase of 11.6% from the year 2010, after adjusting for inflation. To compare, median contract rents increased 27.5% over the same time period. At the municipal level, median contract rents reported ranged from \$2,000+ plus in Brielle and Fair Haven, to \$613+ in Oceanport and Keyport. The cost of housing continues to increase, while the median household income in Monmouth County has only increased by 1.7% between 2011 and 2015. This disparity indicates an increased demand for affordable housing option.

**Cost of Housing**

	<b>Base Year: 2009</b>	<b>Most Recent Year: 2015</b>	<b>% Change</b>
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

**Table 33 – Cost of Housing**

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

<b>Rent Paid</b>	<b>Number</b>	<b>%</b>
Less than \$500	8,174	13.7%
\$500-999	16,757	28.1%
\$1,000-1,499	21,209	35.5%
\$1,500-1,999	8,780	14.7%
\$2,000 or more	4,817	8.1%
<b>Total</b>	<b>59,737</b>	<b>100.0%</b>

**Table 34 - Rent Paid**

Data Source: 2011-2015 ACS

**Housing Affordability**

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	5,182	No Data
50% HAMFI	11,679	4,597
80% HAMFI	31,023	13,617
100% HAMFI	No Data	27,228
<i>Total</i>	<i>47,884</i>	<i>45,442</i>

**Table 35 – Housing Affordability**

Data Source: 2011-2015 CHAS

**Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	950	1,137	1,479	2,013	2,286
High HOME Rent	950	1,137	1,479	1,721	1,900
Low HOME Rent	896	960	1,151	1,330	1,483

## Table 36 – Monthly Rent

Data Source: HUD FMR and HOME Rents

### **Is there sufficient housing for households at all income levels?**

Analysis of U.S. Census data indicates the need for additional housing for low-income individuals. The reported 27.5% increase in median contract rent, combined with the marginal 1.7% increase in median household income during the same time period, indicates a larger percentage of monthly income will be spent to maintain a steady living environment.

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

Housing affordability is likely to continue as an ongoing issue in Monmouth County. After Superstorm Sandy hit, Monmouth County experienced an increased need for rental housing to accommodate those that were displaced. An August 2014 report by the New Jersey Apartment Association indicated a 2.5% vacancy rate in Monmouth County. As rental unit supplies dwindled, demand increased, and so did monthly rents. A tight rental market provides limited options for displaced residents, as the rebuilding process takes longer than many expected. Between 2010 and 2018, the Median home value in Monmouth County has increased by 11.6% with 2020 forecast to bring additional price increases averaging 2%. The median housing value of an owner occupied home was \$474,254. Of the 171,560 owner-occupied housing units, 69% reported having a mortgage. The median monthly housing costs for owner-occupied units are \$2,600. Over 62% of Monmouth County homeowners pay more than 30% of household income towards monthly owner costs.

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

Monmouth County's median contract rent of \$1,402 (2018) is higher than the Low HOME rents for efficiency, one bedroom, two bedroom, and three bedroom apartments. The higher advertised rents on vacant apartments reflect the need for more available affordable housing units.

### **Discussion**

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

**Introduction**

The County of Ocean does not currently maintain an inventory of units that are or are not suitable for rehabilitation. However, the Monmouth County does maintain a waiting list of applicants interested in participating in the housing rehabilitation program.

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

Monmouth County does not have its own definition for “substandard condition” and “substandard condition but suitable for rehabilitation”. The state code governs all municipalities in New Jersey, and provides the following definitions:

Standard Condition: Properties which are in conformity with the standards of the international residential code (IRC) adopted by the state of New Jersey. IRC is one of the 9 building codes developed by the international code council and adopted for use state-wide

Substandard Housing: Units that do not meet local code standards for occupancy due to inadequate facilities, structural defects and or conditions that provide safe, decent, and sanitary housing.

Substandard but Suitable for Rehabilitation: Properties that are not in standard condition, but are structurally and financially feasible to rehabilitate. These properties have no serious structural deficiencies and the cost of rehabilitation to bring the property to code compliance does not exceed 75% of the appraised value of the property after rehabilitation.

**Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	60,475	35%	30,172	51%
With two selected Conditions	500	0%	2,433	4%
With three selected Conditions	111	0%	138	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	112,265	65%	26,986	45%
<i>Total</i>	<i>173,351</i>	<i>100%</i>	<i>59,729</i>	<i>100%</i>

**Table 37 - Condition of Units**

Data Source: 2011-2015 ACS

**Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	20,141	12%	7,298	12%
1980-1999	51,862	30%	12,977	22%
1950-1979	72,335	42%	26,671	45%
Before 1950	29,069	17%	12,739	21%
<i>Total</i>	<i>173,407</i>	<i>101%</i>	<i>59,685</i>	<i>100%</i>

**Table 38 – Year Unit Built**

Data Source: 2011-2015 CHAS

**Risk of Lead-Based Paint Hazard**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	101,404	58%	39,410	66%
Housing Units build before 1980 with children present	12,687	7%	9,552	16%

**Table 39 – Risk of Lead-Based Paint**

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

**Vacant Units**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 40 - Vacant Units**

Data Source: 2005-2009 CHAS

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

No County-wide inventory of housing conditions has been completed. It was noted in the Together North Jersey Housing Baseline Assessment report in Monmouth County the rental housing stock is significantly older than the owner-occupied stock, reflecting the effects of local land use regulations: 42% of the owner occupied housing was built after 1980 as compared to 34% of the renter-occupied housing, and 59% of owner occupied housing was built before 1980 compared to 66% of rental occupied housing units.

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

Although lead-based paint was banned for use in residential structures after 1978 many older homes still contain lead hazards. Every county in New Jersey has more than 9,000 housing units built before 1950. In Monmouth County 17% of owner-occupied housing units, and 21% of renter-occupied housing units were built pre-1950. 59% of owner-occupied and 66% of renter-occupied units were built prior to

1980. It is estimated that approximately 10,388 units within the Urban County are occupied by low-or-moderate income families that contain lead paint hazards.

The following 2011-2015 American Community Survey data sets were utilized to estimate the number of housing units containing lead-based paint hazards occupied by low or moderate income families

- Number of households whose income was below poverty levels
- Year structure was built by tenure
- 2011-2015 HUD CHAS data
- Monmouth County Department of Health records

## **Discussion**

The 1954 opening of the Garden State Parkway accelerated suburban housing construction within Monmouth County. The opening of Route 9 in the following decade caused further investment in the predominantly suburban land development patterns. Over the next fifty years two patterns of land use evolved. East of the Garden State Parkway denser development in older established rail line coastal towns emerged. In western portions of the county, single-family residential developments dominate the landscape.

The American Community Survey reported Monmouth County's vacancy rate at 5.8%. Within the 28,042 vacant properties, 10,969 were recorded as seasonal units. To evaluate the condition of the Monmouth County housing stock several variables were evaluated. The age threshold commonly utilized to indicate a potential structural deficiency is approximately 40 years. According to the 2011-2015 the median year housing units in Monmouth County were constructed was 1970 indicated half of the housing units are below the designated threshold. Approximately 56% of renter occupied units were built before 1970. Comparatively 47.4% of owner occupied units were constructed before 1970.

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

**Introduction**

In addition to administering tenant-based vouchers, most of the municipal public housing authorities own and operate public housing units.

**Totals Number of Units**

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				1,889			0	612	834
# of accessible units									

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

**Table 41 – Total Number of Units by Program Type**

**Data** PIC (PIH Information Center)  
**Source:**

Describe the supply of public housing developments:

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

Most Public Housing Authorities in Monmouth County are small in size, managing between 50-249 public housing units. Public housing units owned and operated by the authorities in Monmouth County have maintenance programs in place that ensure continued positive living experiences. Housing agencies distribute surveys to residents to document potential areas of concern, so action plans can be created to address suggested issues. Approved five-year action plans outline proposed construction upgrades for the next five-year period. The following table lists the most recent inspection scores for a

portion of Monmouth County Public Housing complexes. Not all inspection scores were posted on the federal government database.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Asbury Park Village	69
Comstock Court	72
Dr. A E Robinson Towers	76
Lincoln Village	50
Washington Village	68
Belmar Plaza Apartments	83
Monmouth Court	62
Granville Towers	75
Garfield Court	83
Hobart Manor	85
Kennedy Towers	83
President Estates	81
Seaview Manor	83

**Table 42 - Public Housing Condition**

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

Monmouth County public housing agencies continue to consistently maintain units to ensure a safe living environment. Since 2005, the Long Branch Housing Authority has redeveloped 411 units of housing. Asbury Park has completed the construction of the Boston Way village, with set asides for

residents earning no more than 40%, 47.5%, and 57.5% of the area median income. In December 2013, a groundbreaking ceremony was held at the site of the new John Knox Homes. The original 50 year old senior housing units will be replaced with 50 new energy efficient units within a gated community. All Davis Avenue residents will be moved into the new complex, each maintaining their original apartment number. Counselors will be on hand if the seniors need help.

With varying ages of public housing structures different maintenance needs can arise. Additional restoration and revitalization needs have included: unit modification to accommodate handicap accessibility, repair and replacement of heating delivery systems, replacement of roofs that are beyond their life cycle, replacement of outdated and unserviceable apartment windows, installation of fire safety measures, etc.

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

Within HUD approved PHA plans, Housing Authorities outlined strategies to adopt rental policies that support and encourage tenants to work. Authorities have helped residents establish and maintain resident councils to encourage better communication.

Several Housing Authorities have coordinated with county and municipal governments to coordinate transportation options for residents to local supermarkets.

The Long Branch Housing Authority in conjunction with the Long Branch Department of Recreation and Human Services hosts a college tour providing motivation to residents to further their education. On site community centers provide resident students homework help, SAT prep, computer instruction, and senior citizen programming.

**Discussion:**

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

**Introduction**

The Monmouth County homeless service system includes prevention service provided through community agencies, emergency shelter, transitional housing, and permanent supportive housing. Households experiencing homelessness may apply for services by going directly to the agencies providing assistance. Typically households must first seek assistance through the Monmouth County Division of Social Services, in order to identify, what if any, mainstream benefits they can qualify for.

**Facilities Targeted to Homeless Persons**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	83	0	176	316	0
Households with Only Adults	21	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 43 - Facilities Targeted to Homeless Persons**

**Data Source** Monmouth County Strategic Plan to Prevent and End Homelessness  
**Comments:**

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

Individuals experiencing homelessness often have difficulty accessing and enrolling in mainstream resources, securing housing, and obtaining adequate healthcare. The Monmouth County homeless service system works diligently to connect homeless individuals and families with stable housing and appropriate services within the parameters of the available programs. The Homeless Management Information System (HMIS) is utilized to monitor program performance, identify system gaps, and provide background information about the homeless population accessing services in the community. Monmouth County Division of Social Services provides social services, child support and housing services, and determines financial eligibility for food assistance and medical assistance programs. The Monmouth County Strategic Plan to Prevent and End Homelessness outlines plans to strengthen the homeless service system through a centralized intake system allowing for efficient coordination between agencies.

A list of current services available to homeless in Monmouth County

- Case Management: Rapid re-housing participants receive training including money management, landlord/tenancy laws, training certification, GED, credit repair, etc
- Links to Substance Abuse Initiative, Behavioral Health Initiative, and the Legal Service Initiative
- The Monmouth County One-Stop Career Center, overseen by the Monmouth County Workforce Investment Board provides assistance to job seekers through employment counseling, skill and experience assessment, and literacy and vocational training. Staff coordinates with Workforce New Jersey helping social service clients find jobs so clients no longer require 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 following lists provide a breakdown of homeless facilities and service programs available in Monmouth County:

Emergency Shelters

- Monmouth County Adult Homeless Shelter: 21 beds, 21 residence units
- Family Promise Shelter: 14 beds, 5 residence units
- Laurel House Respite: 2 beds, 2 residence units
- Coffey Residence Respite: 1 beds, 1 residence unit
- Jersey Shore Rescue Mission: 27 beds, 27 residence units
- Freehold Clergy Association Shelter, Rotating Shelter (seasonal): 14 beds, 14 residence units
- 180 Turning Lives Around – Domestic Violence Safe House 25 beds, 7 residence units

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

### **Introduction**

Persons with special needs include the Elderly/Frail Elderly, persons with disabilities (mental, physical, and developmental), persons with mental illness, persons with substance abuse problems, and persons with HIV/AIDS. In Monmouth County the count of the population requiring special housing options has not been specifically quantified. Individuals with special needs may also have very low incomes; therefore one can assert their housing needs may have been taken into account when estimating the needs of the County population with very low incomes.

**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**

### **Elderly/Frail Elderly**

Housing needs and supportive needs for the elderly include:

- Home maintenance assistance
- Affordable, safe, and appropriate housing
- Adaptive modifications that allow them to remain in their homes as physical conditions change
- Medical and professional care
- Care facilities, personal care and assistance with daily living

### **Disabilities**

Needs for persons with disabilities:

- Affordable safe and appropriate housing
- Home modifications programs
- Accessible housing
- Assistance with rent and security deposits
- Varying levels of supportive services
- Outreach to individuals who resist or cannot access the traditional mental health services system
- Transportation opportunities

### **Mental Health**

The mental health screening units located in each of the hospital's emergency rooms are available to make assessments. The Monmouth County Division of Mental Health and Addiction Services provides a wide array of services including: information and referrals regarding the scope of mental housing services available, funding for the implementation and development of mental health programs, and planning, monitoring and advocacy activities on behalf of persons with mental illness. Currently, the Division of Mental Health and Addiction services is working to integrate GIS mapping applications,

available through the County website, to assist the public in finding specific locations for mental health and addiction services. The Monmouth County Children’s Inter-Agency Coordinating Council fosters cross-system service planning for children with emotional, behavioral, and developmental and substance abuse service needs.

### **Addiction Services**

Monmouth County has facilities located throughout the county providing residential, transitional and outpatient support to those affected with addiction. Individuals suffering from addictions need support and highly personalized services. Additionally, individuals suffering from addictions may have a need to be physically removed from previous triggers (people, places, and things). Housing is needed that allows this group to stabilize and find potential employment opportunities. Usually housing assistance is on a short-term basis

### **HIV/AIDS**

The HIV/AIDS population requires stable permanent housing with accessibility to health networks. Additional needs can include supportive services like a case manager.

### **Public Housing Residents**

Often public housing residents need assistance with connection to supportive services or community resources. Additional subsidies may be required to allow for quick stabilization on their own without relying on Section 8 or other project-based vouchers.

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

Hospitals and other institutions are invited to be participants within the Discharge Planning sub-committee of the Monmouth County Homeless System Collaborative. Monmouth County social services employees talk to social workers at the local hospitals, coordinating to establish strategies that will coincide with the central intake agency. Currently, the Division of Mental Health and Addiction Services is working to integrate GIS mapping applications, available through the County website, to assist the public in finding locations for mental health and addiction services.

### **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)**

Linking with goals established during the Master Plan public meetings, Monmouth County will utilize more funds for housing rehabilitation programs. To help stretch limited funds further, more funding will be allocated to the Emergency Repair/Barrier Free Program. This program funds minor repairs to owner-occupied single family homes addressing emergencies or assisting with accessibility for disabled individuals. With an average cost of repairs ranging from \$2,000-\$4,000, allocated funds can be utilized to assist up to 50 households a year.

### **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))**

Throughout this Consolidated Plan and Action Plan, the Monmouth County will continually assess the housing and supportive housing needs of residents with special needs or who are not currently homeless through communication and collaboration with regional non-profits and the social service entities (local, state, and federal). Monmouth County will continue to utilize CDBG funding to address the needs of the non-homeless and special needs populations.

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

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

The Monmouth County Analysis of Impediments to Fair Housing Choice (2020) identified a variety of barriers towards affordable housing and residential investment. After an interactive and comprehensive process the following impediments were identified:

1. Lack of funding for fair housing education, outreach, and marketing

The lack of funding for fair housing education, outreach, and marketing hinders the amount of information County residents receive regarding available resources and programs that may be useful to them.

2. Insufficient Transportation

Insufficient means of transportation within the County makes it difficult for low-income people to travel to the areas with the largest concentrations of jobs therefore restricting their incomes and consequently their housing options.

3. Environmental Constraints

Environmental protection regulation has increased in complexity, resulting in lengthy review and approval processes, additional mitigation requirements, and new requirements for consultants. Inefficient implementation of environmental regulations results in higher development costs and restricted development opportunities.

4. Public Housing Authority Issues

The current waitlist for most HUD-funded rental subsidies is five years minimum, on top of the long waitlist times, the use of credit and background checks, may result in the exclusion of tenants with less than excellent credit. Plausibly, a tendency toward poor credit history is to be expected in this population. The County is working on expanding public outreach to increase awareness of available credit management and housing counseling resources for home buyers and renters.

5. Expiring affordability controls in subsidized housing

The apartments and homes constructed with the help of federal and state funding provide some of the most affordable housing in our communities. Preserving and extending the restrictions on these government-assisted units is an essential piece in solving the affordable housing puzzle. The County is working with nonprofit partners and private owners to mitigate this issue.

6. Restrictive lending policies

Creditworthiness, employment status, and availability of collateral are three factors that may negatively impact the approval rate for a mortgage. The County is working on expanding public outreach to increase awareness of available credit management and housing counseling resources for home buyers and renters.

7. Lack of supportive housing for teens/young adults aging out of foster care

There is a lack of transitional housing for young adults aging out of foster care, and a large portion of the chronically homeless were formerly in the foster care system. The County continues to advocate for funding for housing vouchers and continued case management services for aging-out youth.

8. Lack of sufficient accessible housing units for the disabled

Although the County is actively pursuing opportunities to expand housing options available to persons with cognitive and/or physical disabilities, there is currently a lack of suitable housing units for the disabled.

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

### Introduction

In Monmouth County this past decade saw a decline in unemployment rates, with the New Jersey Department of Labor and Workforce Development reporting an unemployment rate of 3.9% as of January 2020. This is a stark difference from the overall Monmouth County unemployment rate in 2010 which was 8.8% following the 2008 Recession.

### 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	457	736	0	0	0
Arts, Entertainment, Accommodations	24,356	25,529	12	14	2
Construction	11,431	10,908	6	6	0
Education and Health Care Services	41,670	41,109	21	23	2
Finance, Insurance, and Real Estate	18,895	11,517	9	7	-2
Information	7,501	4,843	4	3	-1
Manufacturing	10,571	9,000	5	5	0
Other Services	8,707	8,685	4	5	1
Professional, Scientific, Management Services	27,447	19,534	14	11	-3
Public Administration	1	0	0	0	0
Retail Trade	30,511	33,305	15	19	4
Transportation and Warehousing	7,362	4,057	4	2	-2
Wholesale Trade	12,288	7,770	6	4	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	201,197	176,993	--	--	--

**Table 45 - Business Activity**

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

## Labor Force

Total Population in the Civilian Labor Force	273,369
Civilian Employed Population 16 years and over	252,885
Unemployment Rate	7.46
Unemployment Rate for Ages 16-24	15.03
Unemployment Rate for Ages 25-65	5.23

**Table 46 - Labor Force**

Data Source: 2011-2015 ACS

<b>Occupations by Sector</b>	<b>Number of People</b>
Management, business and financial	74,489
Farming, fisheries and forestry occupations	8,331
Service	19,171
Sales and office	65,924
Construction, extraction, maintenance and repair	17,716
Production, transportation and material moving	10,015

**Table 47 – Occupations by Sector**

Data Source: 2011-2015 ACS

**Travel Time**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	125,282	53%
30-59 Minutes	63,384	27%
60 or More Minutes	46,553	20%
<i>Total</i>	<i>235,219</i>	<i>100%</i>

**Table 48 - Travel Time**

Data Source: 2011-2015 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	8,510	918	4,745
High school graduate (includes equivalency)	43,669	4,566	14,283
Some college or Associate's degree	53,715	4,390	13,891
Bachelor's degree or higher	105,465	4,801	19,743

**Table 49 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	326	1,582	1,382	2,399	3,621
9th to 12th grade, no diploma	3,881	1,797	1,836	5,177	6,604
High school graduate, GED, or alternative	11,108	10,553	12,307	39,701	26,395
Some college, no degree	16,923	9,911	10,793	29,454	11,901
Associate's degree	2,576	4,822	4,404	12,683	3,857
Bachelor's degree	6,997	17,925	20,193	43,889	13,858
Graduate or professional degree	529	6,515	12,588	28,929	12,753

**Table 50 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	1,425,032
High school graduate (includes equivalency)	2,537,745
Some college or Associate's degree	2,975,753
Bachelor's degree	4,205,790
Graduate or professional degree	5,326,399

**Table 51 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The major employment sectors in Monmouth County are education and health care, retail trade, professional, scientific, management services, and arts, entertainment, and accommodations. The fastest growing industry over the past ten years is retail trade adding over 4,000 jobs within the County. Education/health care services and arts/ entertainment/accommodations round out the next fastest growing county industries each adding over 2,000 jobs in the last ten years.

**Describe the workforce and infrastructure needs of the business community:**

The 2014-2017 Monmouth County Workforce Investment Board Strategic Plan stated the most impending need of the local business community is finding and retaining skilled workers, workers with a strong ethics, and basic skills. The 2013 Monmouth County Comprehensive Economic Development Strategy (draft) reported business owners discussed the need for continuous training including on-the-job and a lack of a focused, consistent workforce development initiative to specifically address industry needs.

**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.**

In 2012, Monmouth County received a Planning Investment Grant from the U.S. Economic Development Agency (USEDA) to support the process of establishing a Comprehensive Economic Development Strategy (CEDS). The CEDS was completed in December 2014 and identified four focus industries as potential growth markets, the list includes: health care and related industries, IT/telecommunications, professional/technical and business/finance, as well as, tourism and related industries. With the USED A approved strategy in place, Monmouth County Division of Economic Development is in the process of identifying eligible projects for potential federal investment and funding.

Past redevelopment initiatives within Monmouth County include:

- Closure of Fort Monmouth and redevelopment of the property Once a major county employer (employing approximately 1,600), the base officially closed in September 2011 with the base functions permanently transferred to Maryland's Aberdeen Proving Ground. The Fort Property is comprised of 1,227 acres located within the borders of Tinton Falls, Eatontown, and Oceanport. The Fort Monmouth Economic Revitalization Authority (FMERA) officially controls the base property redevelopment.
- Redevelopment of former Anchor Glass Site: Current plans for the former Aberdeen industrial site call for a 110 room hotel, movie theatre, retail space with residential units above, and the remainder of the site residential units with a mix of townhouses and apartments. Of the 500 units proposed currently 110 would be designated as affordable housing units.
- Redevelopment of Lucent Site: The former Bell Labs complex in Holmdel township, was once an employer for thousands of engineers. Now current plans have it being redeveloped into a mix of offices, housing, and entertainment. Current plans have the project being anchored by 400,000 square feet of medical office space which can potentially lead to additional demand for other uses, i.e. retail, education, hospitality, and assisted living space on the 472 acre property.
- Memorial Sloan Kettering is currently in the final stages for its plans to open a 285,000 square foot facility in Middletown. The new facility is expected to bring approximately 280 new jobs in the County.

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

Monmouth County residents have achieved a high level of educational attainment making for a highly skilled local labor force. With the Health Care and Social Assistance serving as the largest employment sector, educational levels typically required for these occupations range all the way from on-the-job training to PhD. The Monmouth County CEDS report listed the following health related occupations with the most listings during the 2013 study period: Registered Nurse and Physical Therapists. The industries with the most occupational listings included Ambulatory Care Services and hospitals.

**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 Monmouth County Workforce System, including the Monmouth County One Stop Career center is operated under the auspices of the Monmouth County Board of Chosen Freeholders and overseen by the Workforce Investment Board of Monmouth County. The fastest growing industry over the past ten years is *retail trade*. This industry has added over 4,000 jobs in the county. The next fastest growing

industries are service related industries within the *arts, entertainment, and accommodations*, and *education and health care services*. These industries each added approximately 2,000-3,000 jobs over the last ten years. The WIB and Brookdale Community College have focused additional training to clients for potential jobs within the Health Care Sector.

The Workforce Investment Board works to establish strategies matching job seeker skills to the industries that will provide the most efficient use of resources.

Efforts to encourage active participation within the workforce helps in both the economic development objectives and helping people become stable and established within housing.

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

Yes

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

The current Comprehensive Economic Development Strategy was last revised as of December 2014.

Monmouth County Master Plan: Monmouth County is currently commencing with the third comprehensive update to the Master Plan of Monmouth County. While recognizing that individual municipalities are established and aspire to maintain and enhance their identities, this plan focuses on redevelopment, revitalization, and rediscovery of Monmouth County communities. The County seeks to integrate goals and initiatives from all aspects to establish a comprehensive format that can be integrated into future five-year comprehensive planning efforts.

Façade Improvement: The Monmouth County Board of Chosen Freeholders established the Grow Monmouth Façade Improvement Program providing businesses with funds to assist with the improvement of facades and the replacement of deteriorated or poor quality commercial signs and awnings. This initiative encourages the visual improvement of storefronts, enhances the local streetscape, reduces vacancies in commercial buildings, expands worker and shopper populations in commercial business districts, strengthens the character of historic buildings, and provides a catalyst for others to improve their buildings signs and awnings.

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

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

For the purpose of this analysis, the percentage of households with multiple housing problems must equal or exceed the County's percentage by at least 20 percentage points.

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

For the purpose of this analysis, the percentage of minority concentration (racial and ethnicity) of a census tract must equal or exceed the County's percentage by at least 20 percentage points in order to qualify as an area of race or ethnic concentration. According to the the 2012-2016 ACS data there are currently 11 qualified census tracts in Monmouth County which have a Black/African American Concentration greater than or equal to 27.4% of the total population.

- Four designated Asbury Park tracts qualify (out of a total of 5)
- Five designated Neptune Township census tracts qualify (out of a total of 5)
- Two designated Long Branch census tracts qualifies (out of a total of 6)

In terms of ethnicity fifteen census tracts qualify as Hispanic concentrated. Freehold Borough is the only municipality in the County in which all census tracts qualify as ethnically concentrated. Five of the six Long Branch census tracts qualify. The final two concentrated tracts are located in Red Bank (1 tract) and Asbury Park (1 tract).

HUD considered an area to be of low-and-moderate income concentration when 51% of the residents in that area meet the definition of low-or-moderate income (80% of county median). In Monmouth county less than one quarter of all block groups fall within this category. Municipalities in the Bayshore and Coastal regions have more areas of low-and-moderate income concentration than the rest of the county. Concentrations of low income households are found in census tracts within the following municipalities: Freehold Borough, Neptune Township, Neptune City Long Branch, Asbury Park, Kearsburg, Union Beach, Red Bank

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

In general areas with concentration of low income households have a higher density, older housing stock. In addition, for communities located in the Bayshore and Coastal Regions, these areas were significantly affected by Superstorm Sandy. The attached table lists market characteristics for identified Monmouth County municipalities whose census data reports the highest concentrations of African Americans, Hispanics, and low income households.

### **Are there any community assets in these areas/neighborhoods?**

A major asset to these areas is their location along transit routes to major employment and commercial centers. Asbury Park, Long Branch and Red Bank all have train stops on the North Jersey Coastline, providing direct access to Newark, and New York Penn Station. The Freehold Borough bus station provides connections to towns along Route 9, Newark Liberty International Airport, and the Port Authority Bus Terminal in Midtown Manhattan. Neptune Township is serviced by Coastline trains at the

Bradley Beach train station. Keansburg and Union Beach have rail access at the Hazlet and Matawan/Aberdeen stations, and high speed ferry service access in nearby Bayshore communities.

New redevelopment projects continue to emerge in Asbury Park bringing new businesses and residential opportunities. The opening of Springwood Center marked the first step in redevelopment of the Springwood Avenue Corridor. Future plans for the area include development of a park, residential and commercial units, and an arts center incorporating a performance theatre, restaurant, and office space.

Long Branch officials are taking steps towards achieving Transit Village designation from the New Jersey Department of Transportation and NJ Transit. Zoning changes extending a quarter mile east and west of the station, permit a mixed use of retail, office, residential, public and open spaces. The development of the city's downtown is moving forward with two new businesses starting construction within this long-stalled corridor. Recently the Long Branch Board of Education, voted in favor of accepting a bid for the purchase of the West End School, by the New Jersey Repertory Company, a professional, non-profit theatre company.

In Freehold Borough, the Freehold Center Management Corporation DBA Downtown Freehold manages the borough's special improvement district. Through collaborations with community business owners and residents, this non-profit encourages downtown renewal through fostering economic development, encouraging revitalization, and preserving the downtown's historic past.

In Red Bank, downtown revitalization began in the early 1990's, with the establishment of the *Red Bank RiverCenter* organization. RiverCenter retains authority over the management and redevelopment of a defined central business district. A recent new project includes a mixed-use artist loft project on a former lumberyard site called West Side Lofts. Once completed, this project will include 92 rental units, 13,000 square feet of retail space, parking garage, and 6 live/work artist lofts.

Keansburg, with over two miles of dunes and beachfront, contains the longest stretch of publicly accessible waterfront in all the Bayshore municipalities. The Keansburg Amusement and Runaway Rapids Waterpark attracts visitors from all over the region during the summer months. Neighboring Union Beach, offers abundant public space along its waterfront in the newly constructed Waterfront Park.

### **Are there other strategic opportunities in any of these areas?**

New plans and local initiatives continue to present new ideas for the redevelopment and overall of these areas.

A report *Connecting Community Corridors: Monmouth County* recommended the establishment of a walkable, mixed-use corridor connecting Asbury Park, to Bradley Beach and Neptune Township. This concept plan, seeks to connect the area around the Asbury Park redevelopment area to active efforts along Cookman Avenue and Springwood Avenue.

The *Neptune Strategic Revitalization Plan* establishes a township-wide vision for the future physical and economic revitalization of Neptune's neighborhoods. Discussed strategies include rehabilitation of housing within existing neighborhoods, creation of new residential housing, expansion and improvement of existing businesses, development of new business opportunities, and creation of new community facilities.

Union Beach and Keansburg continue to rebuild after the devastation due to Superstorm Sandy. More than 80% of homes in Union Beach flooded with at least two feet of water. Additionally, Union Beach lost four firehouses, an ambulance squad, school facilities, and a fleet of emergency vehicles. In 2006, Keansburg adopted a redevelopment plan encouraging revitalization and investment within the town's commercial areas. The Main Street corridor has plans for development of a node and activity center, additional housing units, revitalization of commercial businesses, and necessary utility and infrastructure upgrades.

	<b>Asbury Park</b>	<b>Freehold Borough</b>	<b>Keansburg</b>	<b>Long Branch</b>	<b>Neptune Township</b>	<b>Red Bank</b>	<b>Union</b>
Number of Households	8231	4469	5023	14383	12935	5954	2208
Median Household Income	\$39324	\$57717	\$46250	\$54398	\$67836	\$75114	\$77324
% Vacant	19%	5%	9%	17%	14%	11%	1%
% Owner Occupied	17.2%	43.7%	42.3%	33%	55.2%	42.3%	79.6%
% Renter Occupied	64.5%	48.2%	37.9%	50.3%	30.5%	46.9%	6.2%
Median Construction Year	1958	1957	1957	1966	1960	1948	1955
% Built Before 1979	83%	83%	80%	69%	79%		85%

**Table 1 - Market Characteristics for Areas of Racial/Ethnic Minority or Low-Income People Concentrated**

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

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

According to the Federal Communications Commission, three residential broadband providers cover the majority of Monmouth County. Although access to broadband service is available to the Monmouth County residents, affordability may be an problem for some households.

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

There is no pressing need for additional broadband internet service providers in Monmouth County, as there are numerous broadband internet service providers already serving the area.

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

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

The Monmouth County Office of Emergency Management has adopted the Federal Emergency Management Agency (FEMA) approved Multi-Jurisdictional Natural Hazards Mitigation Plan (HMP) in 2014. This HMP authorizes municipal government staff to be eligible for state and federal disaster relief funds after a natural disaster occurs.

Updated information has been incorporated such as new flood maps, current repetitive flood loss property data, local assessments of NFIP administration in each jurisdiction, newer coastal surge mapping, new information on climate change and sea level rise, etc.

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

Based on analysis of data and findings, damage or loss sustained because of a natural disaster is likely to leave low-income households less likely to have resources or access to resources to aid in resiliency and recovery. The County's HUD funded programs may provide resources to assist in recovery.

## **Strategic Plan**

### **SP-05 Overview**

#### **Strategic Plan Overview**

The County of Monmouth's Strategic Plan outlines the investments of its CDBG, HOME, and ESG allocations during the 2020-2024 time period. The Consolidated Plan outlines specific funding priorities influencing the allocation of funds to specific programs and projects. Priorities established within this Strategic Plan are based on the Needs Assessment, Market Analysis, and specific program eligibility requirements. Monmouth County seeks to prioritize projects and programs that have significant long term impacts on low-and-moderate income residents and assists in addressing federal, state and local priorities such as fair housing choice, economic development, and sustainability.

Estimated funding allocations discussed within the plan below were determined by extrapolating FY2020 grant allocation for the entire length of the five year plan. Each year the priorities and goals discussed with the five year plan are reviewed within the Annual Action plan (and potential substantial amendments during the course of the year).

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

**Geographic Area**

**Table 52 - Geographic Priority Areas**

<b>1</b>	<b>Area Name:</b>	Monmouth County
	<b>Area Type:</b>	Urban County
	<b>Other Target Area Description:</b>	Urban County
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The County will continue to encourage public investments in County recognized “growth areas” that support local economic development, redevelopment. Due to the established eligibility criteria for CDBG and HOME programs and their focus on low and moderate income populations, most funds are likely to be expended in areas that have higher concentration of low and moderate income residents. Locational expenditure of CDBG funds are limited to census block groups in which more than 39.8% of residents are low/moderate income. ESG and HOME funds can be spent throughout the County.

When project applications are submitted the County evaluates projects at the place level to determine if proposals effectively fit into the established character of the municipality rather than a one size fits all approach. The County seeks to prioritize HOME program funding to support affordable housing proposals that encourage development and availability a wide range of housing types, sizes, sites, and accommodations for multiple lifestyle and life stages. The County seeks to invest federal grant funds into neighborhood investments that affirmatively further fair housing choice by increasing the number of community amenities, public investments and economic opportunities.

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

Priority Needs

Table 53 – Priority Needs Summary

1	<b>Priority Need Name</b>	Housing Supply and Strategy
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly
	<b>Geographic Areas Affected</b>	Urban County
	<b>Associated Goals</b>	Rental Housing Affordability Expand Homeownership Opportunities Housing Rehabilitation
	<b>Description</b>	Increase supply of affordable housing units, both rental and homeowner, through new construction and rehabilitation/reconstruction of existing housing for low/moderate income Monmouth County residents
	<b>Basis for Relative Priority</b>	The long waiting lists for housing vouchers, the low vacancy rates for all rental units, the high prevalence of housing cost burdens, and the continued high cost of living within both Monmouth County and the state of NJ indicate a need for more affordable housing units. Increase supply of affordable units, reduce cost burden for all eligible residents of Monmouth County.
2	<b>Priority Need Name</b>	Expansion of Public Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Urban County
	<b>Associated Goals</b>	Expansion of Public Services
	<b>Description</b>	Assist non-profits who provide necessary public services to eligible populations throughout the County.
	<b>Basis for Relative Priority</b>	Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, and general social/welfare public service programs for low- and moderate-income persons and households.
<b>3</b>	<b>Priority Need Name</b>	Infrastructure Improvements
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County
	<b>Associated Goals</b>	Improve Local Infrastructure
	<b>Description</b>	Assist low-and-moderate income concentrated census block groups with public infrastructure improvements through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges, curbs; walkways; water; storm water management; sanitary sewers, etc.
	<b>Basis for Relative Priority</b>	Repairs on aging infrastructure causes stress on municipal budgets which have been declining in recent years, linked to declines in local rateable. Improve older infrastructure systems provides direct impact to households and businesses.
<b>4</b>	<b>Priority Need Name</b>	Public Facility Improvements
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County
	<b>Associated Goals</b>	Public Facility Improvements
	<b>Description</b>	Assist low-and-moderate income qualified census block groups with improvements, construction, or acquirement of public facilities (e.g. historic preservation, parks/public spaces, health facilities, senior & public facilities, etc.).
	<b>Basis for Relative Priority</b>	Improvements to public buildings and community facilities in the qualified areas throughout the County improved lighting; parks; recreational facilities, neighborhood facilities, and trails including handicap accessibility improvements and removal of architectural barriers;
5	<b>Priority Need Name</b>	Homeless strategy
	<b>Priority Level</b>	High

	<p><b>Population</b></p>	<p>Extremely Low  Low  Large Families  Families with Children  Elderly  Public Housing Residents  Chronic Homelessness  Individuals  Families with Children  Mentally Ill  Chronic Substance Abuse  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Unaccompanied Youth  Elderly  Frail Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with Developmental Disabilities  Persons with Alcohol or Other Addictions  Victims of Domestic Violence</p>
	<p><b>Geographic Areas Affected</b></p>	<p>Urban County</p>
	<p><b>Associated Goals</b></p>	<p>Rental Housing Affordability  Expand Homeownership Opportunities  Expansion of Public Services</p>

	<p><b>Description</b></p>	<p>There is a need for services and housing opportunities for homeless persons and persons or households at-risk of becoming homeless. Available funds would be used to pay for emergency housing and other permanent housing opportunities, support providers operating housing or providing support services for the homeless and persons or households at risk of becoming homeless, and continue to support rapid rehousing programs. The Homeless System Executive Committee outlined the following performance goals</p> <ul style="list-style-type: none"> <li>• 5% reduction in length of time persons remain homeless</li> <li>• 5% reduction in returns to homelessness</li> <li>• 5% reduction in overall number of homeless persons</li> <li>• Increase Employment and income for at risk populations</li> <li>• 5% reduction in persons becoming homeless for the first time</li> <li>• Increase successful placements and retention in permanent housing</li> <li>• Improve thoroughness of outreach</li> <li>• Improve HMIS Data quality</li> <li>• Increase program utilization rates</li> <li>• Determining effectiveness of outreach and program utilization rates</li> <li>• Decrease housing turnover rates</li> </ul>
	<p><b>Basis for Relative Priority</b></p>	<p>Review of the Annual Point in time survey and discussions with members of the Homeless System Committee have demonstrated that the availability of permanent affordable housing solutions is lacking, and the need for support services is high.</p>
<p><b>6</b></p>	<p><b>Priority Need Name</b></p>	<p>Economic Development</p>
	<p><b>Priority Level</b></p>	<p>Low</p>

	<b>Population</b>	Extremely Low Low Moderate Middle Public Housing Residents veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Urban County
	<b>Associated Goals</b>	Economic Development
	<b>Description</b>	Assist small businesses in facade improvements, assist in job creation and retention, promote Monmouth County as a place to open and expand businesses.
	<b>Basis for Relative Priority</b>	Improve and expand employment opportunities in Monmouth County for low- and moderate income persons and households. A significant step in getting people out of poverty is providing employment opportunities and connections.
<b>7</b>	<b>Priority Need Name</b>	Administration Planning and Management Strategy
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	Urban County
	<b>Associated Goals</b>	Rental Housing Affordability Expand Homeownership Opportunities Improve Local Infrastructure Public Facility Improvements Housing Rehabilitation Expansion of Public Services Economic Development
	<b>Description</b>	Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities

	<b>Basis for Relative Priority</b>	There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing and community and economic development needs.
--	------------------------------------	---

**Narrative (Optional)**

Needs were assigned a high priority if the County expects to fund projects that fit these goals within the five year-consolidated Plan period.

**SP-30 Influence of Market Conditions - 91.415, 91.215(b)**

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Information gathered through local market reports, census data, and through conversations with board members of the Homeless System Committee and the Fair Housing Board indicates low vacancy rates of rental housing, the high costs of rents within Monmouth County, limited units available for households earning median incomes, and slow overall income growth.
TBRA for Non-Homeless Special Needs	The high overall costs of housing within the County, few units are available for households on limited incomes, mandatory credit checks inhibit applicants to new affordable units, a growing low/moderate income senior population, limited transportation availability to connect households with special services and everyday needs.
New Unit Production	There is a need for new housing production. The County needs affordable, accessible, decent, safe, and sanitary housing. Community Development staff complete subsidy layering analysis on all approved HOME projects to determine the proposed project is appropriate at the place level and that Monmouth County will not invest any more HOME funds in combination with other governmental assistance than is necessary to provide decent affordable housing.
Rehabilitation	Market data and recent news stories indicate the growing occurrence of vacant and decaying buildings linked to the high occurrence of housing constructed prior to 1970. Low income homeowners are cost burdened and do not have the financial means necessary to make needed improvements.
Acquisition, including preservation	High land and construction costs, zoning and permit requirements can warrant the need for developers to request supplemental government funding to acquire land for the construction of affordable housing in Monmouth County.

**Table 54 – Influence of Market Conditions  
SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

Current grant allocations for FY2020 are as follows

- CDBG \$2,712,070 (Howell allocation included)
- HOME \$1,522,210
- ESG \$218,343

Through the use of federal, state, and local funds Monmouth County plans to carry out the objectives set forth in this ConPlan. The County works in partnership with public institutions, private, and nonprofit partners to implement activities and projects that require multiple funding sources.

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	2,712,070	25,000	0	2,737,070	10,948,280	Prior to 2017, the Home Improvement Program placed an affordability period on participants in the program. If a home is sold prior to the expiration of the affordability period, grantees must re-pay the repair loan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,522,210	25,000	0	1,547,210	6,188,840	Anticipated program income stream dependent on repayment of First Time Homebuyer repayments. Homeowners required to repaying amount of downpayment assistance if home is sold prior to expiration of affordability period.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	218,343	0	0	218,343	873,372	classified as HESG within the IDIS system

## Table 55 - 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**

Required HOME Matching funds are to be identified on an individual project basis. Sources include donated land, reduced taxes in the form of PILOT (payment in lieu of taxes), required infrastructure, etc. Nonprofit developers such as Habitat for Humanity and Interfaith Neighbors contribute volunteer labor and discounted and/or donated materials to decrease costs of development. These contributions can be counted towards match requirements. Monmouth County HOME Grant committee seeks to allocate public funds to projects that can leverage additional public or private funding, or complement investments already committed.

Required ESG match is to be provided by the State of New Jersey SSH (Social Services for the Homeless) funding. Additionally Monmouth County owns and operates two homeless shelter facilities and provides allocated funds towards annual operations.

CDBG funds do not require match, municipalities generally leverage allocated CDBG funds by providing local and/or state resources to supplement grant dollars.

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

Municipalities donate land for affordable housing developments, or sell it to a nonprofit developer at a discounted price. This reduces the cost of construction of these activities, and demonstrates the local community's investment in providing affordable housing opportunities.

Monmouth County owns two properties currently in use as homeless shelters/transitional housing facilities. Both of these facilities apply for funding through the emergency solutions grant program to expand and sustain services provided. These facilities serve a vital role in the County's homeless services provider system helping residents transition out of homelessness. The new Monmouth County homeless shelter located on the former Fort Monmouth property opened in November 2019. The 4,500 foot facility offers temporary housing and counseling for up to 30 days per resident while they search for more permanent resources. According to the shelter director, during the reconstruction the county surveyed how many men versus women were referred to the shelter in the last several years. They then used that data to determine how to construct the building.

Linkages, a transitional housing facility, has the capacity to house and provide services to 29 families (approximately 100 individuals). The facility, a 10 acre site located in Tinton Falls, consists of renovated motels, cottages, townhouses, and apartments. The Linkages facility provides homeless families with the training and support through intensive programming whose goals is to lead at risk households seeking assistance towards independent living. Linkages provide services from 18-24 months.

### **Discussion**

Monmouth County will continue to use the received federal entitlement funds for the benefit of all residents. The county will continue to evaluate projects and expenditures to determine that allocated federal funding is spent in the most productive manner, and correspondingly, the largest number of residents can be assisted.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MONMOUTH COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Region
LONG BRANCH	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
ASBURY PARK	Government	Economic Development Homelessness Non-homeless special needs Ownership Rental neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MIDDLETOWN TOWNSHIP	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
INTERFAITH NEIGHBORS	CHDO	Homelessness Non-homeless special needs Ownership Rental public services	Region
OCEAN INC	Non-profit organizations	Non-homeless special needs Rental public services	Region
REFORMED CHURCH OF HIGHLAND PARK AFFORDABLE HOUSING CORPORATION	CHDO	Rental	Region
Habitat for Humanity in Monmouth County	CHDO	Ownership Rental public services	Region
180 TURNING LIVES AROUND	Subrecipient	Homelessness public facilities	Region

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Monmouth County Division of Social Services	Government	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental	Region
Long Branch Public Housing	PHA	Public Housing	Jurisdiction
HIGHLANDS HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
KEANSBURG HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
Middletown Housing Authority	PHA	Public Housing	Jurisdiction
TOWNSHIP OF ABERDEEN	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF ALLENHURST	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF ALLENTOWN	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF ATLANTIC HIGHLANDS	Government	Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF AVON BY THE SEA	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF BELMAR	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF BRADLEY BEACH	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF BRIELLE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
TOWNSHIP OF COLTS NECK	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF DEAL	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF EATONTOWN	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF ENGLISHTOWN	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF FAIR HAVEN	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF FARMINGDALE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF FREEHOLD	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
TOWNSHIP OF FREEHOLD	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
TOWNSHIP OF HAZLET	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
BOROUGH OF HIGHLANDS	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
TOWNSHIP OF HOLMDEL	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
TOWNSHIP OF HOWELL	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF INTERLAKEN	Government		
BOROUGH OF KEANSBURG	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF KEYPORT	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF LAKE COMO	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF LITTLE SILVER	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF LOCH ARBOUR	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Township of Manalapan	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
Borough of Manasquan	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
TOWNSHIP OF MARLBORO	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Borough of Matawan	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
TOWNSHIP OF MILLSTONE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF MONMOUTH BEACH	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF NEPTUNE CITY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
TOWNSHIP OF NEPTUNE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
Ocean Township	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF OCEANPORT	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF RED BANK	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF ROOSEVELT	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF RUMSON	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF SEA BRIGHT	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF SEA GIRT	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BOROUGH OF SHREWSBURY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
TOWNSHIP OF SHREWSBURY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF SPRING LAKE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Borough of Spring Lake Heights	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF UNION BEACH	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
TOWNSHIP OF UPPER FREEHOLD	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
TOWNSHIP OF WALL	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	
BOROUGH OF WEST LONG BRANCH	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

**Table 56 - Institutional Delivery Structure  
Assess of Strengths and Gaps in the Institutional Delivery System**

**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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance		X	

<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X

<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	

	Supportive Services		
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	

**Table 57 - 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)**

For persons and households experiencing homelessness the Housing Navigator serves as a centralized intake agency/coordinated assessment process. This process represents a standardized access and assessment for all individuals experiencing homelessness within Monmouth County. Workers assess each individual and help direct individuals and households to the prevention programs, housing placement agency, emergency shelter program, transitional housing program, that best support their needs. Monmouth County

**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**

Strengths:

The collaborative infrastructure of the Monmouth County Homeless Systems Collaborative (HSC) serves as an important platform for connecting Monmouth County agencies, service providers, advocates, and consumers to ensure that services are coordinated and responsive to the needs of individuals experiencing homelessness. In general, actions of the Continuum of Care and homeless service providers are positive, and many service providers work hard to meet homeless individuals and families where they are. The HSC has set the following goals ending chronic homelessness by 2025 and ending veterans homelessness by 2022.

Gaps in Service Delivery

- Additional coordination is needed between homeless service providers before individuals are released from institutions
- Increasing coordination between agencies providing similar services to avoid overlap
- Reduction in time required to exit homelessness;
- Additional monitoring of program successes

- Many social services that are available to at risk individuals are not near public transportation and can be quite costly for a low income individual to access.
- Limit in available affordable units if/when housing vouchers are obtained

**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**

1. Continue to re-evaluate existing programs and ensure they are appropriately scaled to meet the community's need
2. Continue to streamline coordination of discharge policies from individuals exiting out of institutionalized care
3. Better foster relationships among the development community to raise awareness about available funds
4. Explore housing rehabilitation funds
5. Meet with housing authorities individually to address any concerns on establishing a homeless preference
6. Create education opportunities for those seeking assistance
7. Continue to work to connect participants with the appropriate types of services and housing supports
8. Improving outreach including making services more geographically accessible, ensuring housing of operation are flexible, providing language support as appropriate, addressing ADA needs, ensuring services are client centered
9. Identify barriers and explore solutions to ensure that all sheltering agencies are utilizing HMIS

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Affordability	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy Homeless strategy Administration Planning and Management Strategy	HOME: \$4,274,945 ESG: \$600,000	Rental units constructed: 10 Household Housing Unit  Rental units rehabilitated: 10 Household Housing Unit  Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted
2	Expand Homeownership Opportunities	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy Homeless strategy Administration Planning and Management Strategy	HOME: \$3,461,105	Homeowner Housing Added: 7 Household Housing Unit  Direct Financial Assistance to Homebuyers: 125 Households Assisted
3	Improve Local Infrastructure	2020	2024	Non-Housing Community Development	Monmouth County	Infrastructure Improvements Administration Planning and Management Strategy	CDBG: \$5,965,350	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20000 Households Assisted
4	Public Facility Improvements	2020	2024	Non-Housing Community Development	Monmouth County	Public Facility Improvements Administration Planning and Management Strategy	CDBG: \$1,600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Housing Rehabilitation	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy Administration Planning and Management Strategy	CDBG: \$4,000,000	Homeowner Housing Rehabilitated: 225 Household Housing Unit
6	Expansion of Public Services	2020	2024	Non-Housing Community Development	Monmouth County	Expansion of Public Services Homeless strategy Administration Planning and Management Strategy	CDBG: \$2,100,000 ESG: \$491,715	Overnight/Emergency Shelter/Transitional Housing Beds added: 1200 Beds  Homelessness Prevention: 200 Persons Assisted
7	Economic Development	2020	2024	Non-Housing Community Development	Monmouth County	Economic Development Administration Planning and Management Strategy	CDBG: \$20,000	Businesses assisted: 17 Businesses Assisted

**Goals Summary Information**

**Table 58 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Rental Housing Affordability
	<b>Goal Description</b>	Increasing the availability and overall number of affordable rental units available for income qualified Monmouth County residents through the construction of new and/or rehabilitation of existing affordable rental units (through subsidies to non-profit and private developers), tenant based rental assistance, and rapid-rehousing vouchers.
2	<b>Goal Name</b>	Expand Homeownership Opportunities
	<b>Goal Description</b>	Providing low and moderate income Monmouth County residents opportunities for homeownership opportunities through direct down payment assistance to income eligible buyers and increasing the supply of affordable units by providing development subsidies to nonprofit and for profit developers.
3	<b>Goal Name</b>	Improve Local Infrastructure
	<b>Goal Description</b>	Assist low and moderate income concentrated census block groups with public infrastructure (e.g. water/sewer improvements, flood/drainage improvements, sidewalk, and road improvements, curb ramps, etc.

4	<b>Goal Name</b>	Public Facility Improvements
	<b>Goal Description</b>	Assist low-and moderate-income concentrated neighborhoods with improvements, construction, or acquisition of public facilities (e.g. historic preservation, parks/public spaces, health facilities, senior centers, etc.
5	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	The Home Repair Program provides funds of up to \$10,000 to income qualified homeowners residing within Monmouth County. Repairs that qualify for this program include roofs, HVAC, plumbing, electrical, foundation, well, septic, etc.
6	<b>Goal Name</b>	Expansion of Public Services
	<b>Goal Description</b>	Assist non-profits who provide necessary public services to low/moderate populations
7	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Assist in job creation/training opportunities; assist in advertising Monmouth County as a good place to open a business, assist small businesses to improve exterior facades

**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)**

During the 2020-2024 period encompassed by this Consolidated Plan Monmouth County aims to accomplish the following

- Assist 125 income qualified households obtain Home Ownership

- Construct 10 new affordable rental units
- Rehabilitate 10 affordable rental units
- Construct 7 new homeowner units
- Assist 125 households through Tenant Based Rental Assistance and Rapid Rehousing

Total 277 households

- 45 households earning 0-30% area median income
- 65 households earning 31-50% area median income
- 167 51-80% area median income

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

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

Physical accessibility remains an important concern among seniors and public housing residents with mobility issues. Given the relative lack of housing stock in Consortium communities that is available, affordable and meets accessibility standards, public housing represents an important option for extremely low-income people with disabilities in Monmouth County.

**Activities to Increase Resident Involvements**

Resident Advisory Boards (RAB) within Monmouth County public housing facilities, regularly meet encouraging resident involvement in the housing authorities operations and planning. Meeting minutes of RAB are posted online along with budgets and audit reports. Community meeting rooms allow for residents to gather for various events e.g. bingo, homework help, local health fairs, picnics, etc.

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

not applicable

**Plan to remove the 'troubled' designation**

not applicable

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

### **Barriers to Affordable Housing**

The Monmouth County Analysis of Impediments to Fair Housing Choice (2020) identified a variety of barriers towards affordable housing and residential investment. After an interactive and comprehensive process the following impediments were identified:

1. Lack of funding for fair housing education, outreach, and marketing

The lack of funding for fair housing education, outreach, and marketing hinders the amount of information County residents receive regarding available resources and programs that may be useful to them.

2. Insufficient Transportation

Insufficient means of transportation within the County makes it difficult for low-income people to travel to the areas with the largest concentrations of jobs therefore restricting their incomes and consequently their housing options.

3. Environmental Constraints

Environmental protection regulation has increased in complexity, resulting in lengthy review and approval processes, additional mitigation requirements, and new requirements for consultants. Inefficient implementation of environmental regulations results in higher development costs and restricted development opportunities.

4. Public Housing Authority Issues

The current waitlist for most HUD-funded rental subsidies is five years minimum, on top of the long waitlist times, the use of credit and background checks, may result in the exclusion of tenants with less than excellent credit. Plausibly, a tendency toward poor credit history is to be expected in this population. The County is working on expanding public outreach to increase awareness of available credit management and housing counseling resources for home buyers and renters.

5. Expiring affordability controls in subsidized housing

The apartments and homes constructed with the help of federal and state funding provide some of the most affordable housing in our communities. Preserving and extending the restrictions on these government-assisted units is an essential piece in solving the affordable housing puzzle. The County is working with nonprofit partners and private owners to mitigate this issue.

6. Restrictive lending policies

Creditworthiness, employment status, and availability of collateral are three factors that may negatively impact the approval rate for a mortgage. The County is working on expanding public outreach to increase awareness of available credit management and housing counseling resources for home buyers and renters.

7. Lack of supportive housing for teens/young adults aging out of foster care

There is a lack of transitional housing for young adults aging out of foster care, and a large portion of the chronically homeless were formerly in the foster care system. The County continues to advocate for funding for housing vouchers and continued case management services for aging-out youth.

8. Lack of sufficient accessible housing units for the disabled

Although the County is actively pursuing opportunities to expand housing options available to persons with cognitive and/or physical disabilities, there is currently a lack of suitable housing units for the disabled.

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

- Creating public, nonprofit, and private partnerships to work towards implementing affordable housing opportunities.
- Continued to encourage redevelopment and revitalization efforts in built out neighborhoods.
- Promote the use of Monmouth County's Home Repair/Barrier Free program
- Educate landlords about fair housing law to ensure that they are not discriminating
- Partner with local transportation providers to continue and expand access to employment centers and social services offices.
- Continue to invest HOME and CDBG in needed infrastructure improvements to increase accessibility and address neighborhood challenges

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

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

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

Homeless outreach is conducted through a variety of groups and services located throughout the county. The Monmouth County Homeless System Collaborative (Monmouth HSC) is charged with overseeing the implementation of the strategic plan to end homelessness. HSC meetings provide a forum for homeless services providers to analyze and discuss needs of the homeless population, establish program standards, and assess progress towards ending homelessness. Specific subcommittees within the HSC focus on specific needs of the homeless population: discharge planning, permanent housing, coordinated systems committee, veteran committee, Point in Time, Data/HMIS, CEAS Committee.

The Central Intake process is designed to streamline accessibility to services, enhance system monitoring, and assist towards the development of a specific needs within the community. This system allows local homeless services within Monmouth County a client focused approach. As of July 1st homeless shelters and shelter-like persons in Monmouth County can now complete assessments in HMIS. Between October 1, 2019 and December 31, 2019, Emergency Shelter programs and services reported the following:

- 714 persons entering the homeless system
- 1,168 total persons in system
- 322 to permanent or temporary housing
- 284 persons in the system were chronically homeless
- 34 were veterans (8 chronically homeless)

In FY2020 the HSC established the goal of ending chronic homelessness in Monmouth County by 2025.

### **Addressing the emergency and transitional housing needs of homeless persons**

To address the needs of homeless persons in need of emergency shelter and transitional housing, Monmouth County utilizes ESG funds to fund two county run shelters. Monmouth County annually allocates at least 45% of funds towards rapid re-housing programs and 55% to shelter and street outreach operations. Rapid-Rehousing programs provide short term rental assistance and case management services to households at risk of becoming homeless.

In FY2019, HMIS reported 714 persons entered the Monmouth Homeless System, 1,168 total persons were in the system, and 322 exited to permanent or temporary housing. Linkages Transitional housing has the capacity to house and provide services for 28 families (approximately 84 individuals) By May 2019 the facility had provided 12,016 bed nights in 2019. The current goal of this facility is to provide homeless families referred by Monmouth County Division of Social Services Central Intake with the training and support through intensive programming that will lead them towards independent living.

The Monmouth County Homeless Shelter provides 30 days of emergency shelter for up to 21 adults at a time (12 men, 9 women) on any given night. During a one year period the shelter provides services to approximately 275 unduplicated adults. Staff assists shelter guests in determining eligibility and applying for emergency assistance.

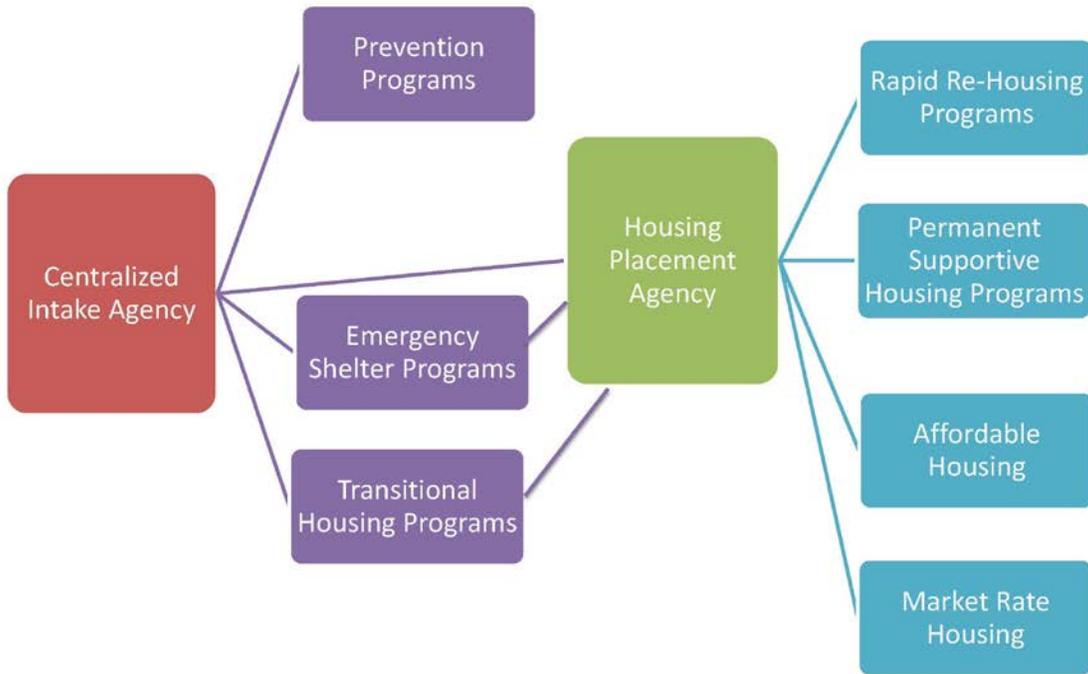
During the winter months, when a Code Blue warning is in effect, a network of churches and not profits offer warming centers to help homeless individuals get off the street.

**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.**

Access to services begins with connections with the Centralized Intake Agency. After completing the intake and assessment, households are referred to the appropriate program they qualify for. This systems view allows case managers to work collaboratively to assist households in successfully accessing permanent housing as quickly as possible. A significant issue to housing individuals who qualify for voucher assistance is finding apartments that are within the fair market rent limits established by HUD.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

County administration talked to Hospital Administrators about this issue of discharge planning and looking to get hospital policy makers involved in the committee to help come up with solutions. HMIS data indicates issues with inappropriate discharges and facility re-entry within 30 days of discharge. Collaboration with hospitals continues to improve. The Discharge Planning Committee is working to create better communications between psychiatric acute care units and community providers prior to discharge. The committee seeks to establish consistent discharge policies and procedures across all 5 hospitals in Monmouth County. Social Services is training hospital staff how to work the services system and connect persons experiencing homelessness being discharged.



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

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

The Monmouth County Health Department is the lead agency for lead-based paint testing, education and prevention, working to identify homes with lead-based paint and help homeowners remediate any problems. Through the Lead Education/Outreach (LEO) Program, the County Health Department provides homeowners, landlords and renters with a free lead dust wipe kit and/or EPA- approved lead spot test kit. If a lead hazard is identified, an LEO program representative can assist households in applying for Lead Hazard Control Assistance funds to remediate the problem. Through a grant from the New Jersey Department of Health and Senior Services the County Health Department conducted lead poisoning prevention, outreach, and education to child care centers, healthcare providers and parents.

The Monmouth Housing Repair Program coordinates the Consortium's home repair programs for existing housing owned by low-and moderate-income households. Two staff inspectors conduct paint inspections and/or a risk assessment as needed on homes built before 1978 that are eligible for repair program funding. If lead hazard reduction is required for a given home repair project, the hazard reduction work is incorporated into the scope of the project. Housing Repair Program staff members monitor the lead hazard reduction work and perform clearance inspections when required.

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

Each year more and more children are getting tested for Elevated Blood Lead Levels. The 2018 New Jersey Childhood lead exposure report stated that Monmouth County screened 7,886 children and reported 1.7% screened having elevated Blood lead levels. Monmouth County health departments were referred 38 Environmental cases (child with EBLL was reported who did not have an existing environmental case open in 36 required investigations. Thirty one residences required abatement. Education and awareness are the leading methods towards decreasing lead poisoning and hazards. The average age of construction of housing units in Monmouth County is 1971 residential hazards exist in dust, paint chips, or contaminants in tap water.

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

Lead Based Paint hazard reduction has been integrated into the County's Community Development Policies and programs

- As part of the inspection process for the First Time Homebuyer Program units built before January 1, 1978 will be inspected for lead-based paint. Monmouth County Community Development staff will perform a visual assessment. If any indication of lead-based paint is found the house will fail inspection. Lead-based paint remediation must comply with the guidelines established by the United States Department of Housing and Urban Development and all repairs must be completed prior to closing
- As part of the inspection process for properties purchased through the HOME investment partnership program units built before January 1, 1978 will be inspected for lead-based paint. Monmouth County Community Development staff will perform a visual assessment. If any indication of lead-based paint is found the house will fail inspection. Lead-based paint remediation must comply with the guidelines established by the United States Department of Housing and Urban Development and all repairs must be completed prior to closing. A project must complete a phase 1 Environmental Review.

- The Home Repair program follows lead safe housing rules with a risk assessment completed with all lead hazards addressed by interim controls using lead safe work practices.

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

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

Poverty serves as a function of income, which is directly related to education, job training and employment. Monmouth County continues to address the needs of its citizens who live at or below the poverty level by pushing for programs which can increase income and employment potential and aid in housing affordability opportunities.

- The Workforce Investment Board (WIB) under the jurisdiction of the County's Division of Employment and Training. Board members represent local businesses and social service organizations serving low-income families and individuals that are under employed or unemployed. The Monmouth County WIB job centers provides job seeker and career development services that focus on in-demand employment opportunities and viable career paths. The Monmouth County American Job Center has adopted the State "triage model," which emphasizes identification of customer characteristics that result in referral to appropriate staff and services.
- Brookdale Community College collaborates with the WIB and local employers to provide education and training opportunities for in-demand fields.
- Monmouth County Vocational School District offers adult education programs to County residents
- The Monmouth County Division of Economic Development continues its efforts to retain and grow local businesses within Monmouth County.
- Emergency and Transitional shelters offer employment assistance to clients.

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

Many of Monmouth County's municipalities are geographically small, with land areas of less than two square miles, and limited tax bases. It can be difficult to undertake necessary infrastructure improvements, such as sanitary sewer upgrades and roadway improvements, without overtaxing residents. High property taxes and repair costs to maintain habitability are a contributing factor to housing instability for low-and-moderate income home owners. Allocating CDBG funds for home repair programs and public infrastructure improvements can reduce the financial impact on local residents. In addition, improvements such as sanitary sewer upgrades can reduce infiltration of groundwater, resulting in lower volume and sewer treatment costs

### **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

The Monmouth Community Development staff will be responsible for monitoring sub-recipients and sub-grantees. Staff will ensure that the purposes and objectives of the Community Development Block Grant Program, HOME Investment Partnership, and the Emergency Solutions Grants are met. This ensures long term compliance with program and comprehensive plan requirements.

#### Housing

- Income checks on First Time Home Buyer and Housing Repair Program Applicants
- Monitoring of HOME projects to ensure compliance with income eligibility, rent limits, utility allowances and other HOME requirements.
- Annual review of program manuals
- Consolidated Annual Performance Report that includes a thorough review of housing program performance relative to housing goals established in the five-year plan.

#### Community Development

- Monthly reports are required from each municipal grant recipient to ensure the the project is progressing in a timely manner. Executed project agreements outline the mandatory deadlines for the project to meet. Failure to meet the established deadlines could put the project grant being re-allocated to a different recipient through a substantial amendment to the plan and a resolution by the Board of Chosen Freeholders.
- Preparation of the annual MBE/WBE sub contracting report to the Department of Housing and Urban Development. All executed project agreements outline HUD rule on MBE/WBE contracts.
- CD staff provides assistance to applicants to ensure all submitted applications are eligible, projects are compliant with Davis Bacon and other federal requirements
- Monitoring is accomplished through ongoing telephone and e-mail contact with the sub-recipients, submission of monthly project status reports, and on site monitoring. The monitoring process helps to further projects by:
  1. Providing technical assistance to expand the capacity of sub-recipients;
  2. Providing guidance to ensure projects are carried out in a timely manner; and
  3. Identifying potential concerns and taking an active role in problem resolution.

For all activities the Monmouth County Department of Community Development will conduct a full evaluation that includes all program areas. These reviews will involve an evaluation of eligibility, statutory compliance, accomplishments, timeliness, and other federal requirements.

## Expected Resources

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

#### Introduction

Current grant allocations for FY2020 are as follows

- CDBG \$2,712,070 (Howell allocation included)
- HOME \$1,522,210
- ESG \$218,343

Through the use of federal, state, and local funds Monmouth County plans to carry out the objectives set forth in this ConPlan. The County works in partnership with public institutions, private, and nonprofit partners to implement activities and projects that require multiple funding sources.

#### 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	2,712,070	25,000	0	2,737,070	10,948,280	Prior to 2017, the Home Improvement Program placed an affordability period on participants in the program. If a home is sold prior to the expiration of the affordability period , grantees must re-pay the repair loan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation : \$	Program Income : \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,522,210	25,000	0	1,547,210	6,188,840	Anticipated program income stream dependent on repayment of First Time Homebuyer repayments. Homeowners required to repaying amount of downpayment assistance if home is sold prior to expiration of affordability period.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	218,343	0	0	218,343	873,372	classified as HESG within the IDIS system

**Table 59 - 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**

Required HOME Matching funds are to be identified on an individual project basis. Sources include donated land, reduced taxes in the form of PILOT (payment in lieu of taxes), required infrastructure, etc. Nonprofit developers such as Habitat for Humanity and Interfaith Neighbors contribute volunteer labor and discounted and/or donated materials to decrease costs of development. These contributions can be counted towards match requirements. Monmouth County HOME Grant committee seeks to allocate public funds to projects that can leverage additional public or private funding, or complement investments already committed.

Required ESG match is to be provided by the State of New Jersey SSH (Social Services for the Homeless) funding. Additionally Monmouth County owns and operates two homeless shelter facilities and provides allocated funds towards annual operations.

CDBG funds do not require match, municipalities generally leverage allocated CDBG funds by providing local and/or state resources to supplement grant dollars.

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

Municipalities donate land for affordable housing developments, or sell it to a nonprofit developer at a discounted price. This reduces the cost of construction of these activities, and demonstrates the local community's investment in providing affordable housing opportunities.

Monmouth County owns two properties currently in use as homeless shelters/transitional housing facilities. Both of these facilities apply for funding through the emergency solutions grant program to expand and sustain services provided. These facilities serve a vital role in the County's homeless services provider system helping residents transition out of homelessness. The new Monmouth County homeless shelter located on the former Fort Monmouth property opened in November 2019. The 4,500 foot facility offers temporary housing and counseling for up to 30 days per resident while they search for more permanent resources. According to the shelter director, during the reconstruction the county surveyed how many men versus women were referred to the shelter in the last several years. They then used that data to determine how to construct the building.

The Linkages transitional housing facility has the capacity to house and provide services to 29 families (approximately 100 individuals). The facility, a 10 acre site located in Tinton Falls, consists of renovated motels, cottages, townhouses, and apartments. The Linkages facility provides homeless families with the training and support through intensive programming whose goals is to lead at risk households seeking assistance towards independent living. Linkages provide services from 18-24 months.

**Discussion**

### Annual Goals and Objectives

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Affordability	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy Homeless strategy	HOME: \$854,909	Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 1 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
2	Expand Homeownership Opportunities	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy	HOME: \$515,000	Homeowner Housing Added: 2 Household Housing Unit Direct Financial Assistance to Homebuyers: 22 Households Assisted
3	Improve Local Infrastructure	2020	2024	Non-Housing Community Development	Monmouth County	Infrastructure Improvements	CDBG: \$1,068,283	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6400 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3000 Households Assisted
4	Public Facility Improvements	2020	2024	Non-Housing Community Development	Monmouth County	Public Facility Improvements	CDBG: \$196,375	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
5	Housing Rehabilitation	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy	CDBG: \$730,102	Homeowner Housing Rehabilitated: 50 Household Housing Unit Jobs created/retained: 2 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Expansion of Public Services	2020	2024	Non-Housing Community Development	Monmouth County	Expansion of Public Services Homeless strategy Administration Planning and Management Strategy	CDBG: \$181,166 ESG: \$218,343	Public service activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Homeless Person Overnight Shelter: 800 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 5 Beds
7	Economic Development	2020	2024	Non-Housing Community Development	Monmouth County	Economic Development	CDBG: \$1	Facade treatment/business building rehabilitation: 7 Business

**Goals Summary Information**

**Table 60 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Rental Housing Affordability
	<b>Goal Description</b>	Increase rental opportunities for income qualified, low-moderate income households in Monmouth County through rental assistance and construction/rehabilitation of affordable rental units.

2	<b>Goal Name</b>	Expand Homeownership Opportunities
	<b>Goal Description</b>	Increasing homeownership opportunities for income qualified low to moderate income households within Monmouth County through construction of units made available to income qualified homebuyers and the first time homebuyer program.
3	<b>Goal Name</b>	Improve Local Infrastructure
	<b>Goal Description</b>	Monmouth County contracts with municipalities and non-profits to assist (HUD designated) low-and-moderate income concentrated neighborhoods with improvements to public infrastructure e.g. sewerage system improvements, ADA accessibility, drainage and street improvements, etc.
4	<b>Goal Name</b>	Public Facility Improvements
	<b>Goal Description</b>	Monmouth County contracts with municipalities and nonprofits to assist (HUD designated) low-and-moderate income concentrated neighborhoods with public facility improvements and improved ADA accessibility: e.g. libraries, municipal buildings, etc.
5	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Funding is allocated to income qualified home owners to make improvements to their homes.
6	<b>Goal Name</b>	Expansion of Public Services
	<b>Goal Description</b>	Funding is granted to organizations that provide services to various Monmouth County populations: homeless, domestic abuse victims, homeless youth, health services, addiction services, etc.

7	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Facade improvement grants made to businesses located within HUD designated, low moderate income block groups. Money municipal and non-profit from construction projects that are completed under budget is allocated to this goal.

**AP-35 Projects - 91.420, 91.220(d)**

**Introduction**

The programs administered by the Monmouth County office of Community Development provide financial resources to address a wide range of community development and housing program initiatives

- Homeownership assistance: First time homebuyer program and home repair program
- Construction or rehabilitation of public infrastructure;
- Grants to non-profits providing public services
- Removal of architectural barriers for ADA compliance
- Grants to improve facades on businesses located in income eligible census block groups
- Construction of new housing (both rental and home ownership)
- Assistance to low income and homeless persons and families

The proposed projects with FY2020 CDBG, ESG, and HOME funding aim to accomplish the following: Increase affordable housing opportunities for low/moderate income renters and homebuyers, continue to improve and expand public services that assist specific at-risk populations, assist municipalities with improving infrastructure within (HUD qualified) low/moderate income neighbors, continue to fund existing and promote new facilities that assist the homeless population, and fund programs that provide assistance towards the prevention of homelessness.

#	Project Name
1	2020 First Time Home Buyers Program
2	Fair Housing Activities/HOME administration
3	Tenant Based Rental Assistance
4	Construction of Housing
5	2020 Home Repair Program
6	Municipal and Non-profit public facility projects
7	Public Services
8	Public Infrastructure improvements

#	Project Name
9	ESG 20 Projects
10	Program Administration
11	Economic Development

**Table 61 – Project Information**

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

Monmouth County has established 3 separate committees to review applications for each round of grant funding. Each committee is staffed by individuals who are versed in the issues each grant applicant plans to address. Applications for funding are evaluated at both the place and county level to determine the most efficient use of funds and how to assist the largest populations. A continued obstacle to addressing underserved needs is the expectation to help more people with less funds combined with the continued rising costs of materials, land, staffing, etc.

**AP-38 Project Summary**

<b>1</b>	<b>Project Name</b>	2020 First Time Home Buyers Program
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Expand Homeownership Opportunities
	<b>Needs Addressed</b>	Housing Supply and Strategy
	<b>Funding</b>	HOME: \$225,000
	<b>Description</b>	Providing low and moderate income residents with the opportunity to obtain home ownership through direct down payment assistance.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Based on previous years' experience, the Community Development office estimates helping 20-25 income eligible households during the course of the fiscal year.

	<b>Location Description</b>	Households granted purchase assistance through the first time home buyer program will be located throughout Monmouth County.
	<b>Planned Activities</b>	Through the First Time Home Buyer Program, Monmouth County partners with local lending institutions and non-profit organizations to provide grants in the form of interest-free deferred second mortgages for down payment assistance. This program affords lower-income households assistance towards purchasing a home
<b>2</b>	<b>Project Name</b>	Fair Housing Activities/HOME administration
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability Expand Homeownership Opportunities Expansion of Public Services
	<b>Needs Addressed</b>	Housing Supply and Strategy Administration Planning and Management Strategy
	<b>Funding</b>	HOME: \$152,221
	<b>Description</b>	Administrative activities that promote fair housing choice for Monmouth County residents. This falls within the allocated administrative cap established by HUD. Payment of salaries, indirect costs fringe benefits and other administrative costs.
	<b>Target Date</b>	8/31/2021

	<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>On average the fair housing office handles approximately 10 calls a month requesting assistance with housing issues. The highest numbers of calls have been linked to financial discrimination including credit issues, perceived unfair rent increases, excessive late charges, utility arrears, bankruptcy, and lack of security deposits.</p> <p>HOME funds will be used to pay the salaries and fringe of benefits for staff and other costs associated with the administration of the County's HOME and Fair Housing programs.</p>
	<p><b>Location Description</b></p>	<p>Throughout Monmouth County</p>

	<b>Planned Activities</b>	<p>The Fair Housing Board was established by the Monmouth County Board of Chosen Freeholders as an advisory body on matters regarding fair housing policy and housing discrimination. The Monmouth County Fair Housing Officer handles discrimination complaints and directs them to programs or official offices that can address their complaint. Additionally the Fair Housing Officer makes referrals to other agencies as appropriate to help eliminate discrimination in housing, working closely with local legal services to further fair housing throughout the County.</p> <p>The Fair Housing officer also provides education, training and technical assistance to individuals, schools, groups, agencies, organizations, lending institutions, and corporations. The Fair Housing office works closely with local lending institutions, helping to stem the tide of predatory lending with credit workshops for county residents. The Fair Housing Board sponsors a Fair Housing poster contest. Open to all sixth grade students in Monmouth County, the purpose of the contest is to educate children on the meaning of fair housing. Each year 25 winners are selected out of hundreds of entries which are subsequently turned in the Monmouth County Fair Housing Calendar. Each winner is awarded with a savings bond at an awards reception held in April honoring National Fair Housing month.</p>
<b>3</b>	<b>Project Name</b>	Tenant Based Rental Assistance
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability
	<b>Needs Addressed</b>	Housing Supply and Strategy
	<b>Funding</b>	HOME: \$175,000

	<b>Description</b>	The county assists income qualified residents pay monthly rent for a specified period of time.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	When compared to previous years assistance, the County estimates assisting 25 households maintain rental housing.
	<b>Location Description</b>	Tenant Based Rental assistance is provided to residents residing throughout Monmouth County. Leases are kept on file.
	<b>Planned Activities</b>	Providing funds to help low income individuals find stable housing opportunities. The TBRA program allows individual households the opportunity to afford market-rate units within Monmouth County. This subsidy provides two years of rental assistance helping the household attain self-sufficiency.
4	<b>Project Name</b>	Construction of Housing
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability Expand Homeownership Opportunities
	<b>Needs Addressed</b>	Housing Supply and Strategy
	<b>Funding</b>	HOME: \$994,989
	<b>Description</b>	Providing stop-gap funding subsidies to non-profit and for profit developers towards the construction or rehabilitation of affordable for-sale and rental housing units
	<b>Target Date</b>	8/31/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<ul style="list-style-type: none"> <li>• 3 single and/or couple low-income veteran households</li> <li>• Three income qualified families will be afforded affordable housing opportunities: 1 rental project, two homeowner projects</li> <li>• 4 residents of public housing.</li> </ul>

	<b>Location Description</b>	Current projects recommended by the HOME committee to receive FY2020 home funding are located in Tinton Falls, Fair Haven, Asbury Park, Keyport, and Keansburg
	<b>Planned Activities</b>	The Monmouth County HOME committee recommended to the Board of Chosen Freeholders four projects which will construct/rehabilitate 10 new affordable housing units: 8 rental units, and 2 homeowner units. Two projects will construct a three bedroom affordable single-family home. A third project will involve the purchase and rehabilitation of a single family home to market as an affordable family rental unit. Another funded FY2020 project involves the construction 3 one bedroom permanent supportive rental housing units for low income and/or homeless veterans. The final funded project will rehabilitate affordable units within a public housing complex.
5	<b>Project Name</b>	2020 Home Repair Program
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Housing Rehabilitation Economic Development
	<b>Needs Addressed</b>	Housing Supply and Strategy Economic Development Administration Planning and Management Strategy
	<b>Funding</b>	CDBG: \$625,000
	<b>Description</b>	Provide cost assistance to income qualified homeowners to make needed improvements to owner occupied units. This grant allocation covers both construction and management costs for the Monmouth County Home Repair Program.
	<b>Target Date</b>	8/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Any program income receipted through home sales from the County's previous programs will be allocated to the Home Repair Program. On average this program provides assistance to 35 income qualified homeowners a year
	<b>Location Description</b>	The Housing Repair Program is open to all income eligible clients residing in owner-occupied dwelling units within Monmouth County. The program excludes those residing in Asbury Park, Long Branch, or Middletown as they receive their own CDBG grant allocations.
	<b>Planned Activities</b>	This program provides limited financial assistance for emergency repairs, code compliancy and accessibility modifications to eligible income qualified homeowners including the elderly and the disabled. This program is open to owner-occupied dwelling units only. Maximum funding per homeowner is up to \$10,000 for major repairs and \$5,000 for minor repairs. Major emergency repairs are limited to those issues that affect the habitability of a home such as lack of running water, electricity, or heating/cooling. Minor repairs are intended to prevent further deterioration of a structure or system which if not corrected could eventually lead to more extensive and/or major repair work. Barrier free modifications allow persons with disability to function more independently
6	<b>Project Name</b>	Municipal and Non-profit public facility projects
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Public Facility Improvements Expansion of Public Services
	<b>Needs Addressed</b>	Expansion of Public Services Public Facility Improvements
	<b>Funding</b>	CDBG: \$310,481

<b>Description</b>	Funding is allocated to non-profit or municipal applicants for improvements to facilities that benefit the overall quality of life for local residents: e.g. parks, public access points, libraries, municipal buildings, etc.
<b>Target Date</b>	8/31/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>Improved accessibility to borough hall will benefit all 502 residents. According to the most recent ACS data release 22.3% or 112 residents of Allenhurst are age 65 and over.</p> <p>Through the construction of the greenhouse Allaire farms estimates in the course of a year to provide services to 800 children, special needs and at risk individuals.</p> <p>Rehabilitation of a recreational facility within an LMA eligible area in Spring Lake Heights will benefit all borough residents.</p>
<b>Location Description</b>	<ul style="list-style-type: none"> <li>• Allenhurst Borough Hall: 125 Corlies Avenue Allenhurst, NJ 07711</li> <li>• Allaire Commuity Farm 1923 Bailey's Corner Road Wall Township, NJ 07719</li> <li>• Spring Lake Heights: 1100 Allaire Road</li> </ul>

	<b>Planned Activities</b>	<p>Planned activities include</p> <ul style="list-style-type: none"> <li>• Handicap Access improvements to Allenhurst Borough Hall. The proposed project includes rehabilitation of the existing handicapped access ramp at the exterior of the building. The ramp has been compromised by recent storms due to roof runoff. The project seeks to address the footings, steps, platform and ram that has settled. All work completed will be compliant with established ADA code.</li> <li>• Construction of a climate controlled greenhouse for a nonprofit to provide year round educational programs. Allaire community Farms provides agricultural and animal therapy with a special focus on elementary school students.</li> <li>• Renovation of a park facility for use by the little league, senior social groups, and outdoor recreation activities. Proposed renovations include kitchen upgrades, HVAC/electrical improvements, roof and exterior renovations, second floor meeting room renovations.</li> </ul>
<b>7</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Expansion of Public Services
	<b>Needs Addressed</b>	Expansion of Public Services
	<b>Funding</b>	CDBG: \$181,166

<p><b>Description</b></p>	<p>Funding is allocated to non-profits who assist specific populations in Monmouth County (e.g. children within the foster care system, health centers, seniors, etc.). The CDBG committee determined a maximum cap when voting and ranking projects of 20% of the CDBG funding allocations will be specifically designated for non-profits.</p>
<p><b>Target Date</b></p>	<p>8/31/2021</p>
<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>According to submitted applications:</p> <ul style="list-style-type: none"> <li>• SCAN provides educational assistance attended to approximately 100 seniors annually</li> <li>• Parker Family Health Center Clinic serves as the "medical home" for approximately 1,000 patients and 2,257 total visits.</li> <li>• CASA advocated for 223 children and helped 72 find permanency</li> <li>• Caregivers volunteers assists 200+ homebound seniors annually</li> </ul>
<p><b>Location Description</b></p>	<ul style="list-style-type: none"> <li>• SCAN: Social Community Activities Network: 180 South 35 Eatontown</li> <li>• CASA 400 State Route 34, Colts Neck</li> <li>• Parker Family Health Center: 211 Shrewsbury Avenue Red Bank</li> <li>• Caregiver Volunteers 61 Georgia Road Freehold</li> </ul>

	<b>Planned Activities</b>	<p>FY 2020 CDBG costs has been allocated to cover the following</p> <ul style="list-style-type: none"> <li>• CASA for Children of Monmouth County: Administrative Costs for the recruit, screen, training, and support of community volunteers</li> <li>• Parker Family Health Center: Nursing staff Personnel Costs for Community Wellness Team</li> <li>• Caregiver Volunteers of Central New Jersey: Administrative costs to assist home bound seniors in 29 Monmouth County towns.</li> <li>• SCAN: Program Coordinator, Administrative Staff, Instructors</li> </ul>
8	<b>Project Name</b>	Public Infrastructure improvements
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Public Facility Improvements
	<b>Needs Addressed</b>	Infrastructure Improvements
	<b>Funding</b>	CDBG: \$1,078,010
	<b>Description</b>	Assist low and moderate income concentrated neighborhoods with public infrastructure improvements. Projects funded through the FY2020 CDBG allocations include flood improvements, ADA and accessibility and sidewalk improvements, and street improvements.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Proposed FY2020 infrastructure activities are slated to benefit approximately 12,000 County residents of which 5,765 qualify as low/moderate income. These improvements will help both permanent residents of the community but also seasonal travelers.

	<p><b>Location Description</b></p>	<ul style="list-style-type: none"> <li>• Hazlet: Coach Drive, Surrey Drive, Wagon Road, Carriage Road</li> <li>• Keansburg: Seely Ave between Hill Street to Creek Road</li> <li>• Manalapan: Buckshead, Parkview, and Short Oaks Subdivisions</li> <li>• Manasquan: Euclid Avenue</li> <li>• Union Beach 9th Street between Florence Avenue and Pine Street</li> <li>• Wall: Location to be determined</li> <li>• Howell Township:</li> </ul>
	<p><b>Planned Activities</b></p>	<ul style="list-style-type: none"> <li>• Hazlet: Removal and replacement deteriorating curbing, replacement of the roadway surface, and new drainage pipes along Coach Drive, Surrey Drive, Wagon Road, Carriage Road</li> <li>• Keansburg: Drainage and Flooding improvements along Seely Ave between Hill Street to Creek Road</li> <li>• Manalapan: Installation of 28 ADA compliant ramps in 13 intersections located within the Buckshead, Parkview, and Short Oaks Subdivisions. Existing pedestrian infrastructure does not meet prevailing ADA standards.</li> <li>• Manasquan: Replacement of pavement, elimination of safety issues, installation of sidewalks and curbing along Euclid Avenue</li> <li>• Union Beach Total reconstruction of the existing roadway on 9th Street between Florence Avenue and Pine Street</li> <li>• Wall: Street improvements</li> <li>• Howell Township: Street improvements</li> </ul>

9	<b>Project Name</b>	ESG 20 Projects
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability Expansion of Public Services
	<b>Needs Addressed</b>	Expansion of Public Services Homeless strategy Administration Planning and Management Strategy
	<b>Funding</b>	ESG: \$218,343
	<b>Description</b>	Projects funded with 2020 Emergency Solutions Grant Program will provide services and housing stability opportunities to low income individuals, households and the homeless.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The applications chosen for the FY2020 round of funding help approximately 1,000 extremely low income individuals.
	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• Asbury Park: Winifred Canright House</li> <li>• Asbury Park: Covenant House</li> <li>• 180 Turning Lives Around: Domestic Violence Shelter</li> <li>• Tinton Falls: Linkages</li> <li>• Monmouth County Homeless Shelter: Oceanport</li> <li>• Family Promise: Oceanport</li> </ul>

	<b>Planned Activities</b>	<p>Current Activities slated for FY2020 Emergency Solutions Grant funding include</p> <ul style="list-style-type: none"> <li>• 180 Turning Lives Around: Domestic Violence Shelter and Associated Services</li> <li>• Administrative Costs: Monmouth County Homeless Shelter</li> <li>• Administrative costs: Linkages Transitional Housing Facility</li> <li>• Winifred Canright House: Emergency shelter services for individuals with mental, physical disabilities</li> <li>• Family Promise: Administrative Costs</li> <li>• Rapid Re-housing/Homeless Prevention Programs</li> <li>• HMIS Administration.</li> </ul>
<b>10</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	<p>Rental Housing Affordability  Expand Homeownership Opportunities  Improve Local Infrastructure  Public Facility Improvements  Housing Rehabilitation  Expansion of Public Services  Economic Development</p>
	<b>Needs Addressed</b>	<p>Housing Supply and Strategy  Expansion of Public Services  Infrastructure Improvements  Public Facility Improvements  Homeless strategy  Economic Development  Administration Planning and Management Strategy</p>
	<b>Funding</b>	CDBG: \$542,414

	<b>Description</b>	Payment of salaries, indirect costs, fringe benefits, and other costs associated with the CDBG grant program. HOME and ESG admin are captured in other projects.
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	N/A
	<b>Planned Activities</b>	CDBG funds will be used to pay salaries, indirect costs, fringe benefits, and other costs associated with the administration of the Monmouth County Community Development Block Grant Program.
<b>11</b>	<b>Project Name</b>	Economic Development
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Economic Development
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$1
	<b>Description</b>	Assist businesses within income eligible census tracts with exterior facade upgrades
	<b>Target Date</b>	8/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Currently no FY2020 funds are directly slated to this project. If a CDBG awarded project is completed under budget funds are allocated to the Monmouth County facade program through a resolution of the Board of Chosen Freeholders. Annually the Office of Economic Development assists 15 business/year.
	<b>Location Description</b>	Income eligible census block groups throughout Monmouth County.

	<b>Planned Activities</b>	Businesses in HUD determined eligible areas can apply for a grant up to \$1,850 for a facade upgrade such as a new awning, exterior paint, new doors, windows, signs, etc. There are no matching funds required; however, the total project cannot exceed the allocated grant amount.
--	---------------------------	---

**Project Summary Information**

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

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

The County will encourage public infrastructure investments in County recognized “growth areas” that support economic development and redevelopment. A priority will be to allocate funds that support additional investments in growth areas promoting safe, healthy, sustainable, and resilient communities.

**Geographic Distribution**

Target Area	Percentage of Funds
Monmouth County	100

**Table 62 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

The Monmouth County CDBG consortium includes 49 of the 53 county municipalities. Three municipalities (Asbury Park, Long Branch, and Middletown) are qualified (due to population and/or poverty thresholds) to receive grants directly from HUD. Howell meets the population threshold to receive CDBG funding directly from HUD. Monmouth County is classified as an urban county since the combined population within consortium participating municipalities, amounts to greater than 200,000 residents. Furthermore, the county’s CDBG consortium municipalities meet the regulatory requirements to be classified as an Exception Criteria County, meaning less than ¼ of the populated Census Block Groups within the county’s CDBG consortium municipalities contain 51% or more low-to-moderate income persons. Due to this classification, all area benefit projects (excluding ADA accessibility improvements) must be located in block groups whose low and moderate-income population is above the HUD-established criteria of 38.9%. All fifty-three Monmouth County municipalities participate within the HOME consortium.

**Discussion**

When examining project applications, the committees for each HUD grant evaluate projects at the place level to determine if proposals effectively fit into the established character of the municipality, rather than a “one size fits all” approach. The County seeks to prioritize HOME program funding to support affordable housing proposals that encourage a range of housing types, sizes, sites, and accommodations for multiple lifestyles and life stages

## Affordable Housing

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

#### Introduction

Monmouth County will use all three HUD grant allocations to promote and expand affordable housing, increasing the overall supply of safe affordable units for all residents. The 2020 Emergency Solutions Grant Program allocates funds to fund shelter operations and street outreach as well as provide Rapid Rehousing vouchers to help return people experiencing homelessness to housing stability. 2020 HOME funds are intended to be allocated towards tenant based rental assistance vouchers, the construction of new affordable units, first time homebuyer downpayment assistance, and rehabilitation of existing units. CDBG funds are allocated towards the rehabilitation of owner occupied units through the Monmouth County Housing Repair Program.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	200
Non-Homeless	100
Special-Needs	50
Total	350

**Table 64 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	50
The Production of New Units	15
Rehab of Existing Units	50
Acquisition of Existing Units	30
Total	145

**Table 65 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

Note that the “rental assistance” figure above reflects the annual goal for homeless persons participating in the Rapid Rehousing Prevention and Stabilization Program and income qualified households receiving Tenant Based Rental Assistance Vouchers.

The following financial assistance will be available to income qualified households in the Monmouth County

- up to \$10,000 downpayment assistance for first time home buyers
- up to \$10,000 towards repairs for homeowners which can be used to to help make homes more accessible for those with a disability

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

### **Introduction**

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

Public Housing agencies will be advised when applications for CDBG and HOME funds are available. One FY2020 HOME Project was towards the rehabilitation and modernization of units within Granville Towers, a low income age restricted complex within the Keansburg Housing Authority. Recently HUD announced CARES act funding will provide to several Monmouth County Housing Authorities to assist in making subsidized housing more available during the current health pandemic. Red Bank Housing Authority, Middletown Township Housing Authority, and Monmouth County Public Housing Authority all received allocations to expand resources to residents and voucher holders.

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

Residents of public housing facilities and those with Section-8 vouchers are encouraged to apply to the Monmouth County First Time Homebuyer Program.

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

No financial assistance is currently being provided to troubled housing agencies from the County.

### **Discussion**

Despite changes in numbers in terms of number of vouchers, and public housing units Monmouth County's strategic plan to address public housing needs remains unchanged.

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

### **Introduction**

Monmouth County has two overarching goals for assisting the homeless population:

- Increasing the number of homeless households moving into permanent housing.
- Increasing the range and services available.

The Monmouth County Strategic Plan to Prevent and End Homelessness outlines a strategy matrix to strengthen the homeless service system, improve access to services, discharge planning, and education and advocacy. This multi-pronged approach was established with input from the Homeless Systems Collaborative, a group of participating organizations who provide essential services to homeless households throughout Monmouth County. The Monmouth County Homeless System Collaborative was established for the purpose of management and oversight of homeless planning activities in Monmouth County. This committee oversees the implementation of the Monmouth County Strategic Plan to Prevent and End Homelessness, along with the management of the Monmouth County Continuum of Care, and funding of homeless programs in the community. Subcommittees focusing on specific issues (i.e. discharge planning, data collection, permanent housing, coordinated systems) meet quarterly to discuss specific strategies and implementation methods related to the Monmouth County Strategic Plan to End Homelessness.

### **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**

Projects selected for funding under the FY2020 Emergency Solutions Grant program provide operating costs for homeless and transitional housing facilities, health assessments, services for those leaving the prison system, prevention funds for those threatened or at risk of homelessness, and permanent housing. The annual Homeless Count and outreach held at shelters, churches, and soup kitchens works to gather an accurate count of the homeless population within the county and necessary services. Social service organizations distribute food, coats, clothing, blankets, and toiletries to homeless and near-homeless men, women and children at designated locations throughout Monmouth County. In return, participants are asked to take a 12- question survey that assists social service agencies, shelters, soup kitchens and other nonprofits better serve the needy within their communities. This count provides a snapshot of homelessness in Monmouth County and is the sole source of information about the unsheltered homeless population. The strength of the unsheltered count varies from community to community. In addition, it is generally accepted that while communities work to identify and engage all persons living unsheltered within their geographic region, the count of persons unsheltered in the community may not reflect the full population experiencing homelessness.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

To address the needs of homeless persons needing emergency shelter and transitional housing the 2020 grant allocations will continue to be used to fund emergency shelters serving homeless persons in Monmouth County. The Monmouth County Department of Social Services, Continuum of Care, and non profits will continue to provide assistance to clients through organizations that operate emergency

shelters and transitional housing through shelter allowances for the homeless clients. In January 2020 Monmouth County contracted with 211 providing 24 hour access to services for individuals seeking emergency assistance during non-office hours.

**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 CoC executive committee works with local housing authorities to increase the homeless preference for available units. In 2018-2019 the Collaborative Support Programs PHA was awarded an additional 25 vouchers. The Monmouth County Public Housing Authority has established a limited preference for 10 vouchers with a homeless preference. The County and non profits continue to use federal funds received under the Emergency Solutions Grant Program for Rapid Re-housing and Homelessness Prevention Programs. These programs prevent individuals and families at risk of becoming homeless from becoming homeless and works to shorten the shelter stay for homeless individuals and families. These services assist homeless individuals and families make the transition from living in a shelter to permanent affordable housing. Program participants receive case management services to help develop self sustaining skills in maintaining housing.

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

The County works with publicly funded institutions and systems of care such as healthcare facilities, mental health facilities, foster care and other youth facilities and corrections programs and institutions to ensure that low-income, especially extremely low-income individuals and families being discharged have housing and services required to avoid homelessness. The Discharge Planning committee of the Homeless Systems Collaborative is analyzing data in HMIS to determine the connection between hospital discharges and entry into the County homeless system. Looking to involve hospital policy makers within the committee to help come up with achievable solutions. The Committee has drafted SMART goals to work on improving the discharge system. One factor the committee is working on is improving communication prior to discharge and strengthening connections for those without families or services.

## **Discussion**

Given the current economic climate and scarce federal resources, it is imperative that the existing system be used more effectively to assist Monmouth County households experiencing homelessness obtain stable and permanent housing. The first step was establishing a uniform intake assessment system. Establishment of this system helps community agencies and institutions connect households to the proper/necessary assistance. The primary goal of the system will be to assist households in successfully accessing permanent housing as quickly as possible.

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

### **Introduction**

The Monmouth County Fair Housing Board was established by the Monmouth County Board of Chosen Freeholders as an advisory body on matters regarding fair housing policy and housing discrimination. The Community Development office provides professional staff to the Fair Housing Board. The Fair Housing officer takes discrimination complaints and submits them to the NJ Division on Civil Rights and/or the U.S. Department of Housing and Urban Development. Additionally, the Fair Housing officer works closely with local legal service offices to foster fair housing throughout the county.

### **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**

- Continue funding projects that promote redevelopment and revitalization plans in built out neighborhoods with existing infrastructure.
- Continue to promote and expand the Monmouth County Home Repair Program
- Expand public outreach to increase awareness of available credit management and financial counseling resources for home renters and buyers.
- Appropriation of Federal grant funds in a manner consistent with achieving the goals and principles outlined within the Monmouth County Master Plan.

### **Discussion**

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

### **Introduction**

Contingency Provision – It should be noted that any increase or decrease in funding to match actual allocation amounts will be applied to one or more specific activities indicated below.

### **CDBG**

CDBG project allocations are determined utilizing previous years allocations and remaining administrative funds (if any) available for reallocation.

- If construction projects that were chosen to receive allocation defer the allocation of CDBG funds to another year's the next project on the ranking list will be funded. (refer to CDBG committee resolution included within attachments)
- If all CDBG applicants have been funded, funds will be reallocated to the Monmouth County Home Repair Program
- Completed municipal/non-profit construction projects: if any funds remain, funds will be reallocated to the Monmouth County Facade Improvement Program

### **HOME**

HOME project allocations are determined utilizing previous years allocations and remaining administrative funds (if any) available for reallocation. Any changes in overall HOME grant allocations, the change will be applied to each HOME project listed in section AP-35 of the Monmouth County Annual Action Plan, with the change for each project (construction, FTHB, and TBRA) reflecting the same percentage change of the overall HOME allocation.

### **ESG**

ESG project allocations are determined utilizing previous years allocations and remaining administrative funds (if any) available for reallocation.

The change will be applied to each ESG project listed in section AP-35 of the Monmouth County Annual Action Plan, with the change for each project reflecting the same percentage change of the overall ESG allocation.

Monmouth County Office of Community Development annually audits expenditures of individual grantees, to ensure the timely and efficient expenditure of funds. Funds are re-allocated using the substantial amendment procedures outlined within the Monmouth County Citizen Participation Plan.

### **Actions planned to address obstacles to meeting underserved needs**

Obstacles to meeting underserved needs

- Continued growth in the senior population and the need for adaptive housing
- Increasing costs to complete projects
- Fragmented approach to local planning and lack of coordination.

The County will continue to use allocated federal funds to provide assistance to shovel ready activities that serve the underserved residents of Monmouth County.

- Continuing to provide operating expenses to nonprofits that provide necessary services.
- Road construction improvements to ease travel for residents and visitors.
- Pedestrian and ADA improvements in areas with disconnected sidewalk infrastructure.
- Continued use of the Monmouth County Home Repair Barrier Free program to allow people to stay within their homes.

### **Actions planned to foster and maintain affordable housing**

FY2020 HOME funds will be allocated too for profit and non-profit developers who are constructing units expanding the supply of affordable housing in the County. The Tenant Based Rental Assistance Program, the First Time Home Buyers Program, the Rapid Re-housing Program, Homeless Prevention programs all help to foster and maintain affordable housing opportunities for income qualified residents.

### **Actions planned to reduce lead-based paint hazards**

The Monmouth County Childhood Lead Poisoning Program (CLPP) focuses on Primary Prevention with the goal of protecting children from exposure to lead before they are harmed. All contractors working in child occupied dwellings, who will be disturbing lead based paint (LBP), are required to be certified by the EPA. Before hiring a contractor, ask to see his/her certification. The Health Department also provides Nursing and Environmental Case Management for children who are identified as having elevated blood lead levels.

All projects rehabilitated and/or purchased with federal dollars that were constructed before 1974 are required to have a lead inspection completed before residency.

### **Actions planned to reduce the number of poverty-level families**

Many of Monmouth County's municipalities are geographically small, with land areas of less than two square miles, and limited tax bases. It can be difficult to undertake necessary infrastructure improvements, such as sanitary sewer upgrades and roadway improvements, without overtaxing residents. High property taxes are a contributing factor to housing instability for low and moderate income home owners. Allocating CDBG funds for these improvements helps reduce the financial impact on local residents. Additionally, improvements such as sanitary sewer upgrades reduce infiltration of groundwater, resulting in lower volume and sewer treatment costs.

The Monmouth County Workforce Investment Board provides training for those who are unemployed and career counselors to help individuals find a better job. One Stop Career Center locations are located throughout the County. Additionally the Division of Employment and Training holds job fairs partnering with the Board of Chosen Freeholders and the state Department of Labor and Workforce Development, the Monmouth-Ocean Development Council, Brookdale Community College, and the New Jersey Association of Human Resources.

#### **Actions planned to develop institutional structure**

The Monmouth County Office of Community Development, located within the Division of Planning office is responsible for administration of the CDBG, HOME and ESG programs. All sub-recipient agreements are monitored on an ongoing basis with monthly reports required to update the office on project progress and expenditure drawdowns. The Office of Community Development participates within the Homeless Systems Collaborative, and collaborates with other county offices (Social Services, Economic Development) to facilitate cooperative problem solving efforts.

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

The Monmouth County Office of Community Development will continue to participate in the Homeless Systems Collaborative, HSC sub committees, and work on initiatives outlined within the Strategic Plan to Prevent and End Homelessness. FY2020 ESG funds will be allocated to continue funding social service agencies that provide necessary services to specific populations e.g. (domestic abuse victims, homeless families and youth, etc.). CDBG projects that are completed under budget will have remaining funds re-allocated for Office of Economic Development facade improvement program providing assistance to businesses located within HUD designated low-moderate areas of the County.

#### **Discussion**

**Program Specific Requirements**

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

**Introduction**

Projects planned with CDBG funds expected to be available during the Fiscal year covered by this plan are identified in the projects table and the official Freeholders Resolution included within the plan attachments. The following identifies program income

**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	1,000
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
<b>Total Program Income:</b>	<b>1,000</b>

**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.	100.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

**1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

Currently no additional forms of investment are used.

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

Any funds used from HOME investment partnership grant will be considered a direct subsidy (reducing the purchase price making the unit affordable to the homeowner) which can be recaptured within the contractually designated affordability period. A First Time Homebuyer grant can be recaptured during the five year affordability period granted to participants under the following conditions:

- The home is sold;
- The home is rented;
- The home is vacated; or
- The home goes into foreclosure

If any of these four terms are violated, the homeowner is required to repay the entire amount of the subsidy, regardless of when during the affordability period the terms are violated. The subsidy is interest free, but will not decrease at any point during the affordability period. In the event the property is foreclosed during the affordability period the net proceeds (if any) from the foreclosure sale shall be used to repay in full (one hundred percent) of the loan secured by the mortgage note. Net proceeds are defined as the funds remaining after the first lien are satisfied. If there are no net proceeds, there is no recapture obligation.

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

An Affordable Housing Covenants and restrictions (prepared and reviewed by special counsel) is executed between the County and the owner/developer of the affordable housing project. The signed document is recorded with the County Clerk placing restrictions on the HOME funded units and/or projects ensuring they remain affordable and occupied by income eligible households for the period of time specified by HUD regulations. Regulations outlined within the document are as follows: Resale requirements must ensure if the housing does not continue to be the principle residence of the original income vetted household for the duration of the period of affordability that the housing is made available for subsequent purchase onto to a buyer whose household qualifies as a low/moderate income household and will utilize the property as a primary residence. The resale requirement also states that the resale price provides the original HOME assisted owner a fair return on investment (including the homeowners investment and any capital investment) and

ensure that the housing unit will remain affordable to a reasonable range of low/moderate income eligible buyers. The designated period of affordability is determined by the total amount of HOME funds invested. Deed restrictions, covenants running with the land, or other similar mechanisms may be used as to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following events: foreclosure, transfer in lieu of foreclosure or assignment of a FHA insured mortgage to HUD. The County may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to ensure the preservation of affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event obtains an ownership interest in the housing.

Shared Net proceeds: If the net proceeds are not sufficient to cover the recapture of the full HOME investment (or a reduced amount as provided for in paragraph reduction during the affordability period above) plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since purchase, the County may share the net proceeds. The net proceeds are the sales price, minus loan repayment (other than HOME funds) and closing costs.

Owner investment returned first: The County may permit the homeowner to recover the homeowner's entire investment (down payment capital improvements made by the owner) before recapturing the HOME investment. HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price point, but excludes the amount between the cost of producing the unit and the market value of the property (ie the development subsidy). Recaptured funds may be used to carry out HOME eligible activities in accordance with the HUD requirements. If the HOME assistance is only used for development subsidy and therefore not subject to recapture, resale option must be used.

**4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The County does not use HOME funds to refinance existing debt secured by multi-family housing. Therefore it will not be making an investment to maintain or create affordable units

**Emergency Solutions Grant (ESG)  
Reference 91.220(I)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)  
The following agencies and/or organizations are eligible to apply for ESG program funds.
  - Private/Nonprofit organizations (defined as tax exempt, secular, or religious organizations described in section 501(c) of the Internal Revenue Code).
  - Divisions of Monmouth County governments

ESG sub-recipients must conduct an initial evaluation to determine each individual or family's eligibility for ESG assistance and the amount and/or type of assistance they need to regain stability. All ESG sub-recipients follow federal documentation guidelines establishing the clients status as homeless or at risk of homelessness and their income eligibility. Minimum standards for sub-recipients evaluating eligibility are:

1. Street Outreach: People who qualify as "unsheltered homeless" based on paragraph 1(i) of the homeless definition found at 24CFR 576.2 are eligible for case management, emergency health and mental health services, and transportation.
  2. Emergency Shelter: People who count as homeless based on paragraphs (1,2,3,4) of the homeless definition found at 24CFR 576.2 are eligible for case management, child care, education services, employment assistance, job training, outpatient services, transportation, and services for special populations.
  3. Rapid Rehousing: People who qualify as homeless based on paragraphs 1 and 4 of the homeless definition found at 24CFR 576.2 are eligible for: housing relocation and stabilization services, rental application fees, security deposits, last months' rent, utility deposits and payments, moving costs, housing search and placement, landlord-tenant mediation, tenant legal services and credit repair. Rental assistance is either for a short (up to 3 months) or medium term (4-24 months) to help individuals and families living in shelters or in places not meant for human habitation to move into permanent housing, helping to achieve housing stability.
  4. Homeless Prevention: People who qualify "at risk of homelessness" as found in the definition at CFR 576.2 and who reside in a housing unit that meets HUD's habitability and lead based paint standards and have an annual income below 30% of the AMI are eligible for the following services: housing relocation and stabilization, rental application fees, security deposits, last months' rent, utility deposits and payments, moving costs, housing search and placement, landlord/tenant mediation, tenant services and credit repair. Rental assistance for the short (up to 3 months) and/or medium (4-24 months) term to help individuals or families achieve housing stability.
2. **If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

The County as a participant with the Monmouth County Homeless System Collaborative, an independent body formed in 2014, has implemented a Coordinated Assessment system. Clients are referred to the Centralized Intake Agency in which they are considered eligible for prevention

program, emergency shelter program, transitional housing program. The Centralized Intake Agency as well as Emergency Shelter programs, Transitional Housing Programs and Outreach teams work with the Housing Placement Agency/Housing Navigator. The Housing Navigator then determines which program will prove most beneficial to the client: Rapid re-housing, permanent supportive housing, affordable housing, or market rate housing.

As of January 1, 2020, 211 a New Jersey state program has taken over for emergency housing placements and the after hours helpline.

**3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations) will be allocated**

Monmouth County solicits proposals from organizations for the use of ESG funds on an annual basis. Submitted proposals are reviewed by the Emergency Solutions Grant Committee. Applicants present the application an open public meeting/hearing where committee members and public participants are allowed the opportunity to obtain further clarification on the submitted application. Applicants prior performance is considered in the award recommendation process, as is the County's overall need for the proposed services. Applications for ESG funds may be submitted in the following categories

- Street Outreach
- Emergency Shelter
- Homeless Prevention
- HMIS administration

**4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The County is working with the state and Homeless System Committee to identify and include homeless or formerly homeless individuals in its consultation process. Monmouth County is currently working with the Homeless Collaborative to develop common intake and assessment tools and protocols to be used by all agencies that receive ESG program funding. This Centralized Intake System serves as the single point of entry into services. The Housing Placement Agency serves as the primary point of exit out of the system. Programs providing diversion, prevention, emergency shelter, transitional housing and permanent housing operate between these points of entry and exit creating streamlined movement through the system. Individuals who have successfully exited the homeless system are a valuable source of information towards the establishment of policies and funding priorities for ESG.

**5. Describe performance standards for evaluating ESG.**

If a program violation occurs and the provider terminates assistance as a result, the termination shall follow an established process that recognizes the rights of the individuals affected. Termination shall only occur in the most severe cases. When terminating rental assistance or housing relocation and stabilization services, the required formal process shall minimally consist of Written notice clearly stating the reasons for termination; Review of the decision that gives the participant

opportunity to present objections to the decision maker; and Prompt written final notice. Termination will not bar the provider from providing later additional assistance to the same family or individual.

Program Coordination: On-going system and program coordination and integration of the ESG-funded activities to the maximum extent practicable:

- Emergency Shelter providers, essential services providers, homelessness prevention, and rapid rehousing assistance providers
- Other Homeless assistance providers
- Mainstream service and housing providers
- Monmouth County Homeless System Collaborative

Activities funded under the Emergency Solutions Grant must comply with HUD's standard on participation, data collection and reporting the County's Homeless Management Information System HMIS.

Lead Based Paint: Emergency Solutions Grant Program sub-grantees are subject to the requirements, as applicable, of the Lead-Based Paint Poisoning Prevention Act and the Act's implementing regulations at 24 CFR Part 35. Grantees and sub-grantees are also subject to the requirements, as applicable, of the Residential Lead-Based Paint Hazard Reduction Act and went into effect 15 September 2000. Most emergency shelters are exempt from the lead-based paint regulations. The only ESG-assisted housing covered under the lead-based paint requirements is longer-term transitional housing: an apartment with one or more bedrooms AND which has family residents who are part of a program requiring continual residence of more than 100 day

Additionally, ESG projects providing essential services only are excluded from the lead-based paint regulations. However, any ESG housing or services sites regularly frequented by children less than 6 years of age are encouraged to use ESG funds for testing and may use ESG rehabilitation funds for necessary abatement procedures. While requirements pertaining to rehabilitation differ according to the level of HUD assistance provided, the requirements for notification and provision of an information pamphlet apply for all types of federal housing assistance. Note: the lead-based paint requirements do not apply to housing assistance (such as for homeless persons) unless the assistance lasts for more than 100 days.

Additional ESG Standards:

- Environmental reviews
- Signed and Executed Project Agreement
- Pre-Clearance Meeting
- Clearance Notification Form

**Appendix - Alternate/Local Data Sources**