

Executive Summary

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

1. Introduction

The Consolidated Plan provides a strategic roadmap to guide the investment of federal housing and community development resources in addressing the needs of low- and moderate-income residents. Required by the U.S. Department of Housing and Urban Development (HUD), the document outlines community priorities and goals over a five-year period, combining data analysis, stakeholder input, and public participation to allocate funds effectively and equitably.

Within this framework, each Annual Action Plan details specific activities, programs, and funding allocations that advance long-term goals of the Consolidated Plan. These Action Plans identify housing, homelessness, and community development needs for each year, establish measurable objectives, and set strategies to expand economic opportunities, provide decent housing, and create suitable living environments.

Annual Action Plans align with federal statutory goals and engage diverse community partners to leverage federal resources, including Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds. These efforts generate meaningful, sustainable impacts for community members, advancing fair housing, supporting vulnerable populations, revitalizing neighborhoods, and fostering inclusive growth that benefits all residents.

The annual Consolidated Annual Performance and Evaluation Report (CAPER) measures progress toward the goals and objectives of the Consolidated Plan. The CAPER evaluates the effectiveness of funded activities, promotes transparency and accountability, and guides adjustments to strategies to meet community needs better.

This Plan does not confer legal rights or entitlements to individuals, groups, or entities, including fund recipients or program beneficiaries. The terms of the Plan remain subject to amendment and must comply with all applicable laws, regulations, and ordinances. Numerical goals or outcomes serve as benchmarks without creating legal obligations.

The Plan functions as a strategic framework rather than a legally binding commitment. Terms and objectives may change based on evolving priorities, available resources, and updates to federal, state, or local laws. Funding agencies allocate resources for identified programs and projects based on factors such as federal approval, Congressional appropriations, compliance with environmental and legal

requirements, and adherence to procurement procedures through competitive bidding or other authorized contracting methods.

For clarity, this document refers to both the Consolidated Plan and Annual Action Plan collectively as "the Plan".

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

The Plan outlines strategies to address community development and housing needs by allocating HUD funds to eligible municipalities and nonprofit organizations. HUD goals may guide the Plan and empower subrecipients to implement activities that may benefit low- to moderate-income (LMI) residents. The Plan may direct the effective use of HUD resources to address priority community needs.

The Plan may expand affordable housing opportunities, promote economic development, support vulnerable populations, and improve public infrastructure and services in LMI communities.

The Plan supports the following key objectives and outcomes:

- **Affordable Housing:** Programs may increase the availability and quality of affordable housing units for LMI households. Activities may include preventing homelessness through housing stabilization, rehabilitation, and rental assistance. Additional efforts may preserve existing housing stock by rehabilitating homes owned by low- and moderate-income residents.
- **Homelessness and Special Needs Populations:** Emergency shelter, transitional housing, and supportive services may assist individuals and families experiencing homelessness. Resources may also fund services for special needs populations such as seniors, persons with disabilities, and survivors of domestic violence.
- **Public Infrastructure and Community Facilities:** Investments may improve infrastructure in eligible neighborhoods, including sidewalks, streets, water and sewer systems, and ADA-compliant features. Support to public facilities and community centers may ensure essential services reach presumed benefit populations and LMI individuals and households.
- **Public Services:** Funding may support community-based programs that address food insecurity, provide youth enrichment, promote mental health and wellness, and deliver case management to stabilize low-income households.

3. Evaluation of past performance

The review shows that the CDBG and HOME programs consistently complied with federal regulations and statutory requirements while effectively administering activities. Funding allocations met or exceeded the requirement to dedicate at least 70 percent of expenditures to benefit low- and moderate-income residents.

4. Summary of citizen participation process and consultation process

Community and stakeholder engagement plays a vital role in developing the Plan. Public participation occurs throughout the planning process through various activities, including:

- Public hearings, meetings, and public comment periods.
- Inclusion of affected individuals and other concerned parties.
- Ensuring transparency and accessibility to all programs and related documentation.
- Consultation with public and private agencies providing housing assistance, health services, and fair housing support for vulnerable groups such as children, veterans, youth, elderly, persons with disabilities, and individuals living with HIV/AIDS.

Public hearings and meetings evaluate proposed activities to address priority community needs. The County Housing Advisory Committee (CHAC), composed of representatives from affordable housing, homelessness services, disability support, neighborhood revitalization, social services, fair housing, economic development, and nonprofit organizations, meets to discuss initiatives and expected outcomes.

Engagement with residents, advocates, and nonprofit organizations ensures programs respond effectively to community needs. This includes collaboration with the Continuum of Care (CoC), participation in the Human Service Advisory Council (HSAC), and involvement with CHAC.

The Plan documents accomplishments and progress toward strategic goals. Citizen participation efforts include publishing legal notices in local newspapers, including Spanish translations, announcing public comment periods and explaining how citizens may submit feedback. These efforts promote transparency and accountability.

Outreach strategies to enhance program effectiveness include:

- Providing Spanish translation at public hearings and meetings.
- Publishing bilingual legal notices in local newspapers.
- Distributing email notifications through nonprofit service provider networks.
- Hosting information on the official website.
- Distributing brochures and flyers about fair housing and equal opportunity.

5. Summary of public comments

Comments submitted will be included in the appendix section of the final Plan.

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

Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.

7. Summary

The Plan identifies housing and community development needs of low- and moderate-income residents. Available resources may support neighborhood revitalization, quality of life improvements, and priority needs through the CDBG and HOME programs. The Plan remains accessible for public review to ensure transparency and may encourage community engagement.

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.

Agency Role	Name	Department/Agency
CDBG Administrator	Ocean County	Planning
HOME Administrator	Ocean County	Planning

Table 1 – Responsible Agencies

Narrative

Serving as the lead agency for the Consortium, the Ocean County Planning Department (OCPD) coordinates submission of the Consolidated Plan and Annual Action Plans and administers the Community Development Block Grant (CDBG) for Jackson Township under a HUD-designated joint agreement. The Metropolitan Cities of Brick, Toms River, and Lakewood Townships function as entitlement communities, each preparing and managing separate plans.

In addition to CDBG administration, the OCPD manages the HOME Investment Partnerships (HOME) Program on behalf of the Consortium. The department provides policy guidance, technical oversight, and ongoing monitoring to ensure alignment of eligible programs and activities with the strategic priorities and goals established in the Plan.

Supporting these efforts, the Ocean County Department of Finance oversees financial administration of federal funds, offering comprehensive accounting services and fiscal oversight. Collaboration with the Planning Department ensures responsible, effective, and compliant management of all funds.

Consolidated Plan Public Contact Information

For inquiries, please contact:

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

1. Introduction

The development of the Plan may involve extensive consultation and input from a broad range of stakeholders, including residents, municipal officials, non-profit organizations, public housing agencies, governmental entities, and the Continuum of Care (CoC). These collaborative discussions may inform the program goals, specific objectives, and benchmarks used to measure progress. Multiple public hearings and meetings provide opportunities to gather feedback and ensure the Plan reflects community priorities. Strong collaboration may remain essential to address the needs of low-income individuals and households, as highlighted through stakeholder and public input.

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 County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

Coordination with public housing providers may occur through partnerships with health, mental health, and service agencies. Key activities may include:

- Sharing funding distribution and preparing documentation with housing and service providers.
- Developing projects to meet community needs through technical assistance and project management.
- Participating in local and regional boards, committees, and coordination efforts.
- Building strong relationships with housing and service providers to discuss and address housing and human service needs.

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

Coordination with the Continuum of Care (CoC) and local service providers supports efforts to assist individuals and families experiencing, or at risk of, homelessness. These efforts align with HUD’s approach to prioritize access to safe, stable housing and supportive services that promote long-term independence.

CoC partners engage in planning, data collection, and service coordination to identify local needs. The annual Point-in-Time Count (PITC) provides insight into the scope and demographics of homelessness, including veterans, unaccompanied youth, and individuals living with disabilities such as HIV/AIDS, mental illness, or substance use disorders.

A Regional Coordinated Assessment System (RCAS) streamlines entry to housing and services through standardized intake and referral processes. Based on eligibility and availability, individuals may connect to emergency shelter, transitional housing, rapid rehousing, or permanent supportive housing. Strong collaboration with CoC partners and service agencies strengthens the capacity of the community to respond effectively to the complex needs of people facing homelessness.

Wraparound services, provided by a network of local organizations, may include:

- Housing counseling and eviction prevention.
- Employment training, job placement, and GED preparation.
- Medical and behavioral health care.
- Targeted support for veterans and youth aging out of foster care.
- Childcare, legal assistance and transportation services.

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 Continuum of Care (CoC) supports efforts to eliminate homelessness and improve outcomes for individuals who are homeless or at risk of homelessness. Stakeholders may collaborate with the CoC by consulting and using key data sources such as the Point-in-Time Count (PITC), Housing Inventory Count (HIC), and the Annual Homeless Assessment Report (AHAR) to guide planning efforts. These partnerships may align local goals with CoC priorities. Stakeholders may also coordinate data collection, establish performance standards, and conduct overall program evaluations to enhance service delivery.

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	Agency/Group/Organization	Ocean County Board of Social Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Board of Social Services (BOSS) receives funding to coordinate access to the Continuum of Care (CoC) system. The CoC system serves individuals experiencing homelessness, those at risk of homelessness, and other low- and moderate-income populations.
2	Agency/Group/Organization	Ocean County Department of Human Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Ocean County Department of Human Services provides resource and referral connections to strengthen community engagement. The County leveraged outreach services to distribute the Community Needs Survey, Fair Housing Survey, and Housing Survey.
3	Agency/Group/Organization	O.C.E.A.N., Inc.
	Agency/Group/Organization Type	Services - Housing Services-Education Housing Counseling Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	O.C.E.A.N., Inc. provides homelessness prevention services to Ocean County residents. The agency evaluates each individual or family situation and offers appropriate assistance, including service provider payments, mediation with mortgage companies or homeowners, mediation between renters and property owners, budgeting and financial counseling referrals, and connections to other support organizations.
4	Agency/Group/Organization	Homes For All, Inc.
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Homes For All, Inc. is a non-profit affordable housing developer dedicated to the principle that everyone has the right to affordable housing, regardless of income. The organization focuses on providing affordable housing and support services to low- and moderate-income individuals and families.

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

Not Applicable.

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	Affordable Housing Alliance	The Homelessness Prevention and Assistance Coalition (HPAC) coordinates the homelessness response system in Ocean County by working with local service providers to address community needs and develop strategies to end homelessness. HPAC also manages the HUD Continuum of Care (CoC) process, a planning and funding program that supports community efforts to end homelessness through broad collaboration. To improve access to services, HPAC developed a Coordinated Assessment system that connects individuals experiencing homelessness with appropriate resources, focusing primarily on permanent housing. This system prioritizes households with the highest needs and longest histories of homelessness to ensure access to housing opportunities as units become available. The Affordable Housing Alliance (AHA) serves as the Coordinated Assessment provider for Ocean County, linking households experiencing homelessness with community programs and support. Overall, the Strategic Plan aligns closely with the CoC plan by focusing on preventing homelessness, supporting at-risk individuals, increasing access to affordable housing and services for low-income residents, and ensuring a coordinated community approach to ending homelessness in the region.

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))

To identify and address barriers to affordable and accessible housing, active consultation and engagement take place with non-profit and for-profit housing developers, community members, advocacy groups, government agencies, and industry representatives. Close collaboration with organizations serving the elderly, children and youth, fair and public housing, transportation, and medical and health services fosters strategic partnerships. Efforts are coordinated with local, regional, state, and federal partners to minimize duplication and maximize impact.

In addition, consultation occurs with the four entitlement communities, Brick, Jackson, Lakewood, and Toms River, which participate in the Consortia.

Narrative

Community agencies remain actively involved in developing and planning the implementation of the Plan. Coordination and consultation remain priorities during every phase of the planning process.

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

Citizen participation drives the development and implementation of the Plan. Public hearings, meetings, and comment periods provide meaningful opportunities for residents to share input and foster inclusive engagement. Unrestricted public access to the Plan reinforces transparency throughout the process.

The citizen participation process includes consultations with non-profit and for-profit housing developers, community-based organizations, advocacy groups, government agencies, and stakeholders across key sectors such as health services, fair housing, and services for children, veterans, seniors, and individuals with disabilities. These discussions help ensure the Plan addresses the most pressing needs of vulnerable populations.

The County Housing Advisory Committee (CHAC), which brings together representatives from affordable housing, homelessness prevention, and public housing authorities, helps align efforts with evolving community needs.

To improve accessibility, local newspapers publish legal notices, including Spanish-language versions. Outreach and Spanish interpretation at public hearings further support broader participation, especially among Spanish-speaking residents.

By actively engaging residents and community partners, the planning process reflects shared priorities and strengthens collaboration across local, regional, and federal levels to address housing and community development goals effectively.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Internet Outreach	Non-targeted/broad community	A dedicated website promotes public participation by hosting materials related to the Plan, such as summaries of actions, key resources, HUD Exchange links, meeting schedules, timelines, applications, announcements , and CDBG and HOME program documents. These resources support efforts to address priority needs and goals identified through the consolidated planning	Not Applicable	Not Applicable	https://planning.co.ocean.nj.us/frmHomePBoard
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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)
			process. The appendix of the final Plan includes a record of website postings.			
2	Newspaper Ad	Non-targeted/broad community County-wide	An advertisement submitted to the Asbury Park Press, a daily newspaper with countywide circulation, announced the Plan and Pre-Development Public Hearing #1.	Not Applicable	Not Applicable	https://planning.co.ocean.nj.us/frmCEParticipate

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)
3	Newspaper Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>County-wide</p>	<p>An advertisement submitted to the Asbury Park Press, a daily newspaper with countywide circulation, announced the Plan and Pre-Development Public Hearing #1.</p>	Not Applicable	Not Applicable	https://planning.co.ocean.nj.us/frmCEParticipate

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 Hearing	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>County-wide</p>	<p>Public Hearing #1 solicited public input on the pre-development of the draft Plan, offering both virtual and in-person access. A summary of participation and any input received appears in the appendix section of the final Plan.</p>	<p>Comments submitted will be included in the appendix section of the final Plan.</p>	<p>Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.</p>	<p>https://planning.co.ocean.nj.us/frmCEParticipate</p>

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)
5	Advisory Meeting	Non-targeted/broad community	The CDBG Organization Meeting convened to solicit input from municipalities, offering opportunities for both virtual and in-person attendance. A summary of participation and any input received appears in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEParticipate

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)
6	Advisory Meeting	Non-targeted/broad community	The County Housing Advisory Committee (CHAC) held Meeting #1 to gather input from members, offering both virtual and in-person access. A summary of participation and any input received appears in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEParticipate

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)
7	Public Meeting	Non-targeted/broad community County-wide	CDBG Public Meeting #1 was held to gather input from the public, providing in-person access. A summary of participation and any input received appears in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEParticipate

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)
8	Public Meeting	Non-targeted/broad community County-wide	CDBG Public Meeting #2 gathered input from the public and provided in-person access. A summary of participation and any input received appears in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEParticipate

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)
9	Public Meeting	Non-targeted/broad community County-wide	CDBG Public Meeting #3 gathered input from the public and provided in-person access. A summary of participation and any input received appears in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEParticipate

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)
10	Advisory Meeting	<p>Non-English Speaking - Specify other language: Translation Feature</p> <p>Non-targeted/broad community</p>	<p>Surveys collected input from the public. A summary of participation and any input received, along with a record of the survey postings, appears in the appendix section of the final Plan.</p>	<p>Comments submitted will be included in the appendix section of the final Plan.</p>	<p>Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.</p>	<p>https://planning.co.ocean.nj.us/frmCEPlansReports</p>

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)
11	Newspaper Ad	Non-targeted/broad community County-wide	An advertisement submitted to the Asbury Park Press, a daily newspaper with countywide circulation, announced the availability of the Plan for a 30-day public review period.	Not Applicable	Not Applicable	
12	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community County-wide	An advertisement submitted to the Asbury Park Press, a daily newspaper with countywide circulation, announced the availability of the Plan for a 30-day public review period.	Not Applicable	Not Applicable	

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)
13	Advisory Meeting	Non-targeted/broad community	The CDBG Steering Committee met to set priorities, review proposals, and recommend allocations for CDBG funds, providing both virtual and in-person access. A summary of participation and any input received appears in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEParticipate

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)
14	Advisory Meeting	Non-targeted/broad community	The County Housing Advisory Committee (CHAC) held Meeting #2 to gather input from members, offering both virtual and in-person access. A summary of participation and any input received appears in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEParticipate

15	Internet Outreach	Non-targeted/broad community County-wide	A dedicated website hosts the draft version of the Plan along with the schedule for public hearings and meetings. A paper copy of the draft Plan is available for public inspection at 129 Hooper Avenue, First Floor, Toms River, NJ 08754. Both digital and paper copies remain available for review throughout the 30-day public comment period.	Not Applicable	Not Applicable	https://planning.co.ocean.nj.us/frmCEPlansReports
16	Internet Outreach	Non-targeted/broad community	To encourage public input, a 30-day public	Comments submitted will be included in	Comments submitted will be included in the	

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)
			comment period invited individuals to submit feedback by mail or online. A summary of participation and any input received appears in the appendix section of the final Plan.	the appendix section of the final Plan.	appendix section of the final Plan with explanations for any not accepted.	

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)
17	Public Hearing	Non-targeted/broad community County-wide	Public Hearing #2 solicited public input on the draft Plan, offering both virtual and in-person access. A summary of participation and any input received appears in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEParticipate

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)
18	Public Hearing	Non-targeted/broad community County-wide	The Ocean County Board of Commissioners held Public Hearing #3 to gather in-person public input before submitting the Plan to U.S. HUD.	Comments submitted will be included in the appendix section of the final Plan.	Comments submitted will be included in the appendix section of the final Plan with explanations for any not accepted.	https://planning.co.ocean.nj.us/frmCEMeetingSchedules

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The U.S. Department of Housing and Urban Development (HUD) uses data from the U.S. Census Bureau American Community Survey (ACS), known as the Comprehensive Housing Affordability Strategy (CHAS) data, which helps communities address affordable housing needs. This data identifies households based on housing need, income limits, and cost burdens, focusing on those who qualify for Low and Moderate Clientele (LMC) and Low and Moderate Area (LMA) objectives.

The Needs Assessment section may evaluate housing problems across income groups, examining whether specific racial or ethnic groups face disproportionate housing challenges. This approach may assist in identifying groups most vulnerable to housing instability.

Additionally, the public housing section may outline available support programs, such as public housing and voucher programs, and may evaluate the capacity of these programs to meet the needs of eligible residents, including individuals with disabilities and households with specific family compositions.

The U.S. HUD defines Area Median Income (AMI) levels as:

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

Note: This assessment uses data from the Comprehensive Housing Affordability Strategy (CHAS).

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

Summary of Housing Needs

The Housing Needs Assessment may highlight challenges related to affordability, overcrowding, and housing quality. Many households, particularly those with low and moderate incomes, may face high housing cost burdens, spending more than 30 percent and in some cases over 50 percent, of their income on housing. Overcrowding may remain a common concern, especially among families with children. Some households may live in substandard conditions, lacking essential plumbing or kitchen facilities.

Elderly residents and persons with disabilities may encounter unique housing barriers, including limited availability of accessible units equipped with features like ramps, grab bars, and barrier-free bathrooms. Additional concerns may involve proximity to healthcare and supportive services, as well as challenges maintaining housing due to physical limitations or fixed incomes. These factors may underscore a need for expanded affordable housing options and supportive services.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	583,455	602,020	3%
Households	222,495	229,465	3%
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	37,995	34,925	39,425	25,824	91,295
Small Family Households	7,219	8,529	11,585	9,280	45,010
Large Family Households	3,318	2,755	3,946	3,086	8,892
Household contains at least one person 62-74 years of age	9,801	9,972	11,946	7,256	25,909
Household contains at least one person age 75 or older	12,708	11,291	8,967	4,437	9,021
Households with one or more children 6 years old or younger	5,567	4,984	5,257	3,318	8,199

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	560	170	139	0	869	99	100	255	74	528
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	610	140	94	50	894	15	54	145	73	287
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	739	444	488	265	1,936	175	340	359	227	1,101
Housing cost burden greater than 50% of income (and none of the above problems)	8,054	3,418	235	45	11,752	13,675	6,342	2,429	692	23,138

	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
Housing cost burden greater than 30% of income (and none of the above problems)	1,082	4,334	3,549	678	9,643	5,683	7,153	8,857	4,129	25,822
Zero/negative Income (and none of the above problems)	694	0	0	0	694	1,148	0	0	0	1,148

Table 7 – Housing Problems Table

Data 2016-2020 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	9,969	4,173	957	360	15,459	13,960	6,842	3,174	1,065	25,041
Having none of four housing problems	3,775	5,696	7,475	4,221	21,167	10,279	18,199	27,855	20,159	76,492
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 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	4,131	3,390	1,557	9,078	2,305	3,542	3,977	9,824
Large Related	1,755	1,037	694	3,486	1,216	1,109	1,239	3,564
Elderly	3,215	1,939	812	5,966	13,807	7,997	4,386	26,190
Other	1,735	1,946	1,152	4,833	2,325	1,171	1,952	5,448
Total need by income	10,836	8,312	4,215	23,363	19,653	13,819	11,554	45,026

Table 9 – Cost Burden > 30%

Data 2016-2020 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	0	0	1,397	1,397	2,067	2,151	0	4,218
Large Related	0	0	329	329	1,114	541	193	1,848
Elderly	2,677	931	125	3,733	8,901	3,122	1,084	13,107
Other	0	1,607	927	2,534	1,831	0	0	1,831
Total need by income	2,677	2,538	2,778	7,993	13,913	5,814	1,277	21,004

Table 10 – Cost Burden > 50%

Data 2016-2020 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	1,349	564	548	230	2,691	175	394	404	238	1,211
Multiple, unrelated family households	0	45	14	85	144	15	0	95	57	167
Other, non-family households	0	0	20	0	20	0	0	0	4	4
Total need by income	1,349	609	582	315	2,855	190	394	499	299	1,382

Table 11 – Crowding Information - 1/2

Data 2016-2020 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.

The Housing Needs Assessment may highlight that a significant number of single-person households, particularly those with low- and moderate-incomes, may face substantial housing challenges. Many of these households may experience cost burdens, with housing expenses exceeding 30 percent, or even 50 percent, of household income. In addition, single-person households, including elderly individuals living alone, may encounter issues such as substandard housing conditions, overcrowding, or limited access to affordable housing options. Although specific data on single-person households may vary by source and reporting year, this population is frequently identified as highly vulnerable, especially when associated with lower income levels or additional risk factors such as disabilities, chronic health conditions, limited mobility, or histories involving domestic violence, dating violence, sexual assault, or stalking.

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

The Housing Needs Assessment may indicate that families in need of housing assistance, particularly those affected by disabilities or experiencing domestic violence, dating violence, sexual assault, or stalking, may face significant challenges. Families with lower incomes are often more vulnerable to housing instability and may encounter barriers such as discrimination, limited access to affordable housing options, and increased difficulty maintaining stable housing due to safety concerns, health conditions, mental illness, substance use, legal issues, criminal history, cultural or language barriers, absence of supportive networks, children with special needs, or frequent relocation. These factors may further complicate efforts to secure or sustain stable housing.

What are the most common housing problems?

The most common housing problems may include cost burdens, where households spend a large portion of their income on housing, reducing funds available for other essential needs. Overcrowding, especially within larger households, can contribute to poor living conditions. Substandard housing, such as units lacking operable plumbing, safe heating, or structural integrity, may also be prevalent. Discrimination in housing can limit access to affordable and suitable options, while health-related conditions can intensify the challenges associated with housing instability. These problems often overlap and may disproportionately affect vulnerable populations, contributing to widespread housing insecurity.

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

Low-income households may face heightened vulnerability to housing problems, with cost burdens and limited access to affordable housing posing significant challenges. Larger families, particularly those with children, may experience overcrowding, resulting in substandard living conditions. Elderly individuals and persons with disabilities frequently encounter significant challenges in locating housing that complies with accessibility standards and accommodates specific functional needs. Survivors of domestic violence, dating violence, sexual assault, and other traumatic experiences often face difficulties securing safe and stable housing due to physical safety concerns, psychological impacts, and economic instability stemming from those experiences. These populations are at heightened risk of housing instability as multiple, intersecting barriers, such as limited affordable accessible units, discrimination, and the need for supportive services, compound difficulties in maintaining stable housing. Additionally, individuals with poor credit histories or criminal backgrounds confront substantial barriers to securing housing, especially in competitive rental markets. Property owners commonly employ tenant-screening services to evaluate background and credit data, reserving discretion to deny applicants based on perceived risks. In such markets, this screening process further limits housing options for vulnerable populations, complicating efforts to obtain housing without requisite financial or personal qualifications.

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

Low-income individuals and families with children, especially extremely low-income households currently housed but at imminent risk of homelessness, may face a variety of challenges. Common factors contributing to this risk include loss of employment or reduction in work hours, medical emergencies, significant changes in household composition, natural disasters, or the potential loss of housing subsidies. These households often lack savings or financial safety nets necessary to weather a crisis, increasing risk of eviction or homelessness. Larger families, particularly those with young children, may be especially vulnerable, as resource strain can be more severe.

Additionally, individuals with poor credit histories or criminal backgrounds encounter heightened difficulty securing housing, particularly in tight rental markets where property owners exercise considerable discretion in tenant selection. The shortage of affordable, accessible housing options exacerbates this issue.

Formerly homeless families or individuals receiving rapid re-housing assistance may face challenges as support concludes. Transitioning to independent housing frequently carries ongoing risks of instability due to limited financial resources, job insecurity, or other persistent obstacles. Continued case management and financial support during this transition phase remain essential to sustaining housing stability.

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:

Local government agencies may not produce direct estimates of at-risk populations. However, local organizations, including Continuum of Care (CoC) providers and service agencies, may track and provide estimates based on data collected through direct service and outreach activities.

The operational definition of an at-risk population includes individuals or families facing financial hardship, unemployment, housing instability, or other factors that increase the likelihood of homelessness or housing insecurity. This group comprises households with incomes below specified thresholds, those experiencing job loss or reduced work hours, individuals facing medical emergencies, and households at risk of eviction due to non-payment or unsafe living conditions.

Local entities may draw estimates from multiple data sources such as Census data, housing surveys like the American Community Survey (ACS), reports from service providers, and data from Continuum of Care agencies and homelessness prevention programs. Analysts may use statistical modeling and

extrapolation methods, combined with insights from service providers working directly with at-risk populations. Collaboration with community organizations may help gather accurate and up-to-date information. This joint effort may improve the ability to identify and assess the needs of the at-risk population.

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

Housing characteristics may contribute to instability and an increased risk of homelessness:

- **Crowd Living Conditions:** Larger families, especially those with children, may face overcrowding, which can lead to poor living conditions and additional stress, making stable housing more difficult to maintain.
- **Substandard Housing:** Deteriorating housing, particularly in older buildings lacking essential amenities such as plumbing or heating, can create unsafe living conditions and increase the risk of homelessness.
- **Lack of Affordable Housing:** A limited supply of affordable housing exacerbates the risk of homelessness, particularly for low-income families who face difficulty finding suitable options, leading to housing instability.
- **Eviction History:** Past evictions may limit future housing options, as property owners may hesitate to rent to individuals with eviction records. These factors can lead to a cycle of instability and raise the risk of homelessness.
- **High Rent-to-Income Ratio:** When rent consumes a significant portion of household income (typically more than 30 percent), finances become strained, creating challenges in covering other living expenses and increasing the risk of housing instability.
- **Frequent Moves or Short-Term Tenure:** Frequent relocation or reliance on short-term housing arrangements, such as temporary leases or staying with family or friends, generates instability and complicates maintaining stable housing.
- **Rent or Mortgage Arrears:** Falling behind on rent or mortgage payments due to financial hardship may lead to eviction or foreclosure, contributing to homelessness risk.
- **Unstable or Temporary Housing Arrangements:** Residence in shelters, motels, or transitional housing may indicate underlying issues that increase homelessness risk.
- **Inadequate Property Management:** Insufficient maintenance or mismanagement by property owners can result in unsafe or unhealthy conditions, making stable housing difficult to maintain.
- **Housing in High-Risk Areas:** Living in areas prone to environmental hazards (e.g., flooding, fires) or with high crime rates increases displacement and housing instability risk.

These housing characteristics represent factors that may contribute to housing instability and elevate the risk of homelessness.

Discussion

A variety of factors, including affordability, cost burdens, and housing stability, may shape housing needs. Rising housing costs could exacerbate individuals facing high cost burdens or limited access to affordable housing options, potentially contributing to housing instability. Some populations may experience an increased risk of housing instability, though specific needs often vary based on individual circumstances, local conditions, and demographic factors.

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

Housing problems, as defined by the U.S. Department of Housing and Urban Development (HUD), include lacking complete kitchen or plumbing facilities, overcrowding, or a cost burden greater than 30% of Area Median Income (AMI). A disproportionately greater housing need occurs when a racial or ethnic group experiences these issues at a rate at least 10 percentage points higher than the general population within the same income group.

The following data tables summarize the prevalence of housing problems across various racial and ethnic groups at different income levels, categorized by HUD-designated Area Median Family Income (HAMFI). These findings may highlight areas where additional resources or attention could be necessary, although the specific implications of these disparities may vary.

Housing Problem Categories

The data tables present the following categories of housing problems:

- **One or More of the Four Housing Problems:** The number of households within a given income range that has at least one of the four housing problems.
- **None of the Four Housing Problems:** The number of households within a given income range that does not have any of the four housing problems.
- **Household Has No/Negative Income, but None of the Other Housing Problems:** The number of households whose income is \$0 or negative due to self-employment, dividends, or net rental income. Assuming these households have housing costs, the cost burden would be 100%. These households are not included in the other two categories.

The U.S. HUD defines Area Median Income (AMI) levels as:

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	30,713	7,279	0
White	27,177	6,265	0
Black / African American	728	404	0
Asian	480	85	0
American Indian, Alaska Native	59	0	0
Pacific Islander	25	0	0
Hispanic	1,858	496	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,525	12,405	0
White	18,909	11,340	0
Black / African American	938	193	0
Asian	256	150	0
American Indian, Alaska Native	10	0	0
Pacific Islander	10	0	0
Hispanic	2,033	607	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	16,538	22,911	0
White	13,898	20,791	0
Black / African American	768	310	0
Asian	194	273	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	1,572	1,348	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,220	19,579	0
White	5,175	16,914	0
Black / African American	150	494	0
Asian	118	595	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	620	1,218	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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 data suggests that households in lower income AMI ranges are more likely to experience housing problems. However, disparities also exist across income groups when examining race and ethnicity.

Calculation Methodology

To calculate the percentage of households facing housing problems:

$$\text{Percentage} = \frac{\text{Households with or without housing problems}}{(\text{Households with or without housing problems} + \text{Households with one or more housing problems})} * 100$$

Note: Excludes households with no or negative income.

Example (Jurisdiction as a whole):

$$30713 / (30713+7279) * 100 = 80.84070 (81\%)$$

Example (White households):

$$27177 / (27177+6265) * 100 = 81.26607 (81\%)$$

This approach highlights housing issues among different groups and can inform targeted resource allocation.

Summary by AMI Category

0–30% AMI (Extremely Low-Income)

- Total households with housing problems: 37,992 (81%)
- Groups with >10% higher rates than overall: 2 groups
- American Indian/Alaska Native: 19% (100%, n=59)
- Pacific Islander: 19% (100%, n=26)

30–50% AMI (Very Low-Income)

- Total households with housing problems: 34,930 (64%)
- Groups with >10% higher rates than overall: 4 groups
- American Indian/Alaska Native: 36% (100%, n=10)
- Pacific Islander: 36% (100%, n=10)
- Black/African American: 18% (83%, n=1,131)
- Hispanic: 13% (77%, n=2,640)

50–80% AMI (Low-Income)

- Total households with housing problems: 39,449 (42%)
- Groups with >10% higher rates than overall: 2 groups
- Black/African American: 29% (71%, n=1,078)
- Hispanic: 12% (54%, n=2,620)

80–100% AMI (Moderate-Income)

- Total households with housing problems: 25,799 (24%)
- Groups with >10% higher rates than overall: 1 group
- Hispanic: 10% (34%, n=1,838)

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

Severe housing problems, as defined by the U.S. Department of Housing and Urban Development (HUD), include lacking complete kitchen or plumbing facilities, overcrowding, or a cost burden greater than 30% of Area Median Income (AMI). A disproportionately greater housing need occurs when a racial or ethnic group experiences these issues at a rate at least 10 percentage points higher than the general population within the same income group.

The following data tables summarize the prevalence of housing problems across various racial and ethnic groups at different income levels, categorized by HUD-designated Area Median Family Income (HAMFI). These findings may highlight areas where additional resources or attention could be necessary, although the specific implications of these disparities may vary.

Housing Problem Categories

The data tables present the following categories of severe housing problems:

- **One or More of the Four Housing Problems:** The number of households within a given income range that has at least one of the four housing problems.
- **None of the Four Housing Problems:** The number of households within a given income range that does not have any of the four housing problems.
- **Household Has No/Negative Income, but None of the Other Housing Problems:** The number of households whose income is \$0 or negative due to self-employment, dividends, or net rental income. Assuming these households have housing costs, the cost burden would be 100%. These households are not included in the other two categories.

The U.S. HUD defines Area Median Income (AMI) levels as:

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,929	14,054	0
White	20,919	12,550	0
Black / African American	588	544	0
Asian	420	140	0
American Indian, Alaska Native	40	19	0
Pacific Islander	25	0	0
Hispanic	1,607	753	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,015	23,895	0
White	9,345	20,874	0
Black / African American	314	826	0
Asian	236	170	0
American Indian, Alaska Native	0	10	0
Pacific Islander	10	0	0
Hispanic	995	1,624	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,131	35,330	0
White	3,562	31,135	0
Black / African American	14	1,074	0
Asian	14	453	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	530	2,402	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,425	24,380	0
White	1,150	20,970	0
Black / African American	0	639	0
Asian	80	628	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	199	1,613	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

The data suggests that households in lower income AMI ranges are more likely to experience housing problems. However, disparities also exist across income groups when examining race and ethnicity.

Calculation Methodology

To calculate the percentage of households facing housing problems:

$$\text{Percentage} = \frac{\text{Households with or without housing problems}}{(\text{Households with or without housing problems} + \text{Households with one or more housing problems})} * 100$$

Note: Excludes households with no or negative income.

Example (Jurisdiction as a whole):

$$23929 / (23929 + 33469) * 100 = 62.9992 \text{ (63\%)}$$

Example (White households):

$$20919 / (20919 + 12550) * 100 = 62.5026 \text{ (63\%)}$$

This approach highlights housing issues among different groups and can inform targeted resource allocation.

Summary by AMI Category

0–30% AMI (Extremely Low-Income)

- Total households with housing problems: 37,983 (63%)
- Groups with >10% higher rates than overall: 2 groups
- Pacific Islander: 37% (100%, n=25)
- Asian: 12% (75%, n=560)

30–50% AMI (Very Low-Income)

- Total households with housing problems: 34,910 (32%)
- Groups with >10% higher rates than overall: 2 groups
- Pacific Islander: 68% (100%, n=10)
- Asian: 27% (58%, n=406)

50–80% AMI (Low-Income)

- Total households with housing problems: 39,461 (10%)
- Groups with >10% higher rates than overall: 1 group
- Hispanic: 8% (18%, n=2,932)

80–100% AMI (Moderate-Income)

- Total households with housing problems: 25,805 (6%)
- Groups with >10% higher rates than overall: 2 group
- Asian: 6% (11%, n=708)
- Hispanic: 5% (11%, n=1,812)

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

Housing cost burdens, as defined by the U.S. Department of Housing and Urban Development (HUD), include lacking complete kitchen or plumbing facilities, overcrowding, or a cost burden greater than 30% of Area Median Income (AMI). A disproportionately greater housing need occurs when a racial or ethnic group experiences these issues at a rate at least 10 percentage points higher than the general population within the same income group.

The following data tables summarize the prevalence of housing problems across various racial and ethnic groups at different income levels, categorized by HUD-designated Area Median Family Income (HAMFI). These findings may highlight areas where additional resources or attention could be necessary, although the specific implications of these disparities may vary.

Housing Cost Burdens Categories

The data tables present the following categories of housing cost burdens:

- **No Cost Burden <=30%:** Number of households without a cost burden.
- **Cost Burden 30-50%:** Number of cost-burdened households paying between 30% and 50% of income on housing-related costs.
- **Severely Cost Burden >50%:** Number of severely cost-burdened households paying more than 50% of income on housing-related costs.
- **No/Negative Income (Not Computed):** Households earning \$0 or less from self-employment, dividends, or net rental income bear a 100% cost burden if housing costs exist and fall entirely outside the other categories.

The U.S. HUD defines Area Median Income (AMI) levels as:

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	147,782	42,631	37,092	1,913
White	131,438	36,151	32,660	1,597
Black / African American	2,895	1,835	892	170
Asian	2,737	612	607	15
American Indian, Alaska Native	12	30	40	0
Pacific Islander	0	0	35	0
Hispanic	9,032	3,443	2,397	120

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion

The data suggests that households in lower income AMI ranges are more likely to experience housing cost burdens. However, disparities also exist across income groups when examining race and ethnicity.

Calculation Methodology

To calculate the percentage of households facing housing problems:

$$(<=30\%) / (<=30\% + 30-50\% + >50\%) * 100$$

Note: Excludes households with no or negative income.

Example (Jurisdiction as a whole):

$$147782 / (147782+42631+37092) * 100 = 64.9577\% (65\%)$$

Example (White households):

$$131438 / (131438+36151+32660) * 100 = 65.6373 (66\%)$$

This approach highlights housing issues among different groups and can inform targeted resource allocation.

Summary by Cost Burden Category

No Cost Burden ($\leq 30\%$ of income)

- Total households: 147,782 (65%)
- Groups with $>10\%$ higher rates than overall: 0
- Percentage points above jurisdiction as a whole: None
- Highest number of households with no cost burden: None

Cost Burden (30–50% of income)

- Total households: 42,631 (19%)
- Groups with $>10\%$ higher rates than overall: 2 groups
- American Indian/Alaska Native: 18% (37%, n=30)
- Black/African American: 14% (33%, n=1,835)

Severe Cost Burden ($>50\%$ of income)

- Total households: 37,092 (16%)
- Groups with $>10\%$ higher rates than overall: 2 groups
- Pacific Islander: 84% (100%, n=35)
- American Indian/Alaska Native: 32% (49%, n=40)

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?

The data suggests that certain racial or ethnic groups may experience disproportionately greater housing needs within specific income categories. This is determined by comparing the rate of housing problems faced by a group to the rate within the same income category. If a group faces housing problems at a rate 10 percentage points or more higher than the category as a whole, this indicates a disproportionately greater need.

For instance, households in the 0-30 percent Area Median Income (AMI) range may be more likely to face housing problems, but specific racial or ethnic groups within this category might experience even higher rates. Similarly, other income groups could face comparable disparities influenced by racial or ethnic factors.

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

If there are additional needs not identified above, there may be barriers to accessing housing programs, limited awareness, language barriers, discrimination in housing practices, or challenges related to legal or documentation status. There may also be a need for additional support services for households with specific vulnerabilities, such as those with disabilities, elderly residents, or individuals experiencing homelessness. Additionally, geographic disparities might contribute to unmet housing needs, with certain neighborhoods potentially facing higher levels of housing instability or a shortage of affordable options.

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

Certain racial or ethnic groups may be more concentrated in specific areas or neighborhoods within the community, influenced by factors such as housing affordability, the availability of services, and employment opportunities. These concentrations can differ between neighborhoods, with some areas offering more affordable housing or resources that attract particular groups.

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

Introduction

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

Public housing provides essential affordable housing for low- and moderate-income families, including project-based voucher units converted under RAD, Housing Choice Vouchers (HCVs), and specialized programs for veterans and individuals with disabilities, ensuring vulnerable populations access safe and stable housing.

This section summarizes public housing and HCV programs, presenting data on units and vouchers across various types, such as Certificates, Mod-Rehab, Public Housing, tenant- and project-based Vouchers, and special purpose vouchers like Veterans Affairs Supportive Housing and the Family Unification Program. Data from the Public and Indian Housing (PIH) Information Center (PIC) highlights resident demographics, needs, and accessible unit availability. The Section 504 Needs Assessment compares demand for accessible units among public housing tenants and voucher holders with the broader community. Together, this information may support a clearer understanding of housing needs and potential focus areas within the public housing system.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	593	1,023	0	862	0	132	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	1	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	308	88	0	83	0	5	
# of Disabled Families	0	0	173	111	0	90	0	19	
# of Families requesting accessibility features	0	0	593	1,023	0	862	0	132	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	454	869	0	734	0	108	0
Black/African American	0	0	134	153	0	128	0	24	0
Asian	0	0	2	1	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	136	106	0	80	0	25	0
Not Hispanic	0	0	457	917	0	782	0	107	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Public housing tenants and applicants on the waiting list for accessible units may require features such as wheelchair-accessible units, modified bathrooms, accommodations for sensory impairments, ramps, or visual and communication aids. These needs may depend on factors like disability type, household size, and daily living requirements. Public Housing Authorities (PHAs) may incorporate accessibility features into units and may collaborate with local authorities to meet municipal and state accessibility standards. However, availability of fully accessible units may vary, and demand may often exceed supply, resulting in waiting periods for some applicants. The capacity to meet all needs may depend on current housing availability and demand, with PHAs regularly assessing accessibility requirements to guide planning and resource allocation.

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?

The number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance may vary based on factors such as household size, income level, and specific housing needs or preferences. Public Housing Authorities (PHAs) maintain these waiting lists to monitor and assess the demand for affordable housing in the respective service areas.

The immediate needs of residents in public housing and Housing Choice Voucher (HCV) programs may include access to safe, affordable, and accessible housing, along with specialized accommodations for individuals with disabilities. Ongoing needs may also include housing options suitable for larger families or for households experiencing economic hardship.

Residents entering the Continuum of Care (CoC) program through HCV assistance may require additional financial support to maintain housing stability. Extremely low- and very low-income individuals and families, along with elderly and disabled populations, may find that standard HCV support does not fully cover housing costs. Fixed incomes and limited earning capacity can contribute to challenges in covering expenses such as rent, utilities, or security deposits. These shortfalls may represent a persistent unmet need within the affordable housing system.

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

The housing needs of public housing tenants and Housing Choice Voucher (HCV) holders may differ from those of the general population, especially in terms of affordability, accessibility, and the availability of units that accommodate larger households or individuals with disabilities.

By contrast, the general population often has access to a broader range of housing options, particularly in the private rental market, where income restrictions do not limit eligibility. However, many low- and moderate-income households outside of public housing programs still experience difficulty affording adequate housing due to rising costs and limited supply.

Section 504 recipients may experience needs common across the broader community, especially the need for affordable and accessible housing. Many individuals who rely on subsidy programs may also depend on supportive services to remain housed and stable. Public Housing Authorities (PHAs) may encounter challenges coordinating both housing and supportive services, particularly when resources are limited or inconsistent. These challenges may affect individual well-being and may reduce maintenance or functionality in shared areas of public housing developments.

Discussion

The housing needs of public housing tenants and Housing Choice Voucher (HCV) holders may differ from those of the general population, particularly in terms of affordability, accessibility, and the availability of suitable units for larger households or individuals with disabilities. While the broader population may have access to a wider range of private rental options, low- and moderate-income households may frequently face affordability challenges.

Section 504 recipients may experience housing challenges similar to those of the broader population but may rely more heavily on subsidy programs that provide both housing and supportive services. This reliance may place added pressure on Public Housing Authorities (PHAs) to manage both housing delivery and service coordination. When resources are limited or services are fragmented, these challenges may affect individual households as well as the quality and maintenance of shared community environments.

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

Introduction:

This section may assess homelessness by estimating the number of individuals and families experiencing both sheltered and unsheltered homelessness. It may analyze key factors such as frequency, duration, and transitions out of homelessness.

When data on specific aspects, such as the number of individuals exiting homelessness or the length of episodes, is unavailable, the section may provide relevant context to enhance understanding.

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

The U.S. Department of Housing and Urban Development (HUD) defines a chronically homeless person as someone with a long-term disabling condition who has experienced continuous homelessness for a year or more, or at least four episodes of homelessness within the past three years, totaling a year or more. Any family with one adult meeting this definition may qualify as a chronically homeless family.

Data on the number of persons becoming homeless or exiting homelessness each year, as well as the duration of homelessness episodes may not always be available for all homeless population types. Chronically homeless individuals and families may experience prolonged or repeated homelessness, often involving complex health and support needs. Families with children may face shorter episodes but may endure housing instability that may affect child well-being and education. Veterans and family members may encounter challenges related to trauma, health, and community reintegration, which may influence the frequency and length of homelessness episodes. Unaccompanied youth may experience episodic homelessness, cycling between shelters, temporary housing, and unsafe environments.

Although quantitative data may be limited, recognizing these patterns may support the development of tailored services and policies. Local service provider reports and qualitative information may help fill data gaps, supporting development of tailored services and policies that address the unique needs of each homeless population.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

Estimating the number and type of families in need of housing assistance, particularly families with children and families that include veterans, involves consideration of multiple factors affecting housing stability.

Families with children often face challenges securing stable housing due to affordability issues, limited availability of units sized appropriately for family needs, and the importance of living near schools and community services. These factors can result in prolonged housing instability. Childcare responsibilities and educational demands can further complicate access to stable housing, especially for parents balancing employment and caregiving duties.

Veteran families may encounter additional barriers related to physical and mental health conditions, such as post-traumatic stress disorder or service-connected disabilities. These factors can complicate efforts to obtain or maintain stable housing. Veterans may also experience difficulty navigating assistance programs due to complex eligibility rules or limited awareness of available resources. Coordination among multiple service providers is often necessary to support stable housing for these families.

Geographic disparities may significantly affect access to housing. In urban settings, services may be more concentrated, but affordability may remain a significant hurdle. Although urban areas often offer a greater concentration of housing services and support programs, high housing costs in these areas may make securing stable housing difficult for many families. Rural areas may face unique housing challenges due to the wide geographic spread of communities, a limited supply of affordable housing units, scarce

local service providers, and underdeveloped infrastructure, including minimal public transportation options.

Supportive services including housing vouchers, employment assistance, and case management may be available, but accessibility varies by region. The combination of limited housing stock, uneven service availability, and specific household needs determines the level and type of housing assistance required.

Effectively estimating housing needs for families with children and families including veterans requires careful analysis of local housing markets, demographic characteristics, and barriers to service access. Meeting these needs may require coordinated efforts among housing providers, social service agencies, and local government entities.

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

The nature and extent of homelessness vary across different racial and ethnic groups, influenced by various social and economic factors. Certain racial and ethnic groups may experience higher rates of homelessness due to challenges such as limited access to affordable housing or barriers to services, although these factors do not apply universally. The level of homelessness within specific communities can differ, with some groups facing additional obstacles in securing shelter or long-term housing solutions. Recognizing these disparities supports the design of programs and services that respond more effectively to the needs of diverse populations. Careful consideration of these differences and acknowledgment of the contributing factors can improve efforts to address homelessness among various racial and ethnic groups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The nature and extent of homelessness may differ between individuals who are sheltered and those who are unsheltered. Sheltered homelessness refers to individuals and families temporarily residing in emergency shelters, transitional housing, or other temporary accommodations. Length of stay in these settings may vary based on the availability of housing resources and other factors. While some individuals in shelters may have access to food, healthcare, and case management, challenges such as limited affordable housing, personal circumstances, and shelter policies may affect the ability to transition to stable, long-term housing.

Unsheltered homelessness describes individuals and families residing in places not intended for human habitation, such as streets, parks, or vehicles. This group may experience greater exposure to harsh environmental conditions and may have fewer options for support due to factors such as lack of identification, past eviction history, or personal barriers, including untreated mental health conditions or substance use disorders. While some shelters may accommodate individuals regardless of sobriety (low-barrier shelters), others may have restrictions on substance use or require participation in treatment programs, which can impact access to shelter services.

The extent of both sheltered and unsheltered homelessness may vary based on factors such as housing availability, economic conditions, and the presence or absence of outreach programs.

Discussion:

Families with children and veteran families face distinct housing challenges that influence the need for assistance. Families with children often struggle to find stable, affordable housing near schools and services. The lack of suitable housing can lead to prolonged instability, with added pressures from childcare and education demands. Veteran families, coping with physical or mental health issues such as post-traumatic stress disorder (PTSD), encounter barriers in accessing housing and navigating complex service systems, which can extend housing instability.

The racial and ethnic composition of homeless populations reveals disparities in access to housing and services. Certain groups may experience higher homelessness rates due to barriers like affordability and access to support.

Finally, the distinction between sheltered and unsheltered homelessness is important. Sheltered homelessness provides temporary relief but faces limitations due to resource availability and shelter policies. Unsheltered individuals, living in unsafe conditions, encounter greater challenges, including lack of identification or untreated health issues, which restrict access to services and long-term housing solutions.

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

Introduction

This section may assess the non-homeless special needs populations within the community. These groups may include individuals who face distinct barriers to securing stable housing and accessing supportive services due to physical disabilities, mental health conditions, chronic illnesses, or other health-related challenges. Although not currently homeless, members of these populations often experience increased vulnerability to housing instability and may require tailored assistance to maintain safe and adequate living conditions. Understanding the characteristics and needs of non-homeless special needs populations is essential for developing effective housing policies and service programs. This assessment may identify key challenges faced by these groups, evaluate the availability and adequacy of existing resources, and highlight gaps that may impede access to housing stability and supportive care.

Describe the characteristics of special needs populations in your community:

Special needs populations may experience distinct challenges that may affect access to housing and supportive services. These groups may include individuals with physical disabilities, mental health conditions, chronic illnesses, and those living with HIV/AIDS. Many individuals within these populations may face difficulties with mobility, independent living, managing daily tasks, and obtaining adequate healthcare, which may contribute to further complications in living conditions. Additionally, financial instability, social isolation, and limited housing options that meet specific needs may present further barriers.

- **Elderly Populations:** Senior citizens, especially those on fixed incomes, may face difficulties maintaining housing due to costs and necessary repairs. Many older adults may experience excessive cost burdens when income may not sufficiently cover housing-related expenses. Public supportive services, such as home modifications or in-home care, may help seniors remain in homes and communities as independently as possible.
- **Individuals with Physical and Developmental Disabilities:** Individuals with physical and/or developmental disabilities, including hearing, vision, mobility, or self-care challenges, may require specialized accommodations to live independently. Some individuals may experience multiple disabilities, which may complicate access to housing and services. Supportive programs and accessible housing options may be important for ensuring stable living arrangements.
- **Persons with Mental Health Disabilities:** Mental health conditions such as mood disorders or psychosis may affect the ability to secure stable housing. Specialized housing options and support services addressing both physical and mental health needs may help maintain stable living situations.

- **Individuals with Substance Use Disorders:** Substance use, including alcohol and drug addiction, may affect overall well-being and the ability to maintain stable housing. Access to rehabilitation, counseling, and transitional housing services may support recovery and re-establishment of stable living conditions.
- **Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking:** Domestic violence may be a primary cause of homelessness, especially among women and children. Survivors may face barriers to escaping abusive situations, including lack of affordable housing. Limited access to credit due to poor credit histories or reliance on income from the abuser may complicate securing housing or financial independence after leaving abusive relationships. Programs providing shelter, rental assistance, long-term housing, legal aid, and counseling services may assist survivors in regaining stability. Due to the sensitive nature of domestic violence, reliable statistics on prevalence may not always be fully accurate.
- **Persons Living with HIV/AIDS (PLWHA) and Families:** People living with HIV/AIDS may encounter unique housing challenges, such as discrimination and financial strain caused by healthcare costs and job loss. Reduced income and increased medical expenses may make finding affordable housing more difficult. Supportive housing programs, healthcare access, and social services may help maintain stable living conditions while managing health needs.

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

Special needs populations may require affordable and accessible housing, particularly for individuals with physical disabilities, mental health conditions, chronic illnesses, and survivors of domestic violence. Housing may need to accommodate specific needs, such as wheelchair access or in-home care for the elderly or disabled. These accommodations may be essential for individuals to maintain stable living conditions:

- **Supportive Services:** Supportive services may play a role in meeting the needs of special populations. These services may include healthcare, mental health counseling, case management, and legal assistance. Additionally, transitional housing may be necessary for individuals recovering from substance abuse or escaping domestic violence. Such services may help individuals navigate the challenges associated with maintaining stable housing.
- **Determining Housing and Service Needs:** Community assessments, consultations with healthcare providers, and feedback from individuals in these populations may help gather information on housing and service needs. Local organizations and service providers may conduct surveys and outreach to pinpoint gaps in housing and services. These efforts may reveal areas for improvement and gaps in availability.

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

In the Eligible Metropolitan Statistical Area (EMSA), individuals living with HIV/AIDS make up a diverse population across age groups, racial backgrounds, and gender identities. Many individuals may experience housing instability due to stigma, discrimination, or the need for ongoing medical care. These challenges may complicate the ability to secure safe and stable housing. Access to nearby healthcare, in-home support or physical accommodations may become critical for individuals managing HIV/AIDS alongside other health or mobility needs.

- **Housing for Individuals Living with HIV/AIDS:** Individuals living with HIV/AIDS may require affordable housing options that support physical and medical needs. Housing units with features such as wheelchair accessibility, on-site health services, or proximity to treatment centers may help individuals maintain housing stability. Supportive housing programs that integrate medical services may offer a practical solution for individuals who need daily care or access to ongoing treatment. These living arrangements may allow individuals to manage health conditions more effectively while avoiding homelessness or unsafe environments.
- **Support Services for Individuals Living with HIV/AIDS:** Comprehensive support services may play a key role in promoting housing retention and overall health. These services may include case management, medical care, mental health counseling, and social assistance. Case managers may help individuals connect with housing resources, navigate healthcare systems, and access legal or financial aid. Mental health services may offer support for coping with stress, isolation, or trauma related to an HIV diagnosis. Together, housing and wraparound services may improve long-term health outcomes and create a stable foundation for daily life.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not Applicable.

Discussion:

People with special needs such as those with physical or mental disabilities, seniors, individuals living with HIV or AIDS, and survivors of domestic violence may often face serious obstacles when trying to secure stable housing and access essential support services. Many may encounter high housing costs, find few accessible units, or struggle to live independently while managing chronic health conditions or other personal challenges.

For example, older adults may struggle to afford housing or complete necessary home repairs. People with disabilities often need housing that includes features like ramps, wide doorways, or modified bathrooms. Individuals living with HIV or AIDS may require consistent medical care and housing that supports ongoing treatment. Survivors of domestic violence may experience immediate housing instability, and limited financial resources or a lack of legal support may make housing situations more difficult.

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

Describe the jurisdiction's need for Public Facilities:

Communities may invest in public facilities to support essential functions, including community centers, senior centers, parks, recreational spaces, and facilities for individuals experiencing homelessness or those with special needs. These spaces serve vital roles by promoting well-being and delivering critical services to vulnerable populations. Improving infrastructure helps keep public areas accessible, safe, and suitable for diverse community activities. Local governments or agencies may also prioritize upgrades to existing buildings to enhance ADA accessibility and boost energy efficiency.

How were these needs determined?

The determination of public facility needs may rely on community engagement, stakeholder input, and infrastructure assessments. Residents, local organizations, and service providers may contribute insights through community meetings, public hearings, forums, and surveys. These inputs may help identify critical concerns. Data from facility evaluations, usage patterns, and demographic sources such as LMISD Census data may further guide the identification and prioritization of needs.

Collaboration with community partners and consistent data analysis may help ensure the approach remains responsive to changing conditions and emerging challenges.

This Non-Housing Community Development Needs section may identify and prioritize needs based on community input and align them with available resources. The section draws from the following sources:

- U.S. Department of Housing and Urban Development (HUD) Matrix Codes for eligible activities and national objective codes.
- Public meetings, hearings, and surveys.
- Public comments related to CDBG program activities and needs.
- Requests from non-profit organizations and municipalities participating in the CDBG program.
- Applications from municipalities outlining the priority use of CDBG funds.
- Priority needs and objectives.

Describe the jurisdiction's need for Public Improvements:

A municipality may require public improvements to enhance the quality of life for residents and address ongoing infrastructure challenges. These improvements could involve the repair, rehabilitation, or construction of essential community infrastructure, such as streets, sidewalks, water systems, and sewer systems. Upgrades to existing facilities, including transportation networks and storm-water management systems, may also be necessary to improve safety, accessibility, and sustainability.

Addressing these needs will support community growth, ensure equitable access to services, and protect public health and safety. The prioritization of these improvements may depend on the condition of current infrastructure and the evolving needs of the community.

How were these needs determined?

The Community Development Block Grant (CDBG) application process promotes transparency, fosters community engagement, and ensures full compliance with U.S. Department of Housing and Urban Development (HUD) requirements. The following key steps facilitate public participation and maintain adherence to federal regulations:

- **Application Preparation:** Develop the application, outlining proposed projects and planned funding allocations.
- **Public Hearings:** Advertise and hold public hearings to present the application, gather feedback, and address community concerns.
- **Evaluation:** Review the completed application to verify consistency with HUD guidelines and federal regulations.
- **Submission:** Incorporate public input and make any necessary revisions before submitting the finalized application to HUD for approval.

Describe the jurisdiction's need for Public Services:

The need for public services may stem from increased demand for essential resources that support the overall well-being of a community. These services may include healthcare, education, social services, public safety, housing assistance, transportation, and emergency response. Population growth, shifting demographics, and evolving economic conditions can all contribute to this rising demand.

Changes in population size, age distribution, and economic conditions create ongoing demand for these services. Local governments and non-profit organizations regularly review and adjust service delivery to respond to shifts in community conditions and maintain effective programs.

How were these needs determined?

Community input, stakeholder consultations, and assessments of existing services may drive the identification of public service needs. Residents, local organizations, and service providers can provide feedback through community meetings, public hearings, and forums, highlighting areas of concern. Evaluations of public services, usage patterns, and demographic data, including LMISD Census data, may further inform these needs. Collaboration with partners and regular data collection may help ensure these needs remain responsive to evolving community conditions.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis may serve as a foundational tool for understanding the local housing landscape, informing both strategic planning and funding priorities related to housing and community development. When used in tandem with the Needs Assessment, the analysis may help identify key challenges and emerging opportunities, especially those impacting low- and moderate-income households.

The analysis may include a range of factors that shape housing access and quality, such as:

- **Number of Housing Units:** Estimating the supply of housing available.
- **Cost of Housing:** Assessing affordability for homeowners and renters.
- **Condition of Housing:** Evaluating quality, safety, and maintenance needs.
- **Public and Assisted Housing:** Reviewing the availability of housing support programs.
- **Homeless Facilities and Services:** Identifying resources for individuals and families experiencing homelessness.
- **Special Needs Facilities and Services:** Examining housing and services for seniors, people with disabilities, and other vulnerable populations.
- **Barriers to Affordable Housing:** Exploring zoning, development costs, and supply limitations that may hinder access.
- **Non-Housing Community Development Assets:** Highlighting infrastructure, workforce development, and local services that may influence housing stability.
- **Needs and Market Analysis Discussion:** Synthesizing trends and data to guide future strategies.
- **Broadband Needs of Low- and Moderate-Income Households:** Addressing digital connectivity as an essential resource for education, employment, and daily life.
- **Hazard Mitigation:** Assessing environmental risks, such as flooding and storms that may affect housing resilience and long-term security.

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

Introduction

This section may offer a detailed assessment of housing stock, including the quantity, distribution, and defining characteristics of housing units. Drawing on current data, the analysis may categorize units by type, size, and tenure, encompassing owner-occupied and renter-occupied homes across single-family and multi-family structures. The analysis may place particular focus on units supported by federal, state, or local initiatives that serve low- and moderate-income households. Additionally, the analysis may also highlight risks to affordability, such as expiring Section 8 contracts, and examine market trends to identify demand gaps. These findings may support the development of targeted strategies to preserve affordable housing and guide future investments that address the diverse housing needs of the community.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	215,840	76%
1-unit, attached structure	25,649	9%
2-4 units	14,655	5%
5-19 units	12,129	4%
20 or more units	10,092	4%
Mobile Home, boat, RV, van, etc	6,371	2%
Total	284,736	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	501	0%	1,536	3%
1 bedroom	4,254	2%	10,779	24%
2 bedrooms	59,840	32%	17,462	39%
3 or more bedrooms	119,740	65%	15,322	34%
Total	184,335	99%	45,099	100%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

A variety of housing units may receive assistance through federal, state, and local programs designed to support low- and moderate-income households. These programs primarily serve families and individuals who may face challenges accessing affordable housing due to income constraints.

Federal programs may include Section 8 Housing Choice Vouchers (HCV), which provide rental assistance to very low-income households, and Low-Income Housing Tax Credit (LIHTC) units, which finance the development and preservation of affordable rental housing. These programs generally target households earning below 50% of the area median income (AMI), though eligibility criteria may vary.

State programs such as the State Rental Assistance Program (SRAP) may focus on households at risk of homelessness or those needing subsidized rental housing, typically serving households at or below 60% of AMI. The Affordable Housing Trust Fund may support the creation of affordable units for families, seniors, and individuals with disabilities.

Local programs may concentrate on specific neighborhoods or populations, prioritizing low-income families, seniors, veterans, and individuals with disabilities. These initiatives may fill gaps that federal and state programs do not fully address.

Assisted units may play a critical role in meeting housing needs for low- and very low-income households, including families with children, seniors, and persons with disabilities, while demand for safe, decent, and affordable housing may continue to exceed current supply.

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

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

Entitlement Communities may not expect attrition of affordable housing units during the Plan period.

This assessment may focus on key factors contributing to the potential loss of affordable housing units. The expiration of Section 8 contracts may cause owners to remove units from the affordable inventory by opting not to renew agreements with HUD. Owners may choose to convert units to market-rate housing when contracts end, reducing the affordable housing stock.

Additionally, properties financed through programs such as the Low-Income Housing Tax Credit (LIHTC) may reach the end of the compliance periods. At that point, owners may decide to exit affordability restrictions, which can lead to the loss of affordable units unless preservation actions intervene.

Physical deterioration and deferred maintenance may also force removal of units from the market, especially when rehabilitation costs exceed financial feasibility. Vacant or abandoned properties may face demolition, further shrinking the affordable inventory.

Local agencies and stakeholders may actively track these risks to develop strategies that preserve affordable housing. Such strategies may include incentives for contract renewals, funding for rehabilitation, and acquisition of at-risk properties to maintain affordable options.

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

Although demand for affordable housing may vary across communities, stakeholders may prioritize preserving existing units and supporting new development to address both present and anticipated needs. This encouragement may result from a combination of factors, including policy incentives like zoning adjustments, density bonuses, and expedited permitting processes that motivate developers to build affordable units. Additionally, the availability of funding through federal, state, and local programs may provide crucial financial support for construction and rehabilitation projects. Market signals, such as rising rents and limited housing supply, may further drive investment interest in affordable housing development. Moreover, active engagement from community organizations, residents, and local agencies may help identify priority areas and advocate for new projects. Finally, regulatory frameworks, including zoning policies and affordable housing mandates, may require or incentivize developers to integrate affordable units into new developments. Together, this mix of incentives, funding, market pressures, community involvement, and housing regulations may help foster an environment that supports the growth of affordable housing options.

Describe the need for specific types of housing:

The availability of housing may need to align with the diverse needs of the population, particularly low- and very low-income households, families with children, seniors, individuals with disabilities, and those at-risk of homelessness. Several key housing types may play a critical role in meeting these varied needs:

- Permanently affordable rental options for households earning less than \$25,000 per year may offer stability for residents vulnerable to housing insecurity. These units may require ongoing subsidies and policy support to remain viable over time.

- Affordable homeownership opportunities for households earning under \$50,000 may promote financial security and neighborhood stability. However, maintaining long-term affordability may demand thoughtful planning to prevent displacement.
- Preservation and rehabilitation of existing affordable housing may help retain affordability through needed repairs and upgrades. Yet, aging infrastructure and limited funding may pose challenges that require sustained investment.
- Specialized housing for individuals with disabilities, mental health conditions, or other specific needs may include accessible features such as roll-in showers, visual and auditory aids, or senior-friendly layouts. Adapting existing housing or constructing new inclusive units may improve housing outcomes for these populations.
- Homelessness-focused housing, including emergency shelters, transitional housing, and permanent supportive housing, may address immediate needs and promote housing stability. These options may face availability and funding constraints that require coordinated solutions.

In addition to these targeted strategies, local municipalities may need to ensure the housing market offers a range of options, including multi-family, single-family, and mixed-use developments, in locations with access to transportation, services, and employment. Overcoming challenges such as zoning regulations, limited financing, and community feedback may be essential to achieving a balanced and inclusive housing stock.

While no single solution may resolve all housing challenges, a combination of preservation, new development, and targeted interventions may gradually improve conditions. Collaboration among local governments, developers, and non-profit organizations may be essential to expanding sustainable, affordable housing options for all residents.

Discussion

The need for affordable housing may grow due to income disparities, demographic shifts, and rising housing expenses. Low-income households, seniors, and individuals with disabilities often face the greatest challenges securing affordable housing because of limited income, specific accessibility requirements, and a shortage of suitable, affordable options.

Local governments may prioritize developing permanently affordable rental units for households earning less than \$25,000 annually and affordable homeownership options for those earning under \$50,000. While private developers typically handle direct housing construction, local governments use planning, zoning, and incentives to encourage developers and stakeholders to undertake building and preservation projects.

Special needs populations, including individuals with disabilities, may require housing with features such as wheelchair accessibility and accommodations for hearing impairments.

Leveraging resources and fostering collaboration among public agencies, private developers, and non-profit organizations inside the community may further address housing challenges effectively.

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

Introduction

This section may evaluate key indicators related to housing costs, offering insights into trends and changes over time. The analysis may include essential metrics such as median home value, median contract rent, and rent paid across various income brackets. Key areas covered may include:

- **Median Home Value:** Provides an overview of typical home values.
- **Median Contract Rent:** Examines rent affordability across different income groups.
- **Rent Paid:** Breaks down rent payments by tenants at various income levels to highlight cost burdens.
- **Housing Affordability:** Measures the percentage of units affordable to households earning 30%, 50%, 80%, and 100% of HUD Area Median Family Income (HAMFI).
- **Monthly Rent Data:** Compares Fair Market Rent (FMR) and HOME rent levels with Area Median Rent (AMR) to assess affordability gaps.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,586	12.4%
\$500-999	7,464	16.5%
\$1,000-1,499	18,240	40.4%
\$1,500-1,999	10,306	22.8%
\$2,000 or more	3,509	7.8%
Total	45,105	100.0%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,964	No Data
50% HAMFI	10,788	20,743

Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	29,410	55,738
100% HAMFI	No Data	83,871
Total	43,162	160,352

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,146	1,279	1,602	2,193	2,441
High HOME Rent	950	1,137	1,479	1,721	1,900
Low HOME Rent	896	960	1,151	1,330	1,483

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Affordable units supported by federal, state, and local programs may be available but often remain limited and in high demand. Expiring Section 8 contracts and physical deterioration of aging properties may put some units at risk of loss.

Efforts to address housing needs across income levels may focus on preserving affordable housing, encouraging development of new rental units, and promoting homeownership opportunities accessible to households earning below median income. Strategic partnerships and targeted resource allocation may play essential roles in meeting this growing demand.

In conclusion, housing options may exist, but the current supply may fall short of demand, especially for the most vulnerable populations. Collaboration, strategic planning, and sustained investment may prove critical to advancing and sustaining sufficient housing for all income levels.

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

As home values and rents rise, low- and moderate-income households may increasingly struggle with housing affordability. Higher home prices may reduce opportunities for affordable homeownership, limiting access for first-time buyers and preventing low-income renters from transitioning into ownership. For renters, rising costs often outpace income growth, stretching household budgets and driving up demand for affordable units.

This dynamic may intensify competition for existing affordable housing, as more individuals and families turn to lower-cost options. Households earning below 50% of HUD Area Median Family Income (HAMFI) may face especially severe challenges, including difficulty securing stable housing, increased risk of rent burden (paying more than 30% of income on housing), overcrowding, and a higher likelihood of eviction or homelessness. As the gap between incomes and rental prices widens, these households may have few or no affordable options within proximity to jobs, schools, or services, further compounding economic and social vulnerability.

Overall, rising housing costs may continue to threaten affordability. Local governments and community partners may need to implement targeted strategies that expand access for lower-income households and preserve a stable inventory of affordable housing.

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

HOME rents and Fair Market Rents (FMR) typically fall below the Area Median Rent (AMR), especially for units serving low- and moderate-income households. This creates an affordability gap, particularly for households earning 50% or less of the HUD Area Median Family Income (HAMFI), who may struggle to afford AMR-level rents, further limiting the supply of accessible housing options.

This affordability gap may directly shape strategies for producing and preserving affordable housing. Local leaders may prioritize building new rental units that align with HOME and FMR limits while also preserving existing units to prevent conversion to higher market rates.

Meeting these challenges may require innovative financing, such as subsidies, tax credits, and flexible funding, combined with strong partnerships across the public, private, and nonprofit sectors. Sustained collaboration may remain essential to ensuring access to safe, stable, and affordable housing for low- and moderate-income families.

Discussion

The availability of affordable housing for households across all income levels may remain a critical concern. As housing costs fluctuate, low- and moderate-income households may continue facing significant challenges in securing options that fit within budget limits. The affordability gap may depend on factors such as broader economic conditions, housing market trends, and policy actions at local, state, and federal levels.

A key factor in this affordability gap involves differences between HOME rents, Fair Market Rent (FMR), and Area Median Rent (AMR). While HOME rents and FMR typically fall below AMR, market fluctuations may alter how these rent limits align with household income and affordability. Depending on future market dynamics, this gap may stabilize, narrow, or widen further, influencing access to affordable housing.

Addressing the affordability gap may require a comprehensive approach emphasizing both new affordable housing production and preservation of existing units. Innovative financing mechanisms, including subsidies, tax credits, and partnerships among local governments, developers, and non-profit organizations, may prove essential. Coordinated efforts across the public, private, and nonprofit sectors may help maintain and expand affordable housing options for low- and moderate-income families, thereby mitigating ongoing affordability challenges.

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

Introduction

A comprehensive inventory of housing units classified as suitable or unsuitable for rehabilitation may not currently exist. However, a waiting list remains active for applicants who have requested assistance through the housing rehabilitation program. This section may present data on the condition of both owner-occupied and renter-occupied housing units, organized by specific types of deficiencies.

For this analysis, the U.S. Department of Housing and Urban Development (HUD) may define a substandard condition as a housing unit exhibiting significant deficiencies that may threaten the health, safety, or livability of occupants. Such deficiencies may include major structural damage, inadequate plumbing or electrical systems, or roofing problems that pose risks to residents. Units classified as substandard but suitable for rehabilitation may require repairs while maintaining a structurally sound foundation, justifying investment to restore safe and functional living conditions.

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

Local authorities follow New Jersey state law and apply relevant state and local codes to assess housing conditions, without enforcing separate statutes specifically targeting substandard housing.

Substandard conditions align with definitions from the New Jersey Uniform Building Code (UBC) and the U.S. Department of Housing and Urban Development (HUD) Housing Quality Standards (HQS). HUD HQS, established in 1995 and revised in 1999, sets minimum requirements that housing units must meet to qualify for federal assistance.

The New Jersey Department of Community Affairs (NJCA) offers additional guidance on identifying standard and substandard housing by evaluating safety, sanitation, and structural soundness. According to the NJCA Landlord-Tenant Information Service – Habitability Bulletin (updated September 2022), tenants hold rights to safe, sanitary, and habitable living conditions. Residential leases include an implied warranty of habitability, requiring property owners to maintain essential systems and repair damages not caused by tenant misuse during the lease term. Tenants must return units in original condition, excluding normal wear and tear, and cover damages resulting from malicious or abnormal use.

The Rent Receivership Bulletin authorizes public agencies to determine whether dwellings qualify as substandard, based on individual evaluations. While local codes establish baseline standards, housing inspectors assess each case independently. Public Housing Authorities (PHAs) may apply additional standards when reviewing housing quality.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	56,070	30%	23,092	51%
With two selected Conditions	1,094	1%	2,633	6%
With three selected Conditions	64	0%	114	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	127,085	69%	19,304	43%
Total	184,313	100%	45,143	100%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	35,293	19%	9,727	22%
1980-1999	62,225	34%	12,606	28%
1950-1979	76,400	41%	19,044	42%
Before 1950	10,454	6%	3,769	8%
Total	184,372	100%	45,146	100%

Table 33 – Year Unit Built

Data Source: 2016-2020 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	86,854	47%	22,813	51%
Housing Units build before 1980 with children present	18,008	10%	12,012	27%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

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

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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

Estimating the number of housing units occupied by low- or moderate-income families that may contain lead-based paint hazards presents challenges due to incomplete records, inconsistent maintenance, and variable lead presence. Properties built before 1978 generally carry a risk of lead-based paint exposure. To protect health, housing units constructed prior to 1978 that undergo rehabilitation or demolition with federal, state, or local funding require lead hazard assessments before work begins. Rehabilitation housing programs incorporate lead hazard evaluations and remediation to address lead risk and ensure compliance with applicable regulations.

Discussion

Homes built before 1978 may carry elevated risks of lead-based paint hazards, posing serious health threats, especially to young children. In addition to lead exposure, aging structures, outdated systems, and deferred maintenance may contribute to substandard living conditions, highlighting the urgent need for rehabilitation.

Deteriorating housing stock can reduce neighborhood livability. Vacant or neglected properties may cause blight, destabilize communities, and lower nearby property values. Rehabilitation efforts help preserve affordable housing, enhance safety, and improve the quality of life in the area.

Beyond physical repairs, rehabilitation may foster long-term community resilience by promoting safe, healthy, and accessible housing for all. Targeted lead hazard remediation may remain a critical component of this broader strategy.

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

Introduction

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

Public housing may provide essential affordable housing opportunities for low- and moderate-income families, including units converted under the Rental Assistance Demonstration (RAD) program, Housing Choice Vouchers (HCVs), and specialized housing for veterans and individuals with disabilities. These programs may ensure that vulnerable populations have access to safe, stable, and affordable living environments.

This section may outline the number, type, and condition of public housing and project-based voucher units, as well as strategies for ongoing improvement. The existing housing stock may include older properties that require modernization and maintenance, alongside newer developments that may better align with current needs.

Voucher programs, both project-based and tenant-based, may support families in securing affordable housing within the private market, broadening choice and flexibility. Public Housing Authorities (PHAs) may pursue efforts to restore and revitalize housing conditions by enhancing mobility options, improving accessibility, upgrading infrastructure, and aligning housing initiatives with broader development goals.

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			604	930			0	1,266	613
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

Restoration and revitalization efforts may help preserve the long-term viability of public housing, enhance quality of life for residents, and support broader community resilience goals. These improvements may be necessary to ensure that public housing meets the evolving needs of low-income families, seniors, and individuals with disabilities, while also improving safety, comfort, and energy efficiency.

Public Housing Authorities (PHAs) may assess and prioritize investments on an ongoing basis, focusing on the following key areas:

- **Life-Safety and Code Compliance:** PHAs may install or upgrade fire alarms, sprinkler systems, and emergency lighting to meet current safety codes.
- **ADA Compliance:** PHAs may improve accessibility, especially in older units that do not meet current standards for individuals with disabilities.
- **Infrastructure Upgrades:** PHAs may replace or repair mechanical, electrical, and plumbing systems, including HVAC units, roofs, and building envelopes (e.g., windows, insulation, and structural components).
- **Interior and Exterior Renovations:** PHAs may modernize kitchens, bathrooms, flooring, and paint, and address structural issues in porches, stairways, and foundations.
- **Energy Efficiency Improvements:** PHAs may invest in insulation, high-efficiency appliances, and upgraded windows to lower utility costs and support sustainability.

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

Public Housing Authorities (PHAs) may enhance housing options for low- and moderate-income families by implementing strategies to expand and maintain housing stock, promote self-sufficiency, and respond to community-specific needs. These strategies may include:

Expanding Housing Options

- **Increase rental vouchers:** PHAs may pursue additional rental vouchers to assist more families in need.
- **Maintain low vacancy rates:** PHAs may work to maximize housing availability for eligible households.

- Secure funding sources: PHAs may pursue private and public funds to support the development of new housing opportunities, including units for individuals with special needs.

Enhancing Housing Choice

- Voucher support and outreach: PHAs may provide lease-up support and increase housing provider engagement, particularly in neighborhoods outside areas of concentrated poverty and minority concentration.
- Homeownership initiatives: PHAs may expand homeownership programs to assist families transitioning from renting to owning.

Fostering Self-Sufficiency

- Supportive services for employability: PHAs may promote supportive services that enhance client employability, helping individuals move toward financial independence.
- Support for elderly and families with disabilities: PHAs may offer services that improve quality of life and increase independence for seniors and people with disabilities.
- Resident organization assistance: PHAs may strengthen community engagement by supporting resident associations.
- Voluntary moves to unassisted housing: PHAs may encourage and support residents moving from assisted to unassisted housing where feasible.

Targeted Assistance

- Focus on extremely low-income households: PHAs may prioritize households earning at or below 30% of Area Median Income (AMI), with a secondary focus on those earning between 31–50% AMI. Admissions preferences may favor working families.
- Special-purpose vouchers: PHAs may allocate vouchers to elderly or disabled families as resources become available, helping ensure access to ADA-compliant housing.

Continuous Improvement

- Property maintenance and improvements: PHAs may conduct regular inspections to uphold safety and quality standards, and carry out repairs, renovations, or improvements as needed to maintain housing in good condition.

Discussion:

The strategies outlined may reflect a comprehensive approach to addressing the housing needs of low- and moderate-income individuals and families. Efforts to increase rental vouchers and leverage additional funding may expand housing opportunities, while outreach to property owners and the development of homeownership programs may support long-term housing stability. Fostering self-

sufficiency through supportive services may enhance employment outcomes and promote greater independence, particularly for elderly residents and individuals with disabilities. Encouraging voluntary transitions from assisted to unassisted housing may further advance financial independence.

Public Housing Authorities (PHAs) may ensure that properties meet safety and quality standards through regular inspections and maintenance. These actions may help provide safe, stable, and accessible housing for all residents. Overall, these strategies may improve housing conditions and support long-term stability for low- and moderate-income households.

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

Introduction

This section reviews facilities and services that may support individuals and families experiencing homelessness. The analysis may identify the types and numbers of emergency shelters, transitional housing, and permanent supportive housing programs available in the area. Supportive services such as case management, outreach, healthcare, and job assistance may play key roles in helping people achieve stability and permanent housing. Data on service gaps and coordination efforts may inform strategies to improve access, reduce homelessness, and support lasting housing stability.

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)	0	0	0	0	0
Households with Only Adults	0	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 38 - Facilities Targeted to Homeless Persons

Data Source Comments:

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

To improve access, reduce homelessness, and promote long-term housing stability, agencies may collect data on service gaps and coordinate resources across programs. Comprehensive facilities and services may support individuals and families experiencing homelessness through emergency shelters, transitional housing, and permanent supportive housing.

Under the Continuum of Care (CoC) model, households facing housing crises may receive financial assistance and supportive services, including short-term help through rapid rehousing programs, to stabilize housing and prevent homelessness. This coordinated system, from immediate housing support to workforce integration, may empower families and individuals to regain stability and reduce the risk of future homelessness.

Several agencies, including the Board of Social Services (BOSS), the Department of Human Services (DHS), and the Department of Health, may collaborate to fund and oversee services addressing homelessness, poverty, and related human service needs.

Key services may include:

- Case management and life skills training.
- Alcohol and drug abuse treatment.
- Mental health and AIDS-related care.
- Education and employment assistance.
- Clinical and human services.
- Social, emotional, and behavioral health support for children.
- Disability services and advocacy for women.
- Childcare, transportation, and workforce investment.

The One-Stop Career Center may assist individuals in building job readiness and securing employment, critical steps toward long-term stability. The Workforce Development Board (WDB) may facilitate employment opportunities and support transitions from homelessness into the workforce.

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.

A coordinated network of social service agencies may offer a range of housing options and supportive services for individuals and families experiencing homelessness. Focused efforts may target chronically homeless individuals, families with children, veterans, and unaccompanied youth. By addressing urgent

needs alongside long-term goals, this network may help participants achieve housing stability and greater self-sufficiency.

To ensure continuity of care, this network may integrate emergency shelters, transitional housing, permanent supportive housing, and a variety of wraparound services tailored to vulnerable populations.

Emergency Shelter and Transitional Housing

Social service agencies may offer permanent supportive housing to individuals and families facing chronic homelessness, including those with disabilities and veterans. These units may provide stable, long-term housing with individualized services, such as case management and health care, to help residents maintain housing and improve overall well-being.

Permanent Supportive Housing

Social service agencies may provide permanent supportive housing for chronically homeless individuals and families, including those with disabilities and veterans. These units may offer stable, affordable housing paired with individualized support services, such as ongoing case management and health care access, to help residents overcome persistent barriers and maintain long-term stability.

Support Services

A wide range of supportive services may help individuals build the skills and stability necessary to secure and sustain housing.

- **Case Management:** May assist individuals in securing and sustaining housing, navigating social systems, and accessing vital benefits.
- **Life Skills Support:** May provide essential tools such as budgeting, daily living skills, and employment readiness.
- **Mental Health and Substance Use Services:** May offer counseling, treatment, and rehabilitation for individuals with behavioral health needs.
- **Veteran Services:** May connect homeless or at-risk veterans with specialized housing, employment, and health care support.
- **Youth Services:** May provide safe shelter, educational support, and employment pathways for unaccompanied youth.

Mainstream Support Services

Mainstream services, such as health care, workforce development, and benefit access, may be integrated with homeless support programs to promote long-term independence and well-being.

Facilities and Resources

Several key agencies may coordinate and deliver essential services for people experiencing homelessness:

- **Board of Social Services (BOSS):** May coordinate intake, benefit enrollment, and referrals to housing and support services.
- **Department of Human Services (DHS):** May collaborate with community agencies to provide a comprehensive safety net.
- **Department of Health:** May offer medical care, behavioral health services, and outreach tailored to unhoused individuals.

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

Introduction

This section may highlight facilities and services that support individuals with special needs who are not experiencing homelessness. Local programs may offer housing, healthcare, and supportive services tailored to older adults, individuals with physical, mental, or developmental disabilities, those living with HIV/AIDS, and others who benefit from specialized assistance. These resources may help sustain housing stability, improve daily functioning, and promote overall well-being.

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

Special populations, including the elderly, frail elderly, individuals with mental, physical, or developmental disabilities, people affected by substance use, individuals living with HIV/AIDS and families, and public housing residents, may face significant barriers to accessing stable, affordable housing that meets specific needs. Collaborative efforts among local organizations may provide services such as case management, healthcare, life skills training, and housing assistance. These resources may help promote stability, dignity, and independence for individuals requiring specialized support.

To better address these challenges, understanding the distinct housing needs and barriers faced by each special population group may remain essential:

- **Elderly and Frail Elderly:** Many older adults may require housing with accessibility features, supportive services such as healthcare and personal assistance, and stable living environments to maintain independence. While most senior households own homes and live independently, those with limited incomes may struggle with substandard housing conditions and lack access to essential resources such as food, clothing, and transportation.
- **Individuals with Disabilities:** Finding accessible and affordable rental housing may pose major challenges for individuals with disabilities. Many require modified units, on-site support services, or specialized care to live safely and independently. Additional barriers may include limited public transportation for basic services and difficulty securing stable employment.
- **Substance Use and Mental Health Issues:** These conditions often overlap and compound obstacles to stable housing. Supportive housing programs and case management services play a critical role in maintaining stability, even when treatment facilities and resources are available.
- **People Living with HIV/AIDS:** Individuals living with HIV/AIDS may face unique challenges, including limited access to medical care, income instability, and heightened risk of homelessness. Supportive services such as temporary housing assistance and case management can play a critical role in stabilizing housing and reducing homelessness among this population.

- **Public Housing Residents:** Public housing residents may contend with limited unit availability, funding constraints, eligibility restrictions, zoning and regulatory barriers, and deteriorating property conditions. Programs that foster financial independence, expand access to community services, and offer long-term housing solutions may effectively address these challenges.

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

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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)

Efforts over the next year may support individuals with special needs who are not experiencing homelessness. These efforts may contribute to short- and long-term goals by expanding access to affordable housing, improving service coordination, and promoting greater independence and well-being.

Key activities may include:

- Collaborating with local organizations to support housing programs that expand options for older adults, individuals with disabilities, and people with chronic health conditions.
- Enhancing access to healthcare, mental health and substance use treatment, case management, life skills training, and financial literacy.
- Offering transitional housing with wraparound supports for individuals reentering the community from institutional settings.
- Conducting outreach and education to raise awareness of available housing resources and supportive services among special needs populations and associated support networks.

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))

Efforts over the next year may include assessing the housing and supportive service needs of non-homeless individuals with special needs and collaborating with regional nonprofits and social service agencies to address service gaps. These actions may support short- and long-term goals focused on improving housing stability, quality of life, and independence for vulnerable populations.

Key activities to advance these goals may include:

- **Allocating CDBG Funds:** Utilizing CDBG funding to support housing initiatives and services that may improve access to stable housing, mental health care, and workforce development opportunities.
- **Expanding Supportive Housing:** Collaborating with local organizations to preserve and develop housing options for individuals with disabilities, older adults, and those managing chronic health conditions.
- **Enhancing Case Management:** Supporting local organizations in offering personalized case management that may help connect individuals to housing, healthcare, and social services that support ongoing stability.
- **Conducting Outreach and Education:** Collaborating with partners to increase awareness of resources and housing options through outreach and educational efforts tailored to individuals with special needs and family members.

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

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

Factors that may affect access to affordable housing include regulatory constraints, economic challenges, and community opposition, which may limit efforts to expand affordable housing options. The U.S. Department of Housing and Urban Development (HUD) also recognizes these types of barriers nationwide, as documented in a HUD publication,* may leverage funding and partnerships to reduce or remove barriers, promote equitable housing opportunities, and support the development and preservation of affordable, accessible housing for all residents.

*(Source: <https://www.huduser.gov/portal/Publications/wnioc.pdf>)

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

Introduction

This section may highlight non-housing community development assets by describing the existing inventory, condition, and capacity of facilities and infrastructure that support community services, economic development, public safety, and other essential non-housing needs. The analysis may also identify available resources and outline priorities for investment and improvement to enhance community well-being.

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	363	242	0	0	0
Arts, Entertainment, Accommodations	14,659	11,160	13	23	10
Construction	9,145	4,693	8	10	2
Education and Health Care Services	25,453	9,467	23	20	-3
Finance, Insurance, and Real Estate	7,355	2,452	7	5	-2
Information	2,204	274	2	1	-1
Manufacturing	6,011	1,206	5	2	-3
Other Services	5,173	2,850	5	6	1
Professional, Scientific, Management Services	10,307	2,332	9	5	-4
Public Administration	0	0	0	0	0
Retail Trade	19,875	11,494	18	24	6
Transportation and Warehousing	4,417	1,298	4	3	-1
Wholesale Trade	5,889	1,000	5	2	-3
Total	110,851	48,468	--	--	--

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	157,105
Civilian Employed Population 16 years and over	148,760
Unemployment Rate	5.23
Unemployment Rate for Ages 16-24	11.23
Unemployment Rate for Ages 25-65	3.84

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	32,875
Farming, fisheries and forestry occupations	3,841
Service	14,957
Sales and office	37,180
Construction, extraction, maintenance and repair	14,618
Production, transportation and material moving	7,842

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	72,277	53%
30-59 Minutes	42,663	31%
60 or More Minutes	21,752	16%
Total	136,692	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,987	512	3,100

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	34,024	2,618	12,559
Some college or Associate's degree	34,204	1,704	8,852
Bachelor's degree or higher	44,265	1,175	7,700

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	374	443	733	1,419	3,253
9th to 12th grade, no diploma	1,648	943	1,473	3,597	6,196
High school graduate, GED, or alternative	7,228	8,551	8,041	32,644	36,843
Some college, no degree	6,726	6,809	5,932	17,860	16,313
Associate's degree	1,921	3,369	3,105	7,903	6,027
Bachelor's degree	3,707	9,353	8,769	19,194	14,272
Graduate or professional degree	288	2,957	4,562	8,501	9,219

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	586,934
High school graduate (includes equivalency)	1,954,735
Some college or Associate's degree	2,176,432
Bachelor's degree	2,819,069
Graduate or professional degree	2,785,240

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Education and Health Care Services, Retail Trade, and Arts, Entertainment, and Accommodations appear to account for a significant share of jobs and workforce participation. These sectors may provide stable

employment and contribute notably to the local economy. Construction, along with Professional, Scientific, and Management Services, also may play important roles in job growth and economic development, offering a range of skilled opportunities that support infrastructure and business activities.

Describe the workforce and infrastructure needs of the business community:

The business community may experience demand for skilled workers across major sectors such as education and health care, retail trade, construction, and professional services. Employers may often face challenges in finding workers with specialized certifications, technical skills, and advanced training, particularly in healthcare, the skilled trades, and management. Expanding access to training and continuing education programs may help prepare the local workforce to meet shifting industry needs.

In terms of infrastructure, businesses may depend on reliable transportation networks to move goods and employees efficiently. Investment in broadband and digital infrastructure may be essential to support remote work, e-commerce, and modern business operations. In addition, maintaining strong utility systems,

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.

Over the period of the Plan, a range of public and private sector initiatives may significantly shape the local economy, presenting both opportunities and challenges. Investments in critical infrastructure, such as transportation improvements and expanded digital connectivity, by both public and private sectors may enhance job accessibility and support sustained business growth.

At the same time, expansion in key sectors such as healthcare, construction, and technology may drive increased demand for skilled workers. This potential shift underscores the need for targeted workforce development efforts to equip residents with the technical and professional skills aligned with evolving industry needs.

Effectively responding to these conditions may require strong collaboration between public agencies and private sector partners. Strategic investments in infrastructure, workforce training, and business support services may help position the community to remain adaptable and ready to capitalize on emerging economic opportunities.

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

The skills and education of the current workforce may align with employment opportunities in established sectors such as retail, healthcare, and education. However, emerging sectors, such as technology, skilled trades, and professional services, may require more advanced or specialized training that some workers may currently lack.

To address these potential gaps, public and private stakeholders may consider expanding access to education and vocational programs in high-demand fields like information technology, engineering, healthcare specialties, and skilled labor. Strengthening collaboration among workforce partners may help ensure the labor force remains adaptable and equipped to meet changing economic demands.

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.

A variety of organizations, including the Workforce Development Board (WDB), area colleges, and local non-profits, may actively support training initiatives that align with the evolving demands of the local job market.

The local WDB may lead workforce development through the One-Stop Career System, which may deliver training, job search assistance, career counseling, and resources to job seekers and employers. Employer support may include recruitment, job postings, and information on training grants and tax credits.

The area colleges may offer certificate and degree programs in high-demand fields such as healthcare, information technology, and skilled trades, helping workers build relevant technical expertise.

The One-Stop Career Center may provide targeted services for vulnerable populations, including dislocated workers, veterans, individuals with disabilities, and low-income residents. These services may address barriers to employment and foster a more inclusive workforce.

Together, these coordinated initiatives may strengthen the local workforce by expanding access to training and readiness services, directly supporting employment opportunities, reducing barriers, and promoting long-term economic stability.

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

No

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.

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Discussion

The region may sustain a diverse economy, offering employment opportunities across key sectors such as retail, healthcare, education, and professional services. However, the workforce may face challenges adapting to emerging industries, particularly technology and advanced healthcare, which may require specialized training and skill development. Transportation improvements, enhanced digital connectivity, and modernized commercial spaces may remain critical infrastructure priorities for sustaining and stimulating business growth. Public and private entities may prioritize strategic investments in these areas to unlock new opportunities for job creation and economic expansion.

The local Workforce Development Board (WDB) and area colleges may support targeted workforce training initiatives tailored to evolving labor market demands. By addressing skill gaps and investing in business infrastructure, the region may position itself to foster sustainable economic development and expand employment prospects.

MA-50 Needs and Market Analysis Discussion

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

Areas of concentration refer to geographic locations with rates of multiple housing problems, such as overcrowding, high housing cost burden, lack of complete plumbing or kitchen facilities, and physical housing deterioration, that are higher than those in the broader area are.

Data analysis may reveal that households with multiple housing problems tend to concentrate in specific neighborhoods or Census tracts characterized by lower incomes, older housing stock, or limited access to services. The U.S. Department of Housing and Urban Development (HUD) uses the following criteria to determine concentration:

1. The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market area.
2. The total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities in the housing market as a whole.
3. In metropolitan areas, the total percentage of minority persons exceeds 50 percent of the population.

These concentrations often reflect socioeconomic conditions and may signal the need for targeted housing assistance, rehabilitation, and infrastructure investment. Identifying such areas may help guide policy and resource allocation to reduce disparities and improve conditions for vulnerable households.

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

For this section, concentration may refer to neighborhoods or Census tracts where certain housing challenges, such as affordability, overcrowding, or poor housing conditions, occur more frequently among specific racial or ethnic groups. The U.S. Department of Housing and Urban Development (HUD) uses the following criteria to determine concentration:

1. The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market areas.
2. The total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities in the housing market as a whole.
3. For metropolitan areas, the total percentage of minority persons exceeds 50 percent of the population.

While some neighborhoods may face greater housing challenges, low-income families may not concentrate in a single area. Identifying locations with elevated housing need may require continual analysis of demographic and housing data. Collaboration with local agencies, community organizations, and stakeholders, paired with ongoing trend review and shared insights may enable local officials to target resources to urgent housing needs while fostering long-term community stability.

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

The U.S. Department of Housing and Urban Development (HUD) provides the Low- and Moderate-Income Survey Data (LMISD), which helps identify neighborhoods with higher concentrations of low- and moderate-income (LMI) households. CDBG grantees may receive assigned census block groups based on current program participation, enabling analysis of LMI percentages and supporting targeted resource allocation.

Neighborhoods with higher concentrations of LMI households may experience limited affordable housing options because demand often exceeds supply, and private investors may avoid these areas due to perceived financial risks, lower returns, and infrastructure challenges. Economic hardships may arise from reduced employment opportunities and lower average incomes. These combined factors may increase demand for housing assistance. Households often share limited space to reduce costs, leading to overcrowding, while a lack of available resources may cause aging infrastructure to persist. Vulnerable populations, including seniors, individuals with disabilities, families with special needs, and those living on fixed incomes, may live in these neighborhoods and often face restricted access to financial and social supports because systemic barriers, limited transportation, and fewer community resources can hinder recovery from housing challenges and reduce the likelihood of maintaining long-term stability.

By leveraging LMISD data alongside continuous monitoring, local authorities may focus programs and resources on neighborhoods with the greatest needs. This targeted strategy may ensure that CDBG funds and other supports effectively address urgent housing challenges while promoting long-term community stability.

Are there any community assets in these areas/neighborhoods?

Neighborhoods with higher concentrations of low- and moderate-income residents may contain important community assets that support local stability and quality of life. Public facilities, such as schools, libraries, community centers, and parks, may provide essential services and recreational opportunities. Non-profit organizations, faith-based groups, and social service providers may assist residents by offering housing support, job training, food security programs, and healthcare services.

Access to public transportation may help residents connect to employment and necessary services. Economic assets, including small businesses, local markets, and workforce development programs, may

contribute to economic activity and job creation, though the impact may vary based on market conditions and available resources.

By identifying and leveraging these assets, local governments and organizations may enhance neighborhood resilience and better align housing and community development efforts with community strengths. The effectiveness of these assets in supporting low- and moderate-income populations may depend on accessibility, funding, and evolving community needs.

Are there other strategic opportunities in any of these areas?

Strategic opportunities may include improving access to affordable housing, expanding support for workforce development and education programs, and enhancing transportation options to better connect residents with job opportunities. Community revitalization efforts or infrastructure upgrades, such as improvements to roads, utilities, and public facilities, may also provide pathways to long-term economic growth and stability.

Targeting efforts in HUD Low- and Moderate-Income (LMI) priority neighborhoods, areas where at least 51 percent of households are low- or moderate-income and often designated as targeted neighborhoods (DTNs), may concentrate resources in communities with the greatest needs. Similarly, focusing on areas requiring Americans with Disabilities Act (ADA) improvements, particularly those serving primarily LMI populations, may advance targeted community initiatives.

Available resources, community engagement, and ongoing support may influence the feasibility of these opportunities, which can vary across neighborhoods. Local officials may identify and leverage these opportunities by carefully considering community needs and priorities and coordinating closely with stakeholders.

MA-60 Broadband Needs of Housing occupied by 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.

Broadband access may be critical for households to participate fully in education, employment, healthcare, and essential services. However, low- and moderate-income households, especially in rural or underserved areas, may face significant challenges obtaining affordable, reliable internet due to infrastructure gaps, high costs, and local barriers. In rural regions, limited infrastructure and low population density may make service provision financially difficult for providers, leaving residents with restricted broadband options. Federal efforts may contribute to expanding broadband access, though overcoming persistent barriers may require continued investment and collaboration.

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

Increasing competition among broadband Internet service providers may help lower costs, improve service quality, and expand access, particularly in underserved or rural areas. With more providers in the market, consumers may have better options for reliable and affordable internet, which is essential for employment, education, and accessing vital services.

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

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

Coastal communities may face flooding, storm surge, and erosion, particularly during hurricanes and northeasters. Low-lying areas remain especially vulnerable, with potential impacts on infrastructure, housing, and public safety. Inland, the Pinelands Reserve is a fire-adapted ecosystem where wildfires naturally occur. Changes in temperature and precipitation patterns may increase the risk and severity of wildfires. Efforts to monitor these hazards and implement strategies such as flood mitigation and wildfire management may help reduce risks and support long-term community resilience.

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

Housing occupied by low- and moderate-income households may exhibit increased vulnerability to natural hazard risks due to location and resource limitations. Affordable housing options for these households may be concentrated in higher-risk areas such as floodplains or wildfire-prone zones, which often have lower land costs but greater exposure to environmental hazards.

Financial constraints, limited access to insurance, and challenges obtaining disaster-specific assistance may reduce the ability to prepare for, respond to, and recover from hazard events. Additionally, low savings, restricted credit availability, and barriers navigating assistance programs may delay rebuilding and increase the risk of long-term displacement.

Renters within low- and moderate-income groups may face additional challenges. Property owners hold responsibility for repairs but may lack the capacity or willingness to address damage promptly, potentially leaving tenants in unsafe or uninhabitable conditions. Insurance coverage for renters is often limited, as renters typically insure only personal belongings and liability, not the physical structure, which remains the responsibility of the property owners. Many renters also do not purchase renters insurance due to cost or lack of awareness.

Resources to secure temporary housing during recovery may be insufficient because low- and moderate-income renters often have limited financial means and savings. Assistance programs may have eligibility restrictions or limited availability, which can further hinder access to temporary housing.

Together, these factors may contribute to elevated vulnerability for housing occupied by low- and moderate-income households before, during, and after natural hazard events.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines priorities in using Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. Based on an assessment of housing and community development needs, market conditions, and stakeholder input, the Plan establishes goals to address affordable housing, infrastructure improvements, public services, and other critical needs. Federal regulations and local priorities guide funding allocations to maximize impact and support low- and moderate-income individuals and households.

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

Geographic Area

Area Name:	Area Type:	Other Target Area Description:	HUD Approval Date:	% of Low/Mod:	Revised Type:	Other Relevant Description:	Identify the neighborhood boundaries for this target area.	Include specific housing and commercial characteristics of this target area.	How did your consultant and citizens participate in this process to help you to identify this neighborhood as a target area?	Identify the opportunities for improvement in this target area?	What are the obstacles for improvement in this target area?	Are there barriers to improvement in this target area?

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Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

A collaborative planning effort brings together public, private, and non-profit agencies, along with other organizations, to develop a strategy that sets general priorities for allocating entitlement grant funds. The Strategic Plan establishes the framework for prioritizing each category of need, identifies obstacles to serving underserved populations, and outlines expected accomplishments.

Geographic resource allocation relies on data analysis, including U.S. Census Block Group data, supplemented by feedback from consultations and surveys. While not all Census block group areas meet the 51 percent low- and moderate-income threshold, investments focus on locations serving these populations. This targeted approach directs resources to areas needing Americans with Disabilities Act improvements and to communities primarily composed of low- and moderate-income residents. By employing this strategy, the Plan maximizes impact, addresses local and regional needs, and fosters community development.

Affordable housing is available across municipalities, with local governments responsible for meeting obligations under the New Jersey Council on Affordable Housing (COAH). Federal funds complement these efforts by supporting community development projects aligned with local priorities and federal goals, enhancing housing and infrastructure to promote sustainable growth and equitable development.

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Affordable Housing Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	
	Associated Goals	Housing Development Assistance CHDO
	Description	Expand the availability of affordable single-family and multi-family housing for extremely low-, very low-, low-, and moderate-income residents by promoting new construction and the rehabilitation of existing housing stock. This effort addresses housing shortages, improves living conditions, and fosters community stability, ensuring access to safe, decent, and affordable housing options.
	Basis for Relative Priority	Addressing this need fosters economic stability, alleviates housing insecurity, and ensures that all community members have access to safe, decent, and affordable housing options.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate
Geographic Areas Affected		

	Associated Goals	Rehabilitation; Substantial & Moderate HOME First-Time Homebuyers Assistance Rehabilitation; Single-Unit Residential CDBG
	Description	Renovation and preservation of single-unit residential housing to improve quality, safety, and sustainability.
	Basis for Relative Priority	Preserving and rehabilitating existing housing stock ensures long-term affordability and sustains the quality of life for residents. Prioritizing housing preservation also reduces the risk of displacement, mitigates housing insecurity, and guarantees that housing remains safe, livable, and sustainable.
3	Priority Need Name	Homeownership Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Rehabilitation; Substantial & Moderate HOME First-Time Homebuyers Assistance Rehabilitation; Single-Unit Residential CDBG
	Description	Homeownership Assistance supports extremely low-, very low-, low-, and moderate-income individuals and families who own homes but need help making those residences safe, functional, or ADA-compliant. The program also offers counseling to renters transitioning into homeownership and to current homeowners taking steps toward maintaining properties. The Down Payment Assistance Program, part of this category, provides loans to qualified low- and moderate-income homebuyers to support the purchase of a first home.

	Basis for Relative Priority	Homeownership offers significant benefits and responsibilities, affecting not only the individual homeowner but also lending institutions, the wider community, and personal well-being. Whether transitioning from renting to homeownership or moving from DIY repairs to requesting public assistance for maintenance, homeownership assistance must address multiple priorities, including financial literacy, housing suitability, and affordability. All stakeholders involved should remain mindful of the costs, ensuring a balanced approach to supporting long-term housing stability.
4	Priority Need Name	Renter Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Rental Assistance TBRA
	Description	Renter Assistance offers rental subsidies to help extremely low-, very low-, and low- and moderate-income individuals and families cover housing costs, including rent, utilities, and security deposits. The program also provides housing rights services, equipping renters with essential information to enhance housing stability. Additionally, Rental Assistance may provide financial support for housing accessibility improvements, where applicable.
	Basis for Relative Priority	Ensuring access to affordable rental options is essential for housing stability, economic security, and improved quality of life.
5	Priority Need Name	Public Facility and Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Public Facility & Improvements
	Description	Public facilities and improvements enhance community infrastructure, quality of life, and access to essential services. These projects support resident well-being by addressing community needs and fostering long-term growth and development.
	Basis for Relative Priority	Public facility and infrastructure improvement activities include acquiring, constructing, reconstructing, rehabilitating, or installing eligible facilities and infrastructure. These activities generally exclude buildings used for the general conduct of government, except for eligible improvements such as ADA-compliant accessibility features. Projects may encompass neighborhood facilities, including community and recreation centers; facilities serving persons with special needs, such as homeless shelters and senior centers; infrastructure improvements like streets, sidewalks, water and sewer lines, and flood and drainage systems; as well as parks and playgrounds. Stakeholders prioritize these activities based on their potential to benefit low- and moderate-income (LMI) persons, address slum and blight, or respond to urgent community needs. Improvements may also include accessibility enhancements, energy efficiency upgrades, and aesthetic improvements when integrated into eligible public facility projects.
6	Priority Need Name	Public Services for At-Risk Populations
	Priority Level	High

Population	<p>Extremely Low Low Moderate Large Families Families with Children Elderly 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</p>
Geographic Areas Affected	
Associated Goals	<p>Public Services Rehabilitation; Single-Unit Residential CDBG</p>
Description	<p>Public services support extremely low-, very low-, and low- and moderate-income individuals through case management, counseling (marital, family, individual, and substance abuse), crime prevention, and essential items like food, clothing, and shelter. Additional services include educational support, job training, home services for the elderly, healthcare assistance, and youth services. These services alleviate emotional distress and provide support to individuals and families, regardless of background or circumstances.</p>

	Basis for Relative Priority	The priority for public services stems from the critical need to assist individuals and families facing difficult circumstances. These services play a vital role in helping people overcome challenges such as housing instability, emotional distress, and limited access to necessities. By providing case management, counseling, crime prevention, and essential items like food, clothing, and shelter, these services work to enhance well-being and stability for individuals and families. Additionally, offering educational support, job training, and healthcare assistance further strengthens community resilience and the ability to thrive, regardless of background or circumstances.
7	Priority Need Name	Planning and Administration
	Priority Level	Low
	Population	Other
	Geographic Areas Affected	
	Associated Goals	Public Facility & Improvements Planning and Administration
	Description	This priority involves coordinating, administering, and overseeing entitlement grant funding programs, ensuring effective management and monitoring for compliance, progress, and alignment with funding goals.
	Basis for Relative Priority	Effective planning and administration play a crucial role in ensuring that entitlement grant funding programs achieve established goals. These activities allow for efficient resource allocation, compliance maintenance, and the achievement of program objectives. Prioritizing strong management and oversight maximizes the impact of these funds and ensures projects meet intended outcomes.

Narrative (Optional)

The Plan prioritizes housing, public services, public facilities and improvements, Americans with Disabilities Act (ADA) enhancements, and services for special needs populations.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The high level of affordability challenges in the housing market, long waiting lists for public and subsidized housing, limited availability of rental units, and the overall supply-demand imbalance in rental housing create increased demand for rental assistance. The scarcity of affordable housing options and the growing need for stable housing among low-income households may drive the demand for TBRA. These market factors shape the allocation and use of TBRA funds.
TBRA for Non-Homeless Special Needs	The high level of affordability issues in the housing market, the demand for available rental units for non-homeless special needs populations, long waiting lists for public and subsidized housing, and the overall supply-demand imbalance for Housing Choice Vouchers (HCV) and supportive housing affect the availability and use of TBRA for this population.
New Unit Production	The age and condition of existing housing stock, high demand for affordable units, limited availability of rental and ownership units, and increasing waiting lists at public and subsidized housing developments contribute to the need for new unit production. Additional factors, such as high occupancy rates, rising rental prices, and sales prices that are unaffordable for low- and moderate-income households, may further drive the development of new affordable housing to address the housing shortage.
Rehabilitation	The age and condition of existing housing stock, particularly rental properties, which often require significant repairs or improvements. High maintenance costs, increasing property taxes, and the financial burden on low- and moderate-income homeowners, especially elderly or special needs populations, increase the need for rehabilitation. Additionally, rehabilitation addresses substandard living conditions, such as safety hazards (e.g., lead-based paint) and outdated infrastructure. The limited supply of affordable housing and the higher cost of new construction make rehabilitation a cost-effective solution to maintain or restore housing for low- and moderate-income households.
Acquisition, including preservation	The aging condition of existing housing stock, particularly in lower-income neighborhoods, and the availability and condition of multifamily properties suitable for acquisition and rehabilitation affect the potential for acquisition and preservation. Increasing property taxes and operating costs may burden current homeowners, and affordable housing developments risk losing affordability status due to expiring affordability periods. The availability of vacant or underutilized properties, along with vacant or hazardous buildings, may also influence the potential for acquisition and preservation projects.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) programs include anticipated resources, outlined in the table below. The U.S. Department of Housing and Urban Development (HUD) allocates funding for the Plan.

This Plan does not confer legal rights or entitlements to individuals, groups, or entities, including fund recipients or program beneficiaries. The terms of the Plan remain subject to amendment and must comply with all applicable laws, regulations, and ordinances. Numerical goals or outcomes serve as performance metrics without creating legal obligations.

The Plan functions as a strategic framework rather than a legally binding commitment. Terms and objectives may change based on evolving priorities, available resources, and updates to federal, state, or local laws. Funding agencies allocate resources for identified programs and projects based on factors such as federal approval, Congressional appropriations, compliance with environmental and legal requirements, and adherence to procurement procedures through competitive bidding or other authorized contracting methods.

Contingency Provision

Federal appropriations may fluctuate or be delayed before or after publication of the Plan draft, creating uncertainty in available funding and complicating budget planning. To manage these delays, U.S. HUD regulations include a contingency provision that enables efficient, proportional adjustments to funding allocations based on actual federal amounts. This provision governs budget appropriations from Congress and U.S. HUD, authorizing adjustments to funding recommendations in both draft and final Plan versions without requiring additional meetings, except when significant changes warrant further committee review. After U.S. HUD releases actual allocation amounts, funding estimates adjust by increasing or decreasing allocations accordingly. If federal funding decreases significantly, committees convene to review and discuss updated funding recommendations. This provision ensures compliance with U.S. HUD requirements, aligns project funding with actual federal allocations, and streamlines the process to avoid unnecessary delays in Plan implementation. The provision applies to all project, activity, and budget allocations.

The committees adopted the contingency provision this year, allowing the lead agency to adjust funding recommendations based on actual federal appropriations without reconvening unless major changes require further committee action.

Assurance Statement

Ocean County agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

Ocean County will not operate any programs that violate Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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	1,369,138	30,000	0	1,399,138	5,596,552	As a formula-based program, CDBG supports the development of viable communities by providing decent housing, fostering a suitable living environment, and expanding economic opportunities for individuals and families with low- and moderate-incomes, as well as for low- and moderate-income areas. Eligible activities include affordable housing development, housing preservation, public services for at-risk populations, public infrastructure improvements, and the reinvestment of program income to sustain local initiatives.

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	1,349,989	30,000	0	1,379,989	5,519,954	As a formula-based program, HOME expands the supply of decent, safe, and affordable housing for low- and moderate-income individuals and families by funding the construction and rehabilitation of single- and multi-family units.

Table 49 - Anticipated Resources

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

Federal programs listed receive funding through Congressional appropriations, with U.S. HUD announcing and releasing official amounts. To maximize resources and implement this Plan effectively, partnerships may form with agencies that secure additional funding, expanding support beyond direct allocations.

Subrecipients may leverage these federal resources with state programs, local capital funds, and private foundation grants. By coordinating these sources, municipalities and non-profit organizations may accelerate projects, attract additional support, and invest more effectively in affordable housing, public facilities, and infrastructure than with federal funds alone.

As part of this strategy, the HOME Investment Partnerships Program plays a central role in supporting local affordable housing initiatives. To meet federal requirements and fully utilize available funds, close coordination with subrecipients may ensure compliance and effective deployment of resources. Subrecipients may meet the 25% matching requirement for the HOME program by contributing non-federal funds, currently satisfied through a paper match for housing rehabilitation projects. All future eligible matches may consist of permanent, non-federal contributions to the Tenant-Based Rental Assistance (TBRA) program. A network of New Jersey state social service agencies can fulfill matching requirements through in-kind contributions that assist eligible individuals and families. Additionally, when a Community Housing Development Organization (CHDO) receives an affordable housing grant, the CHDO may contribute matching funds exceeding the required 25% threshold.

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

The County of Ocean does not own or plan any land or property for public housing.

Discussion

The CDBG and HOME programs improve quality of life by providing affordable housing, essential public services, and housing rehabilitation. These grants empower communities by partnering with local non-profit organizations to address key needs, including constructing, purchasing, or rehabilitating affordable housing for rent or homeownership, and offering rental assistance to low-income individuals.

Together, these programs may foster meaningful collaborations by supporting Community Housing Development Organizations (CHDOs), regional and local non-profits, government agencies, private foundations, and other stakeholders. This network of support may significantly enhance quality of life for vulnerable populations, deliver critical financial assistance, and build long-term, sustainable improvements.

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
NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS	Government		Jurisdiction
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY	Government		Jurisdiction
New Jersey Dept. of Human Services	Government		Jurisdiction
New Jersey Division of Mental Health Services	Government		Jurisdiction
Ocean County Board of Social Services	Government		Jurisdiction
Berkeley Township Housing Authority	PHA	Public Housing	Jurisdiction
Brick Township Housing Authority	PHA	Public Housing	Jurisdiction
LAKEWOOD HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
Homes For All, Inc.	CHDO	Ownership Rental	Jurisdiction
HOMES NOW, INC.	CHDO	Ownership Rental	Jurisdiction
O.C.E.A.N., Inc.	CHDO	Ownership Rental	Jurisdiction
Ocean Housing Alliance, Inc.	CHDO	Ownership Rental	Jurisdiction
Affordable Housing Alliance	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Contact of Ocean & Monmouth Counties, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Family Promise of the Jersey Shore	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Foodbank of Monmouth and Ocean Counties	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Interfaith Health and Support Services of Southern Ocean County, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Interfaith Family Services	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Just Believe, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Long Beach Island Community Center, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Northern Ocean Habitat For Humanity, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Ocean's Harbor House	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Providence House	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
The Arc, Ocean County Chapter, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

**Table 50 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional delivery system for housing and community development services in the region has several notable strengths. Key strengths include the strong collaboration between local governments, non-profit organizations, and private-sector partners. These entities work together to leverage resources effectively, ensuring comprehensive service delivery. Additionally, there is a well-established coordination network, which helps facilitate the planning, development, and implementation of programs spanning multiple service areas. The allocation of resources is efficient, and stakeholders often share best practices and data to improve outcomes.

While significant progress continues, gaps still hinder the effectiveness of the institutional delivery system. One key gap is the limited capacity of certain non-profit organizations and service providers to meet the growing demand for affordable housing and supportive services. These organizations and providers often lack sufficient funding and staffing to scale services effectively. For example, two houses may require boiler installations, but the scope of work differs: one house may only need a boiler installed, while the other requires structural repairs and additional work. This variability in service needs increases costs and limits the efficiency of service delivery.

Moreover, misalignments between available housing options and the specific needs of vulnerable populations create additional challenges. Service providers often struggle to find suitable housing for these groups, which exacerbates housing instability and homelessness. In some cases, the demand for services, such as food assistance, exceeds the ability to meet each individual need in a discrete manner.

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

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

Table 51 - Homeless Prevention Services Summary

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

Institutional service delivery addresses diverse needs of homeless individuals and families, including chronically homeless persons, families with children, veterans, and unaccompanied youth. The system provides emergency shelters, transitional housing, permanent supportive housing, and specialized services such as case management, healthcare, mental health support, treatment for substance use, and employment assistance.

For chronically homeless individuals and families, programs may prioritize permanent supportive housing and long-term case management. Local organizations provide rapid rehousing and stabilization support to families with children, while veterans can access tailored services, including housing, healthcare, and post-traumatic stress disorder (PTSD) support. Programs also assist unaccompanied youth with shelter, education, and life skills development.

The Ocean County Board of Social Services (BOSS) plays a critical role in institutional service delivery. BOSS serves as the primary point of entry for low- to moderate-income individuals and families, offering prevention resources such as the Tenant-Based Rental Assistance Program (TBRA) to help those at risk of eviction.

Additionally, BOSS helps clients assess eligibility for rapid re-housing (RRH) services and coordinates referrals. Upon contact from a potential client, BOSS initiates case management procedures to evaluate eligibility for supportive services, ensuring necessary resources reach clients to prevent homelessness and support transition to stable housing.

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

The service delivery system provides essential support for special needs populations and individuals experiencing homelessness. The system delivers a comprehensive array of services, including emergency shelters, transitional housing, permanent supportive housing, case management, healthcare, mental health treatment, substance abuse treatment, and employment assistance. The Ocean County Board of Social Services (BOSS) plays a key role in coordinating access to these resources, ensuring that individuals and families remain connected to the support needed for housing stability. Collaboration with local non-profits, veteran service organizations, and youth service providers strengthens system capacity to address a diverse range of needs.

Despite these strengths, challenges remain in fully meeting the needs of vulnerable populations. Key gaps may include:

- **Limited Affordable Housing:** A shortage of affordable units and lengthy wait times for permanent supportive housing create barriers to long-term stability.
- **Provider Shortage:** Insufficient availability of mental health and substance abuse treatment providers limits access to essential services.
- **Unaccompanied Youth:** These individuals often encounter challenges accessing age-appropriate housing and support services tailored to their unique needs.
- **Criminal Records:** Individuals with criminal histories may face significant challenges securing housing or employment, preventing access to critical resources.
- **Complex Application Processes:** The intricacies of assistance program applications can cause confusion and delays, hindering timely access to support.

Additional Areas for Improvement:

- **Crisis Shelter Availability:** A need may exist for more crisis shelter options to address immediate homelessness situations more effectively.
- **Outreach Services:** Enhanced efforts may help reach chronically homeless individuals and others who face barriers to accessing services.
- **Transportation Access:** Transportation barriers may limit the ability of some individuals to access available resources and services, impeding efforts to regain stability.

To address these gaps, stakeholders should leverage the Central Referral System (CRS) to coordinate service delivery more effectively. Enhancing this system to better target chronically homeless individuals and streamline referral processes may improve resource allocation. Expanding affordable housing options, increasing funding for supportive services, streamlining application processes, and improving coordination among service providers may also prove necessary. Assessments and collaboration with stakeholders may ensure the system evolves to meet the changing needs of vulnerable populations.

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

To overcome gaps in the institutional structure and service delivery system for addressing priority needs, the strategy may focus on the following key areas:

- **Re-evaluate Existing Programs:** Conduct regular assessments to ensure that current programs scale appropriately, remain effective, and respond to evolving community needs.
- **Streamline Discharge Coordination:** Improve discharge policies for individuals exiting institutionalized care, ensuring smooth transitions into housing and supportive services.
- **Foster Development Community Relationships:** Strengthen partnerships with the development community to raise awareness of funding opportunities and support the creation of affordable housing projects.
- **Explore Housing Rehabilitation Funds:** Identify and leverage housing rehabilitation funds to preserve and improve existing housing stock, increasing availability.

- **Collaborate with Housing Authorities:** Partner with local housing authorities to address concerns and develop strategies for implementing homeless preferences in housing allocations.
- **Create Education and Awareness Opportunities:** Develop educational initiatives that increase access to information and empower individuals to better understand and navigate available resources and services.
- **Connect Participants with Services:** Ensure ongoing efforts to link individuals to housing supports and services tailored to specific needs.
- **Enhance Outreach Efforts:** Expand outreach services to increase geographic accessibility, including flexible operating hours, language support, ADA accommodations, and a client-centered approach.
- **Address HMIS Utilization Barriers:** Identify and resolve barriers preventing shelter agencies from using the Homeless Management Information System (HMIS), ensuring full participation and data accuracy.
- **Improve Data Integration:** Strengthen data-sharing capabilities across service providers to enhance resource coordination and effectively prioritize the most vulnerable populations.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Development Assistance CHDO	2025	2029	Affordable Housing		Affordable Housing Development	HOME: \$1,343,954	Rental units constructed: 10 Household Housing Unit
2	Rental Assistance TBRA	2025	2029	Homeless Non-Homeless Special Needs		Renter Assistance	HOME: \$2,000,000	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted
3	Rehabilitation; Substantial & Moderate HOME	2025	2029	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$720,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit
4	First-Time Homebuyers Assistance	2025	2029	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$800,000	Direct Financial Assistance to Homebuyers: 80 Households Assisted
5	Public Facility & Improvements	2025	2029	Non-Housing Community Development		Public Facility and Improvements Planning and Administration	CDBG: \$1,980,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100000 Persons Assisted
6	Public Services	2025	2029	Non-Housing Community Development		Public Services for At-Risk Populations	CDBG: \$758,024	Public service activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Rehabilitation; Single-Unit Residential CDBG	2025	2029	Non-Homeless Special Needs		Housing Preservation Homeownership Assistance Public Services for At-Risk Populations	CDBG: \$660,000	Homeowner Housing Rehabilitated: 400 Household Housing Unit
8	Planning and Administration	2025	2029	Planning and Administration		Planning and Administration	CDBG: \$1,250,000 HOME: \$536,000	

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Development Assistance CHDO
	Goal Description	This goal expands the availability of decent, safe, and affordable housing for low- and moderate-income individuals and households by supporting housing development to ensure stable homes that meet the needs of these households and improve quality of life.
2	Goal Name	Rental Assistance TBRA
	Goal Description	This goal provides rental subsidies to help households at higher risk of housing instability or homelessness afford housing costs, including rent, utilities, and security or utility deposits. These subsidies strive to prevent displacement and foster long-term housing stability.

3	Goal Name	Rehabilitation; Substantial & Moderate HOME
	Goal Description	This goal provides moderate and substantial rehabilitation assistance to low- and moderate-income homeowners. Moderate rehabilitation offers deferred loans ranging from \$1,000 to \$24,999, while substantial rehabilitation provides deferred loans from \$25,000 to \$50,000 with a ten-year deferral requirement. This assistance brings homes up to local and state building codes and require a 25% funding match. The objective focuses on improving living conditions and extending the lifespan of homes for eligible homeowners.
4	Goal Name	First-Time Homebuyers Assistance
	Goal Description	This goal provides financial assistance to low- and moderate-income first-time homebuyers to cover costs such as down payments and closing fees. These efforts increase homeownership opportunities, empower households to build long-term financial stability, and create a foundation for future financial security.
5	Goal Name	Public Facility & Improvements
	Goal Description	This goal provides grants to public or private non-profit entities to improve publicly owned facilities. Improvements include accessibility upgrades (such as ADA compliance), safety enhancements, and facility renovations that support public well-being. These efforts ensure public spaces remain safe, accessible, and responsive to community needs.
6	Goal Name	Public Services
	Goal Description	This goal provides operational support to organizations serving low- and moderate-income individuals. Funding supports a range of public services, including healthcare, education, emergency assistance, and job training, helping vulnerable populations access essential services that improve quality of life.
7	Goal Name	Rehabilitation; Single-Unit Residential CDBG
	Goal Description	This goal offers repair and rehabilitation services for single-unit residential properties, including energy efficiency improvements, accessibility modifications, emergency repairs, and weatherization. These services enhance safety, comfort, and energy efficiency, thereby improving living conditions for residents.
8	Goal Name	Planning and Administration
	Goal Description	This goal oversees grant implementation by ensuring compliance, evaluating outcomes, and aligning projects and activities with affordable housing, public services, and community development objectives. Eligible costs include staff salaries, wages, and other program administration expenses.

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)

Programs will serve many extremely low-, very low-, and low- to moderate-income individuals and families, depending on available resources, housing needs, and projected demand. Exact figures may vary based on funding, project progress, and evolving community needs.

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)

Programs will meet the accessibility requirements set forth by Section 504.

Activities to Increase Resident Involvements

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

Public Housing Authorities (PHAs) actively consult with residents on new and updated policy provisions, as well as development activities, to ensure meaningful involvement in key decision-making processes. Collaborating closely with resident leaders, PHAs identify and address community needs and priorities, fostering a strong sense of ownership and engagement. PHAs host meetings to discuss proposed activities, providing platforms for residents to voice concerns, offer feedback, and help shape future initiatives. PHAs convene public hearings only when required. These efforts promote transparency, build trust, and encourage greater community support and participation in public housing programs.

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

N/A

Plan to remove the ‘troubled’ designation

The U.S. Department of Housing and Urban Development (HUD) designates a public housing authority (PHA) as troubled if the Public Housing Assessment System (PHAS) score falls below 60%. HUD evaluates PHAs based on physical condition, finances, management, and funding utilization. When a PHA receives a troubled designation, HUD provides support through technical assistance, management improvements, and additional funding to address specific concerns. In some cases, HUD implements

corrective action plans. However, this designation and the PHAS assessment do not apply to the County of Ocean, as the County does not directly manage public housing.

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

Housing Choice Voucher (HCV) units must meet HQS standards to participate in the program. The HCV program provides decent, safe, and sanitary housing at an affordable cost to low-income families. HQS sets minimum quality criteria to ensure the health and safety of participants.

These inspection procedures help maintain HQS compliance and safeguard the well-being of HCV participants. HQS inspections occur in three types:

- **Initial Inspections:** After identifying a unit for leasing under the voucher program, the PHA conducts an inspection. The unit must pass inspection before executing the lease, finalizing the Housing Assistance Payments (HAP) contract, and starting payments.
- **Annual Inspections:** The PHA conducts inspections once per year on units currently leased by HCV participant families to ensure continued compliance with HQS throughout tenancy.
- **Special Inspections:** These include complaint inspections, initiated when tenants, property owners, or the public raise concerns about unit conditions, and quality control inspections, which examine a sample of units each year to ensure consistent compliance across the service area.

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

Barriers to Affordable Housing

Factors that may affect access to affordable housing include regulatory constraints, economic challenges, and community opposition, which may limit efforts to expand affordable housing options. The U.S. Department of Housing and Urban Development (HUD) also recognizes these types of barriers nationwide, as documented in a HUD publication,* may leverage funding and partnerships to reduce or remove barriers, promote equitable housing opportunities, and support the development and preservation of affordable, accessible housing for all residents.

*(Source: <https://www.huduser.gov/portal/Publications/wnioc.pdf>)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Several strategies outlined below may help mitigate the negative effects of public policies that serve as barriers to affordable housing, including land use controls, zoning ordinances, tax policies, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment:

- Support home rehabilitation programs that may provide financial assistance to low- and moderate-income households, ensuring the preservation and enhancement of the existing housing stock while improving living conditions.
- Assist seniors and individuals with disabilities through home rehabilitation efforts, enabling safe aging in place and long-term residence in familiar environments, which may support stability and independence.
- Reduce housing instability by providing rental assistance to prevent rental and utility arrears, ensuring that vulnerable households can maintain housing.
- Provide down payment assistance to income-qualified first-time homebuyers to help overcome financial barriers to homeownership and support long-term housing stability.
- Educate the community about available housing programs that promote inclusive housing policies, raising awareness and fostering greater community involvement in affordable housing initiatives.

In addition to these efforts, other specific barriers to affordable housing may be recognized:

- Property owners who are unwilling or unable to maintain or improve housing conditions to safe, decent, and sanitary levels, thereby compromising resident well-being.
- Elderly low-income residents who are physically and financially unable to complete necessary home repairs, resulting in deteriorating housing conditions.
- Limited availability of larger housing units for low-income families, particularly those requiring three or more bedrooms to accommodate growing households.

- Capacity constraints of non-profit service providers and housing developers, which limit the ability to meet growing demand for affordable housing.

To address these barriers, collaboration with qualified Community Housing Development Organizations (CHDOs) and housing partners can:

- Offer diverse housing options across income levels to ensure a broad range of affordable housing opportunities.
- Educate the public and civic leaders, fostering greater awareness and support for affordable housing.
- Advocate for transportation options that improve access to affordable housing areas, reduce reliance on private vehicles, and enhance mobility.
- Secure additional funding to offset high affordable housing development costs and reduce financial obstacles to new projects..

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

The Continuum of Care (CoC) may engage individuals experiencing homelessness, especially those living unsheltered, assess unique needs, and connect each individual with tailored housing and support services. The CoC prioritizes prevention, swiftly assists through rapid re-housing when homelessness occurs, and delivers comprehensive wraparound services that foster long-term housing stability, personal well-being, and pathways to self-sufficiency.

Key actions may include:

- **Outreach and Engagement:** Supporting outreach efforts to engage unsheltered individuals. This may involve street outreach teams working to build rapport, assess immediate needs, and connect people with shelters and services.
- **Coordinated Entry System (CES):** Agencies may use the CES to evaluate individual needs and prioritize the most vulnerable for housing and services. This approach may streamline the process of matching individuals with available resources.
- **Support for Services:** Providing assistance to service providers working with unsheltered individuals. These efforts may include homelessness prevention, emergency shelter, rapid re-housing, and other essential services guiding individuals through the housing system.
- **Assessment:** As individuals move through the system, the CoC may provide continuous case management to evaluate changing needs and support transitions into permanent housing.

Addressing the emergency and transitional housing needs of homeless persons

In coordination with the Continuum of Care (CoC), the Ocean County Board of Social Services (BOSS) may primarily provide emergency and transitional housing for individuals and families experiencing homelessness. These housing options may offer short-term relief while addressing service needs. The CoC and BOSS may collaborate to assess individual needs, provide immediate housing solutions, and either refer individuals to appropriate services or offer supportive services to assist with stabilization.

Additionally, BOSS may fund supportive services that help individuals move from homelessness toward housing stability and self-sufficiency. These services may include case management, access to health and mental health resources, employment assistance, and housing readiness programs. The goal remains to ensure that individuals not only find temporary shelter but also receive the resources needed to transition into permanent housing and become self-sufficient.

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 Continuum of Care (CoC) may secure housing for unsheltered families with dependent children. Upon identifying a family in need, a mobile outreach team may assess the situation and arrange placement in appropriate housing, including hotels, shelters, or transitional facilities. The CoC may also prioritize housing for chronically homeless individuals and veterans, collaborating with Public Housing Authorities (PHAs) to identify suitable options.

Support for Community Emergency Assistance Services (CEAS) may include:

- Collaborating with municipal governments to sustain and expand funding for the CoC.
- Participating in the Point-In-Time Count (PITC) to evaluate homelessness.
- Supporting non-profit organizations that develop and manage affordable housing for low- and moderate-income individuals and families.
- Allocating CDBG funds to preserve housing stock and assist low-income families through homeowner rehabilitation programs.
- Funding family shelters, domestic violence shelters, child crisis centers, and emergency youth shelters throughout the region, including shelters for women and families.
- Providing rent and utility assistance for homelessness prevention through the HOME Program.

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

The Continuum of Care (CoC) may play a critical role in preventing homelessness among low-income individuals and families, particularly those at heightened risk following discharge from institutions or systems of care. This population could potentially include individuals transitioning from healthcare, mental health, or correctional facilities, as well as those receiving assistance through public or private agencies focused on housing, health, social services, employment, education, or youth support.

To address this risk, the CoC coordinates with healthcare, social service, and correctional facilities to identify individuals at risk of homelessness upon discharge. This collaboration may ensure timely interventions and smooth connections to appropriate housing solutions, helping individuals avoid homelessness.

The CoC may collaborate with public and private organizations to create a unified network offering essential services such as healthcare, employment assistance, educational opportunities, and other critical social supports. This network can equip at-risk individuals with the tools needed to maintain housing stability.

A key feature of the CoC strategy may involve the Coordinated Entry System (CES), which prioritizes individuals at greatest risk of homelessness. The CES helps facilitate timely connections to housing placements and services, reducing delays in accessing necessary support. Additionally, the CoC is likely to support prevention programs offering emergency financial aid, legal assistance, and case management services to help individuals and families maintain stable housing. These services work to prevent homelessness by providing immediate relief and support.

The CoC may enforce a well-defined discharge policy for vulnerable populations, such as those aging out of foster care or those released from healthcare, mental health, and correctional facilities. A dedicated discharge committee could potentially coordinate efforts among child welfare, corrections, homeless service providers, and other relevant entities to ensure effective discharge planning and maintain housing stability for individuals transitioning from these systems.

In collaboration with the Board of Social Services (BOSS), government agencies may coordinate resources to strengthen prevention efforts. BOSS may operate a central call center as the primary entry point for individuals requesting homelessness prevention services. The call center may assess individuals and families and refer those at imminent risk of homelessness to programs such as the Tenant-Based Rental Assistance Program, which may provide short-term financial assistance.

By providing a comprehensive and coordinated system of care, the CoC may ensure that low-income individuals and families, especially the most vulnerable, access critical services needed to prevent homelessness.

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

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

In accordance with U.S. Department of Housing and Urban Development (HUD) regulation 24 CFR Part 35, lead-based paint (LBP) hazards are controlled in federally assisted or government-owned housing, especially in units where young children (ages 6 and under) reside. The housing rehabilitation program assesses LBP hazards in all units built before 1978, allocating up to \$10,000 per unit for inspections, hazard reduction, and temporary relocation during remediation. The Ocean County Department of Health oversees lead hazard prevention.

Entities may implement the following steps to reduce lead-based paint hazards:

- Promote lead hazard remediation by providing families, communities, and professionals with information and technical assistance on lead-based paint testing and abatement programs.
- Raise public awareness by disseminating information about lead hazards and the risks of lead exposure.
- Coordinate lead hazard identification across County departments to ensure consistent guidelines for lead hazard reductions in all rehabilitation programs.
- Require lead inspections for all residential structures built before 1978 that receive federal, state, or local funding for rehabilitation.
- Inspect buildings built before 1978, especially those used by children, when the rehabilitation receives funding from federal, state, or local programs.
- Ensure lead poisoning screening for at-risk children.
- Comply with New Jersey requirements mandating lead testing for Medicaid-eligible children under 72 months of age. Laboratories must report all test results and submit any with blood lead levels ≥ 10 $\mu\text{g}/\text{dL}$ to the Childhood Lead Poisoning Database maintained by the Health Department.
- Notify property owners receiving rehabilitation funding about the risks and responsibilities related to lead-based paint.
- Maintain records of all lead-based paint inspections and abatement activities to ensure compliance with regulations.
- Educate First-Time Homebuyers (FTHBs) about lead-based paint hazards by providing the U.S. Environmental Protection Agency (EPA) pamphlet, Protect Your Family from Lead in Your Home, during workshops.

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

Efforts focus on preventing, identifying, and mitigating lead poisoning and hazards. Older housing may contain lead-based paint that poses serious health risks, especially to young children, causing developmental delays, neurological damage, and other severe conditions. Targeted actions actively

minimize lead exposure, protect vulnerable populations, and advance progress toward eliminating lead hazards in residential properties.

This comprehensive approach may include:

- **Identification of Lead Hazards:** Inspectors thoroughly examine residential properties built before 1978 to detect hazards early, reducing the risk of exposure.
- **Mitigation and Financial Assistance:** Programs provide funding for testing, hazard reduction, and temporary relocation, removing financial barriers and enabling homeowners and property managers to complete necessary repairs that lower lead risks.
- **Education and Public Awareness:** Campaigns raise awareness about lead hazards, targeting first-time homebuyers and encouraging proactive safety measures that prevent lead exposure.
- **Health Monitoring and Intervention:** Healthcare providers conduct mandatory lead testing for Medicaid-eligible children under 72 months to identify exposure promptly. When blood lead levels rise, support services assist affected families, and remediation teams swiftly eliminate contamination sources to prevent further harm.
- **Regulatory Compliance and Oversight:** Officials document inspections and abatement activities in detail to ensure strict adherence to HUD, federal, and state regulations, oversight maintains safe housing conditions and prevents new lead hazards.

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

Housing policies and procedures incorporate lead hazard reduction by ensuring full compliance with lead-based paint hazard requirements. Authorities enforce these rules to hold contractors, subrecipients, and community partners accountable for meeting all standards. By embedding these practices into housing policies, agencies actively reduce lead hazards and protect residents, especially children, from lead exposure.

Key actions integrated into these policies may include:

- **Lead Certification:** All contractors and inspectors involved in federally funded housing rehabilitation projects must obtain lead certification licensure to conduct testing and abatement that meet regulatory standards.
- **Lead Inspections:** Lead inspection requirements apply to properties built before 1978 that receive CDBG and HOME funding, and the program ensures compliance. Contractors detect and remediate lead hazards during rehabilitation projects.
- **Awareness and Education:** The OCPD and DOH distribute lead hazard information to at-risk households to increase understanding of risks and safety measures. First-Time Homebuyer guidelines include this lead awareness information to help new homeowners take appropriate lead safety precautions.

- **Record Keeping and Oversight:** Agencies maintain detailed records of inspections and abatement activities to ensure long-term compliance with federal and state regulations. Oversight reduces lead exposure risks over time.

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

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

A comprehensive strategy to reduce families living at or below the poverty level may focus on expanding access to essential resources, increasing employment opportunities, and promoting housing stability. This approach may integrate key goals, programs, and policies to improve quality of life for low-income households and support progress toward self-sufficiency.

To achieve these outcomes, agencies may pursue the following priority initiatives to create sustainable pathways out of poverty and improve well-being for vulnerable families in the community:

- **Affordable Housing:** Develop affordable housing through CDBG and HOME funds to provide safe, stable environments that reduce financial stress and help households prioritize essentials like healthcare and education.
- **Employment and Training:** Partner with workforce organizations to offer job training that builds skills, improves readiness, and connects individuals with sustainable employment opportunities.
- **Education and Family Support:** Implement programs in adult education, early childhood development, and at-risk youth support that equip individuals with tools to access better-paying jobs and achieve long-term economic mobility.
- **Public Assistance Access:** Streamline access to support services that stabilize living conditions, reduce financial hardship, and foster resilience and self-sufficiency.
- **Health and Wellness:** Provide mental health and substance use services that address barriers to employment and independence, supporting long-term poverty reduction.
- **Community Partnerships:** Coordinate efforts among non-profits, faith groups, and stakeholders across housing, education, employment, and health services to reduce poverty.

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

Poverty reduction efforts may collaborate with programs to increase affordable housing by partnering with local groups, governments, and developers. Providing access to housing may help stabilize families and support poverty reduction goals. This approach may give low-income families stable, affordable homes to improve their economic situation.

To support these goals, strategies may leverage affordable housing as a foundation for promoting broader economic stability and community well-being:

- **Affordable Housing as a Platform for Stability:** Strategic allocation of CDBG and HOME funds provides affordable housing that stabilizes families. Stable housing enables families to focus on employment, health, and supportive services without the stress of housing instability.

- **Integrating Housing and Employment Initiatives:** Aligning housing development with job training and workforce programs ensures families access both stable housing and economic opportunities. Focusing efforts where partners develop affordable housing improves financial security and long-term mobility.
- **Comprehensive Support through Public Assistance Programs:** Coordinating housing with public assistance provides families immediate financial relief and supports progress toward self-sufficiency. This approach combines short-term help with sustainable support, making stability more achievable.
- **Collaborative Network of Community Partners:** Cooperating with non-profits, faith-based groups, and stakeholders creates a unified poverty reduction approach. These collaborations deliver housing, employment, education, and healthcare services, ensuring families get comprehensive support.
- **A Unified Path toward Long-Term Economic Stability:** Coordinating housing and poverty-reduction programs ensures families receive stable housing and access to resources needed for economic independence. This integrated strategy combines housing stability with access to employment, education, and health services.

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

A comprehensive monitoring system may verify that activities under the Plan comply with program requirements and achieve intended outcomes. This multi-faceted approach may protect program integrity, maximize resource effectiveness, promote minority business participation, and ensure long-term community benefits. The system may include:

- **Project Monitoring:** Periodic site visits and desk reviews assess progress, verify documentation, and ensure activities align with approved plans and budgets. Staff review financial records, invoices, and reports to ensure proper use of funds and adherence to budget constraints.
- **Performance Measurement and Reporting:** Projects establish measurable goals with timelines, milestones, and indicators related to housing outcomes, income eligibility, and compliance. Program staff evaluate progress reports to track accomplishments and promptly address challenges.
- **Compliance Oversight:** Monitoring activities verify adherence to federal regulations such as the Davis-Bacon Act, Section 3, New Jersey Prevailing Wage laws, and Fair Housing requirements. Program staff review tenant income certifications and affordability periods to ensure long-term compliance with CDBG and HOME rules.
- **Minority Business Outreach (MBE/WBE):** Contractors and subrecipients report MBE/WBE participation, while program personnel track and review the data.
- **Risk Assessment and Corrective Actions:** Subrecipients undergo risk assessments to identify those needing intensified monitoring, ensuring prompt resolution of deficiencies.
- **Community Engagement and Transparency:** Public input ensures activities address community needs. Regular reports and updates maintain transparency with stakeholders.
- **Comprehensive Planning Compliance:** Reviews ensure program implementation aligns with updated community needs assessments and priorities.

Expected Resources

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

Introduction

The Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) programs include anticipated resources, outlined in the table below. The U.S. Department of Housing and Urban Development (HUD) allocates funding for the Plan.

This Plan does not confer legal rights or entitlements to individuals, groups, or entities, including fund recipients or program beneficiaries. The terms of the Plan remain subject to amendment and must comply with all applicable laws, regulations, and ordinances. Numerical goals or outcomes serve as performance metrics without creating legal obligations.

The Plan functions as a strategic framework rather than a legally binding commitment. Terms and objectives may change based on evolving priorities, available resources, and updates to federal, state, or local laws. Funding agencies allocate resources for identified programs and projects based on factors such as federal approval, Congressional appropriations, compliance with environmental and legal requirements, and adherence to procurement procedures through competitive bidding or other authorized contracting methods.

Contingency Provision

Federal appropriations may fluctuate or be delayed before or after publication of the Plan draft, creating uncertainty in available funding and complicating budget planning. To manage these delays, U.S. HUD regulations include a contingency provision that enables efficient, proportional adjustments to funding allocations based on actual federal amounts. This provision governs budget appropriations from Congress and U.S. HUD, authorizing adjustments to funding recommendations in both draft and final Plan versions without requiring additional meetings, except when significant changes warrant further committee review. After U.S. HUD releases actual allocation amounts, funding estimates adjust by increasing or decreasing allocations accordingly. If federal funding decreases significantly, committees convene to review and discuss updated funding recommendations. This provision ensures compliance with U.S. HUD requirements, aligns project funding with actual federal allocations, and streamlines the process to avoid unnecessary delays in Plan implementation. The provision applies to all project, activity, and budget allocations.

The committees adopted the contingency provision this year, allowing the lead agency to adjust funding recommendations based on actual

federal appropriations without reconvening unless major changes require further committee action.

Assurance Statement

Ocean County agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's

payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

Ocean County will not operate any programs that violate Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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	1,369,138.00	30,000.00	0.00	1,399,138.00	5,596,552.00	As a formula-based program, CDBG supports the development of viable communities by providing decent housing, fostering a suitable living environment, and expanding economic opportunities for individuals and families with low- and moderate-incomes, as well as for low- and moderate-income areas. Eligible activities include affordable housing development, housing preservation, public services for at-risk populations, public infrastructure improvements, and the reinvestment of program income to sustain local initiatives.

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	1,349,988.53	30,000.00	0.00	1,379,988.53	5,519,954.12	As a formula-based program, HOME expands the supply of decent, safe, and affordable housing for low- and moderate-income individuals and families by funding the construction and rehabilitation of single- and multi-family units.

Table 53 - Expected Resources – Priority Table

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

Federal programs listed receive funding through Congressional appropriations, with U.S. HUD announcing and releasing official amounts. To maximize resources and implement this Plan effectively, partnerships may form with agencies that secure additional funding, expanding support beyond direct allocations.

Subrecipients may leverage these federal resources with state programs, local capital funds, and private foundation grants. By coordinating these sources, municipalities and non-profit organizations may accelerate projects, attract additional support, and invest more effectively in

affordable housing, public facilities, and infrastructure than with federal funds alone.

As part of this strategy, the HOME Investment Partnerships Program plays a central role in supporting local affordable housing initiatives. To meet federal requirements and fully utilize available funds, close coordination with subrecipients may ensure compliance and effective deployment of resources. Subrecipients may meet the 25% matching requirement for the HOME program by contributing non-federal funds, currently satisfied through a paper match for housing rehabilitation projects. All future eligible matches may consist of permanent, non-federal contributions to the Tenant-Based Rental Assistance (TBRA) program. A network of New Jersey state social service agencies can fulfill matching requirements through in-kind contributions that assist eligible individuals and families. Additionally, when a Community Housing Development Organization (CHDO) receives an affordable housing grant, the CHDO may contribute matching funds exceeding the required 25% threshold.

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

The County of Ocean does not own or plan any land or property for public housing.

Discussion

The CDBG and HOME programs improve quality of life by providing affordable housing, essential public services, and housing rehabilitation. These grants empower communities by partnering with local non-profit organizations to address key needs, including constructing, purchasing, or rehabilitating affordable housing for rent or homeownership, and offering rental assistance to low-income individuals.

Together, these programs may foster meaningful collaborations by supporting Community Housing Development Organizations (CHDOs), regional and local non-profits, government agencies, private foundations, and other stakeholders. This network of support may significantly enhance quality of life for vulnerable populations, deliver critical financial assistance, and build long-term, sustainable improvements.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Development Assistance CHDO	2025	2029	Affordable Housing		Affordable Housing Development	HOME: \$335,988.53	Rental units constructed: 2 Household Housing Unit
2	Rental Assistance TBRA	2025	2029	Homeless Non-Homeless Special Needs		Renter Assistance	HOME: \$500,000.00	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
3	Rehabilitation; Substantial & Moderate HOME	2025	2029	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$180,000.00	Homeowner Housing Rehabilitated: 8 Household Housing Unit
4	First-Time Homebuyers Assistance	2025	2029	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$200,000.00	Direct Financial Assistance to Homebuyers: 14 Households Assisted
5	Public Facility & Improvements	2025	2029	Non-Housing Community Development		Public Facility and Improvements	CDBG: \$495,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services	2025	2029	Non-Housing Community Development		Public Services for At-Risk Populations	CDBG: \$189,506.00	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
7	Rehabilitation; Single-Unit Residential CDBG	2025	2029	Non-Homeless Special Needs		Housing Preservation Homeownership Assistance Public Services for At-Risk Populations	CDBG: \$165,000.00	Homeowner Housing Rehabilitated: 80 Household Housing Unit
8	Planning and Administration	2025	2029	Planning and Administration		Planning and Administration	CDBG: \$78,125.00 HOME: \$33,500.00	

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Development Assistance CHDO
	Goal Description	This goal expands the availability of decent, safe, and affordable housing for low- and moderate-income renters by supporting housing development to ensure stable homes that meet the needs of these households and improve quality of life.

2	Goal Name	Rental Assistance TBRA
	Goal Description	This goal provides rental subsidies to help households at higher risk of housing instability or homelessness afford housing costs, including rent, utilities, and security or utility deposits. These subsidies strive to prevent displacement and foster long-term housing stability.
3	Goal Name	Rehabilitation; Substantial & Moderate HOME
	Goal Description	This goal provides moderate and substantial rehabilitation assistance to low- and moderate-income homeowners. Moderate rehabilitation offers deferred loans ranging from \$1,000 to \$24,999, while substantial rehabilitation provides deferred loans from \$25,000 to \$50,000 with a ten-year deferral requirement. This assistance brings homes up to local and state building codes and require a 25% funding match. The objective focuses on improving living conditions and extending the lifespan of homes for eligible homeowners.
4	Goal Name	First-Time Homebuyers Assistance
	Goal Description	This goal provides financial assistance to low- and moderate-income first-time homebuyers to cover costs such as down payments and closing fees. These efforts increase homeownership opportunities, empower households to build long-term financial stability, and create a foundation for future financial security.
5	Goal Name	Public Facility & Improvements
	Goal Description	This goal provides grants to public or private non-profit entities to improve publicly owned facilities. Improvements include accessibility upgrades (such as ADA compliance), safety enhancements, and facility renovations that support public well-being. These efforts ensure public spaces remain safe, accessible, and responsive to community needs.
6	Goal Name	Public Services
	Goal Description	This goal provides operational support to organizations serving low- and moderate-income individuals. Funding supports a range of public services, including healthcare, education, emergency assistance, and job training, helping vulnerable populations access essential services that improve quality of life.

7	Goal Name	Rehabilitation; Single-Unit Residential CDBG
	Goal Description	This goal offers repair and rehabilitation services for single-unit residential properties, including energy efficiency improvements, accessibility modifications, emergency repairs, and weatherization. These services enhance safety, comfort, and energy efficiency, thereby improving living conditions for residents.
8	Goal Name	Planning and Administration
	Goal Description	This goal oversees grant implementation by ensuring compliance, evaluating outcomes, and aligning projects and activities with affordable housing, public services, and community development objectives. Eligible costs include staff salaries, wages, and other program administration expenses.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Annual Action Plan identifies and funds specific projects and activities designed to address priority community development and housing needs. This section explains how these projects advance the goals outlined in the Plan, including supporting affordable housing, preventing homelessness, and improving community facilities and services for extremely low-, very low-, and low- to moderate-income residents.

#	Project Name
1	Parks, Recreational Facilities Improvements - Municipal Park - Eagleswood
2	Handicapped Accessibility Improvements - Various Facilities - Jackson
3	Handicapped Accessibility Improvements - Rose Street - Lakehurst
4	Handicapped Accessibility Improvements - New York Avenue - Lavallette
5	Street Improvements - Atlantis Boulevard - Little Egg Harbor
6	Handicap Beach Access and Accessibility Equipment - Long Beach
7	Handicapped Accessibility Improvements - Municipal Building - Manchester
8	Parks, Recreational Facilities Improvements - Willis H. Jones First Aid Memorial Park - Ocean Gate
9	Handicapped Accessibility Improvements - Arnold Avenue - Point Pleasant
10	Handicapped Accessibility Improvements - Ocean Avenue - Seaside Park
11	Handicap Beach Access and Accessibility Equipment - Ship Bottom
12	Handicapped Accessibility Improvements - Municipal Building - South Toms River
13	Homeless Coordinated Entry Program - Salaries & Operating Expenses - Affordable Housing Alliance
14	Senior Services - Salaries & Operating Expenses - Caregiver Volunteers of Central Jersey
15	24-Hour Crisis Hotline - Salaries & Operating Expenses - Contact of Ocean County
16	Family Promise Homeless Services - Salaries & Operating Expenses-Family Promise of the Jersey Shore
17	Rehabilitation; Single-Unit Residential - Salaries & Operating Expenses - Homes For All, Inc.
18	Emergency Shelter & Assistance - Salaries & Operating Expenses - Interfaith Family Services
19	Outreach and Case Management - Homelessness - Salaries & Operating Expenses - Just Believe, Inc.
20	Counseling Services & Children Day Care - Salaries & Operating Expenses - LBICC, Inc.
21	Rehabilitation; Single-Unit Residential - Salaries & Materials - Northern Ocean Habitat For Humanity
22	Rehabilitation; Single-Unit Residential - Salaries & Materials - O.C.E.A.N., Inc.
23	Abused, Neglected, & Abandoned Children - Salaries & Operating Expenses - Ocean's Harbor House
24	Emergency Response Program - Salaries & Operating Expenses - Providence House
25	Housing Development Assistance CHDO HOME

#	Project Name
26	Rental Assistance TBRA HOME
27	Rehabilitation Substantial & Moderate HOME
28	First-Time Homebuyers Assistance HOME
29	Planning and Administration CDBG
30	Planning and Administration HOME
31	CDBG Contingency

Table 55 – Project Information

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

Local needs may drive the allocation of funding for housing and community development, identified through a combination of data analysis, community input, and collaborative planning efforts. The goal may be to address the needs of underserved populations while promoting safe, affordable housing and improved living conditions. Affordable housing may be available locally, and the municipal government, in accordance with the State of New Jersey Council on Affordable Housing (COAH), may work to ensure availability. However, despite these efforts, challenges may delay or limit fully meeting these needs.

The **Community Development Block Grant (CDBG)** program may improve communities by providing affordable housing, essential services, and infrastructure to low- and moderate-income households. Funding priorities may include:

- **Public Infrastructure:** Enhancing roads, utilities, and other critical infrastructure.
- **Public Services:** Ensuring that underserved populations have access to important services.
- **Housing Need:** Addressing areas with substandard housing.

Obstacles to achieving these priorities may include limited funding, rising housing costs, local zoning challenges, and competition for resources, all of which may slow progress in addressing the housing needs of the community.

The **HOME Investment Partnerships (HOME)** program focuses on providing affordable housing solutions for low-income households. Key priorities may include:

- **Safe Housing:** Ensuring access to stable and affordable housing for all.
- **Partnerships:** Expanding the capacity of local non-profits and governments to manage housing programs effectively.
- **Housing Stability:** Supporting long-term housing stability through rental assistance and homebuyer support.

However, limited funding, rising construction and land costs, and zoning restrictions may remain significant obstacles, impeding new affordable housing development and the ability to meet growing demand. Despite these challenges, efforts may continue to prioritize housing needs through

collaboration, innovative solutions, and strategic use of available resources.

AP-38 Project Summary
Project Summary Information

1	Project Name	Parks, Recreational Facilities Improvements - Municipal Park - Eagleswood
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	Eagleswood Township: Parks, Recreational Facilities Improvements - Municipal Park
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	800
	Location Description	146 Division Street, West Creek, NJ 08092
Planned Activities	Eagleswood Township is requesting funding for the installation of handicapped accessibility improvements at the Eagleswood Township Municipal Complex park and recreation facility. This project includes the addition of ADA-compliant playground equipment and matting, ensuring a safe and accessible play space for local residents, including children with disabilities. The project site location is at the Eagleswood Township Municipal Complex park and recreation facility, 146 Division Street, West Creek, NJ 08092.	
2	Project Name	Handicapped Accessibility Improvements - Various Facilities - Jackson
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$199,058.40
	Description	Jackson Township: Handicapped Accessibility Improvements - Various Facilities
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	2900

	Location Description	Jackson Township Senior Center, 45 Don Connor Boulevard, Jackson, NJ 08527, park and recreation facilities, and other municipal properties
	Planned Activities	Jackson Township is seeking funds for the installation of handicapped accessibility improvements, includes ADA-compliant standard automatic door operators, doors, curb cuts, curbs, and sidewalks, ramps, and more, at Jackson Township Senior Center, park and recreation facilities, and other municipal properties. These enhancements will increase accessibility for people with disabilities and low-to-moderate income senior residents, including those served by the Commission of the Disabled Person. Moreover, this center possesses an official State of New Jersey recognition as a facility catering to the needs of both cooling and heating. The project site location spans multiple locations at Jackson Township Senior Center, 45 Don Connor Boulevard, Jackson, NJ 08527, park and recreation facilities, and other municipal properties.
3	Project Name	Handicapped Accessibility Improvements - Rose Street - Lakehurst
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	Lakehurst Borough: Handicapped Accessibility Improvements - Rose Street
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Rose Street, Lakehurst, NJ 08733
	Planned Activities	Lakehurst Borough is seeking funds for the installation of handicapped accessibility ADA-compliant curb cuts, curbing, sidewalks, detectable warning pads, and hot asphalt mix at Rose Street. The project site location is at Rose Street, Lakehurst, NJ 08733.
4	Project Name	Handicapped Accessibility Improvements - New York Avenue - Lavallette
	Target Area	
	Goals Supported	Public Facility & Improvements

	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	Lavallette Borough: Handicapped Accessibility Improvements - New York Avenue
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1500
	Location Description	New York Avenue, Lavallette, NJ 08735
	Planned Activities	Lavallette Borough is seeking funds for the purchase of handicapped accessibility improvements, includes ADA-compliant standard mobility mats, on the oceanfront beaches at New York Avenue. These mats will create safer, more accessible pathways over the dunes, benefiting residents with disabilities and seniors with mobility challenges. The project site location is at New York Avenue, Lavallette, NJ 08735.
5	Project Name	Street Improvements - Atlantis Boulevard - Little Egg Harbor
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	Little Egg Harbor Township: Street Improvements - Atlantis Boulevard
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Atlantis Boulevard, Little Egg Harbor, NJ 08087
	Planned Activities	Little Egg Harbor Township is seeking funds for the installation of flood and drainage improvements, includes drainage piping, inlets, tidal valves, and pavement restoration, at Atlantis Boulevard. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7361.06, Block Group 1, LMI 60.90%. The project site location is at Atlantis Boulevard, Little Egg Harbor, NJ 08087.
	Project Name	Handicap Beach Access and Accessibility Equipment - Long Beach

6	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	Long Beach Township: Handicap Beach Access and Accessibility Equipment
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	6805 Long Beach Boulevard, Long Beach, NJ 08008
	Planned Activities	Long Beach Township is seeking funds for purchasing two (2) utility terrain vehicle (UTV) vehicle for the Long Beach Gator Service Program. The utility terrain vehicle (UTV) will provide accessibility to the beaches for physically challenged individuals. The UTV beach access vehicle is solely to transport and assist physically challenged individuals in obtaining access from the street-side beach entrance to the ocean beach. The project site location spans multiple locations throughout Long Beach, NJ 08008.
7	Project Name	Handicapped Accessibility Improvements - Municipal Building - Manchester
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$45,000.00
	Description	Manchester Township: Handicapped Accessibility Improvements - Municipal Building
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	1000
	Location Description	1 Colonial Drive, Manchester, NJ 08759

	Planned Activities	Manchester Township is seeking funds for the installation of handicapped accessibility improvements at the Municipal Building. The project includes replacing the existing handicapped ramps with updated ADA-compliant structures to ensure safe and accessible entry. These improvements will particularly benefit residents with disabilities and seniors with mobility challenges. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7202.02, Block Group 2, LMI 74%. The project site location is at the Municipal Building, 1 Colonial Drive, Manchester, NJ 08759.
8	Project Name	Parks, Recreational Facilities Improvements - Willis H. Jones First Aid Memorial Park - Ocean Gate
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	Ocean Gate Borough: Parks, Recreational Facilities Improvements - Willis H. Jones First Aid Memorial Park
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Willis H. Jones First Aid Memorial Park, Wildwood Avenue (intersection with East Arverne Avenue and East Cape May Avenue), Ocean Gate, NJ 08740

	Planned Activities	Ocean Gate Borough is seeking funds for the installation of handicapped accessibility to the municipal building at Willis H. Jones First Aid Memorial Park. The project includes installing an ADA-compliant public restroom facility. The renovation will include wheelchair-accessible stalls, proper turning space, grab bars, accessible sinks, and clear signage in the existing bathroom. Pathways leading to the facility will also meet ADA-compliant slope and surface requirements. These improvements will particularly benefit residents with disabilities and seniors with mobility challenges as well as parents with children. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7290, Block Group 2, LMI 72.90%. Project location is to the municipal building at Willis H. Jones First Aid Memorial Park, Wildwood Avenue (intersection with East Arverne Avenue and East Cape May Avenue), Ocean Gate, NJ 08740.
9	Project Name	Handicapped Accessibility Improvements - Arnold Avenue - Point Pleasant
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$45,000.00
	Description	Point Pleasant Borough: Handicapped Accessibility Improvements - Arnold Avenue
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Arnold Avenue at Front Street, Philadelphia Avenue, Lawrence Avenue, Pine Bluff Avenue, Morris Avenue, and Rue Avenue, Point Pleasant, NJ 08742
Planned Activities	Point Pleasant Borough is seeking funds for the installation of handicapped accessibility improvements, includes ADA-compliant standard curb cuts, curbs, and sidewalks, and detectable warning pads, at Arnold Avenue. The project site location spans multiple locations along Arnold Avenue at Front Street, Philadelphia Avenue, Lawrence Avenue, Pine Bluff Avenue, Morris Avenue, and Rue Avenue, Point Pleasant, NJ 08742.	

10	Project Name	Handicapped Accessibility Improvements - Ocean Avenue - Seaside Park
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	Seaside Park Borough: Handicapped Accessibility Improvements - Ocean Avenue
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Ocean Avenue at Island Avenue, North Avenue, 1st Avenue, and 2nd Avenue, Seaside Park, NJ 08752
Planned Activities	Seaside Park Borough is seeking funding for ADA-compliant improvements to enhance accessibility from the boardwalk to Ocean Avenue. The project includes reconstructing ADA-compliant curb cuts, curbing, ramps, and sidewalks at multiple locations to ensure safe and accessible access for the public, including seniors and individuals with disabilities. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7280.02, Block Group 1, LMI 51.20%. Project site location spans multiple locations along Ocean Avenue at Island Avenue, North Avenue, 1st Avenue, and 2nd Avenue, Seaside Park, NJ 08752.	
11	Project Name	Handicap Beach Access and Accessibility Equipment - Ship Bottom
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	Ship Bottom Borough: Handicap Beach Access and Accessibility Equipment
	Target Date	1/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	1621 Long Beach Blvd, Ship Bottom, NJ 08008
	Planned Activities	Ship Bottom Borough is seeking funds for the purchase of handicapped accessibility improvements, includes ADA-compliant standard mobility mats, on the oceanfront beaches. These mats will create safer, more accessible pathways over the dunes, benefiting residents with disabilities and seniors with mobility challenges. The project site location spans multiple locations throughout Ship Bottom, NJ 08008.
12	Project Name	Handicapped Accessibility Improvements - Municipal Building - South Toms River
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$45,000.00
	Description	South Toms River Borough: Handicapped Accessibility Improvements - Municipal Building
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1000
	Location Description	Municipal Building, 19 Double Trouble Rd, South Toms River, NJ 08757
	Planned Activities	South Toms River Borough is seeking funds for the installation of handicapped accessibility at the Municipal Building. The project includes installing an ADA-compliant door operator to the entrance doorway. These improvements will particularly benefit residents with disabilities and seniors with mobility challenges. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7240, Block Group 1, LMI 59.90%. The project site location is at the Municipal Building, 19 Double Trouble Rd, South Toms River, NJ 08757.
13	Project Name	Homeless Coordinated Entry Program - Salaries & Operating Expenses - Affordable Housing Alliance
	Target Area	

	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$17,000.00
	Description	Affordable Housing Alliance: Homeless Coordinated Entry Program - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	400
	Location Description	Service provided throughout Ocean County.
	Planned Activities	The Affordable Housing Alliance (AHA) is seeking funds to supplement Continuum of Care (CoC) resources that assist individuals and families experiencing homelessness throughout Ocean County. AHA will use the funding to increase a part-time intake staff position from 20 to 35 hours per week. The expanded role will allow the AHA Coordinated Assessment Entry team to work more closely with municipalities, non-profits, faith-based groups, and other non-governmental organizations (NGOs) to identify people experiencing homelessness within the Ocean County Consortium. The team will conduct standardized assessments, enter data into the Homeless Management Information System (HMIS), and ensure compliance with HUD requirements. The funds will support salaries and operational expenses. The funds will support salaries and operational expenses.
14	Project Name	Senior Services - Salaries & Operating Expenses - Caregiver Volunteers of Central Jersey
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$20,000.00
	Description	Caregiver Volunteers of Central Jersey: Senior Services - Salaries & Operating Expenses
	Target Date	1/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	1500
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Caregiver Volunteers of Central Jersey (CVCJ) is seeking funds to support senior transportation services, enabling access to medical appointments, shopping, and healthcare services. This support sustains hunger relief, medical access, and social connection programs. The funds will support salaries and operational expenses.
15	Project Name	24-Hour Crisis Hotline - Salaries & Operating Expenses - Contact of Ocean County
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$20,000.00
	Description	Contact of Ocean County: 24-Hour Crisis Hotline - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1500
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Contact of Ocean County is seeking funds for the Executive Director and Administrative Assistant salaries, vital for supporting over 80 volunteers managing the crisis intervention and suicide prevention hotline 24/7/365. These staff members coordinate volunteers, schedule shifts, ensure quality control, maintain records, and oversee the telephone center. The funds will support salaries and operational expenses.
16	Project Name	Family Promise Homeless Services - Salaries & Operating Expenses- Family Promise of the Jersey Shore
	Target Area	
	Goals Supported	Public Services

	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$10,000.00
	Description	Family Promise of the Jersey Shore: Family Promise Homeless Services - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1000
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Family Promise of the Jersey Shore (FPOJS) is seeking funds to support homeless services programs, including case management, emergency shelter supportive services, and employment services. These programs are available to low- and moderate-income individuals and families. The funds will support salaries and operational expenses.
17	Project Name	Rehabilitation; Single-Unit Residential - Salaries & Operating Expenses - Homes For All, Inc.
	Target Area	
	Goals Supported	Rehabilitation; Single-Unit Residential CDBG
	Needs Addressed	Housing Preservation
	Funding	CDBG: \$70,000.00
	Description	Homes For All, Inc.: Rehabilitation; Single-Unit Residential - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Service provided throughout Ocean County.

	Planned Activities	Homes For All, Inc. is seeking funds for rehabilitating single-unit residential housing to low- and moderate-income homeowners, including elderly, persons with disabilities, and veterans throughout Ocean County. Work repair and replacement include roofs, furnace boilers, HVAC, subfloor, pipes and handicapped ramps. Critical repairs alleviate health and safety issues, structural code violations, and other severe conditions. The funds will support salaries and operational expenses.
18	Project Name	Emergency Shelter & Assistance - Salaries & Operating Expenses - Interfaith Family Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$35,000.00
	Description	Interfaith Family Services: Emergency Shelter & Assistance - Homeless Families with Children - Salaries & Operating Expenses
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	30
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Interfaith Family Services is seeking funds for providing shelter, meals, intensive case management, and other supportive services to homeless families with children in Ocean County. The funds will support salaries and operational expenses.
19	Project Name	Outreach and Case Management - Homelessness - Salaries & Operating Expenses - Just Believe, Inc.
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$15,000.00
	Description	Just Believe, Inc.: Outreach and Case Management - Homelessness - Salaries & Operating Expenses
	Target Date	1/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	600
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Just Believe, Inc. is seeking funds to support employee salaries for case management and outreach. Additionally, the funds will cover utility expenses, including mobile communication services such as cell service and internet, to facilitate intake services in the field. The funds will support salaries and operational expenses.
20	Project Name	Counseling Services & Children Day Care - Salaries & Operating Expenses - LBICC, Inc.
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$35,000.00
	Description	Long Beach Island Community Center, Inc.: Counseling Services & Children Day Care - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	250
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Long Beach Island Community Center, Inc. (LBICC) requests funds for counseling services and children services to support extremely low-, low - and moderate-income individuals and families. Counseling services include staffing that provides: family therapy, martial, group, individual counseling, parenting education, education on meeting the internal and external problems associated with extended unemployment and under employment; veterans counseling and crime prevention through youth services and sexual abuse and assault programs. Children services includes staffing that provides quality, comprehensive day care. The funds will support salaries and operational expenses.

21	Project Name	Rehabilitation; Single-Unit Residential - Salaries & Materials - Northern Ocean Habitat For Humanity
	Target Area	
	Goals Supported	Rehabilitation; Single-Unit Residential CDBG
	Needs Addressed	Housing Preservation
	Funding	CDBG: \$60,000.00
	Description	Northern Ocean Habitat For Humanity: Rehabilitation; Single-Unit Residential - Emergency Housing Rehab. - Salaries & Materials
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Northern Ocean Habitat for Humanity (NOHFH) is seeking funds for the rehabilitation and weatherization of single-family homes for low- and moderate-income homeowners, including seniors, individuals with disabilities, and veterans across Ocean County. Weatherization efforts will include essential home repairs such as roof repairs such as fascia and soffits and replacements, furnace and boiler upgrades, hot water heater installations, and ADA modifications. These critical improvements address health and safety concerns, structural code violations, and other hazardous conditions. The funds will support salaries and operational expenses.
22	Project Name	Rehabilitation; Single-Unit Residential - Salaries & Materials - O.C.E.A.N., Inc.
	Target Area	
	Goals Supported	Rehabilitation; Single-Unit Residential CDBG
	Needs Addressed	Housing Preservation
	Funding	CDBG: \$35,000.00
	Description	O.C.E.A.N., Inc.: Rehabilitation; Single-Unit Residential - Emergency Housing Rehab. - Salaries & Materials
	Target Date	1/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Service provided throughout Ocean County.
	Planned Activities	O.C.E.A.N., Inc. is seeking funds for rehabilitation and weatherization of single-unit residential housing to low- and moderate-income homeowners, including elderly, persons with disabilities, and veterans throughout Ocean County. Weatherization repairs include repair and replacement of roofs, furnace boilers, and other repairs like fascia and soffits. Critical repairs alleviate health and safety issues, structural code violations, and other severe conditions. The funds will support salaries and operational expenses.
23	Project Name	Abused, Neglected, & Abandoned Children - Salaries & Operating Expenses - Ocean's Harbor House
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$22,000.00
	Description	Ocean's Harbor House: Abused, Neglected, & Abandoned Children - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	250
	Location Description	Service provided throughout Ocean County.

	Planned Activities	Ocean’s Harbor House is seeking funds for a range of services that support the homeless, abused, neglected, and abandoned youth. These services include safe and secure emergency and transitional housing, food, clothing and medical care, individual, group and family counseling, employment and vocational assistance, crisis intervention and case management, employment and educational assistance services, recreation programs, and aftercare services. The requested funds will help cover staffing and operational expenses essential to sustaining the transitional living program, ensuring the continued delivery of these vital services. The funds will support salaries and operational expenses.
24	Project Name	Emergency Response Program - Salaries & Operating Expenses - Providence House
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$15,506.00
	Description	Providence House [Catholic Charities]: Emergency Response Program - Battered & Abused Spouses - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	250
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Providence House [Catholic Charities] is seeking funds for an emergency shelter and response program, which consists of a hotline and a confidentially emergency shelter for domestic abuse survivors and accompanying children, who are primarily low- and moderate-income persons. The shelter accessibility is 24-hours-a-day, 365 days-a-year to assist those in imminent danger, who realize the vulnerabilities of safety, social isolation, self-confidence, housing, financial resources, and education. The funds will support salaries and operational expenses.
25	Project Name	Housing Development Assistance CHDO HOME
	Target Area	

	Goals Supported	Housing Development Assistance CHDO
	Needs Addressed	Affordable Housing Development
	Funding	HOME: \$335,988.53
	Description	Housing Development Assistance CHDO HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	Service provided throughout Ocean County.
	Planned Activities	This activity expands the availability of decent, safe, and affordable housing for low- and moderate-income individuals and households by supporting housing development to ensure stable homes that meet the needs of these households and improve quality of life.
26	Project Name	Rental Assistance TBRA HOME
	Target Area	
	Goals Supported	Rental Assistance TBRA
	Needs Addressed	Homeownership Assistance
	Funding	HOME: \$500,000.00
	Description	Rental Assistance TBRA HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	40
	Location Description	Service provided throughout Ocean County.
	Planned Activities	This activity provides rental subsidies to help households at higher risk of housing instability or homelessness afford housing costs, including rent, utilities, and security or utility deposits. These subsidies strive to prevent displacement and foster long-term housing stability.
27	Project Name	Rehabilitation Substantial & Moderate HOME
	Target Area	
	Goals Supported	Rehabilitation; Substantial & Moderate HOME

	Needs Addressed	Homeownership Assistance Renter Assistance
	Funding	HOME: \$180,000.00
	Description	Rehabilitation Substantial & Moderate HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	7
	Location Description	Service provided throughout Ocean County.
	Planned Activities	This activity provides moderate and substantial rehabilitation assistance to low- and moderate-income homeowners. Moderate rehabilitation offers deferred loans ranging from \$1,000 to \$24,999, while substantial rehabilitation provides deferred loans from \$25,000 to \$50,000 with a ten-year deferral requirement. This assistance brings homes up to local and state building codes and require a 25% funding match. The objective focuses on improving living conditions and extending the lifespan of homes for eligible homeowners.
28	Project Name	First-Time Homebuyers Assistance HOME
	Target Area	
	Goals Supported	First-Time Homebuyers Assistance
	Needs Addressed	Homeownership Assistance
	Funding	HOME: \$200,000.00
	Description	First-Time Homebuyers Assistance HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	16
	Location Description	Service provided throughout Ocean County.
	Planned Activities	This activity provides financial assistance to low- and moderate-income first-time homebuyers to cover costs such as down payments and closing fees. These efforts increase homeownership opportunities, empower households to build long-term financial stability, and create a foundation for future financial security.

29	Project Name	Planning and Administration CDBG
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$275,000.00
	Description	Planning and Administration CDBG
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County.
	Planned Activities	This activity oversees grant implementation by ensuring compliance, evaluating outcomes, and aligning projects and activities with affordable housing, public services, and community development objectives. Eligible costs include staff salaries, wages, and other program administration expenses.
30	Project Name	Planning and Administration HOME
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: \$134,000.00
	Description	Planning and Administration HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County.
	Planned Activities	This activity oversees grant implementation by ensuring compliance, evaluating outcomes, and aligning projects and activities with affordable housing, public services, and community development objectives. Eligible costs include staff salaries, wages, and other program administration expenses.

31	Project Name	CDBG Contingency
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility and Improvements
	Funding	CDBG: \$75,573.60
	Description	
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	CDBG Contingency fund for unexpected, urgent needs.

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

Program resources support public facility projects and limited clientele activities throughout the area. HUD allocates funding based on market conditions to ensure responsiveness and effectiveness. Municipalities and regional non-profits apply for grants to implement projects that benefit low- and moderate-income households, aligning with the priorities outlined in the Plan. Investments may target Low- to Moderate-Income Summary Data (LMISD) areas, Census block groups where over 51% of residents qualify as low- and moderate-income, to maximize impact. The CDBG Steering Committee reviews and recommends projects for funding, while the CHAC Committee oversees funding recommendations for the HOME Program. Stakeholders and community members provide input that guides funding decisions, ensuring alignment with primary housing and community development needs. The greatest challenge remains bridging the significant gap between the demand for supportive services and the resources available.

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Grant funding and resource allocation prioritize community development and housing programs that support low- and moderate-income individuals and families. Investments focus on areas with the greatest need for affordable housing, infrastructure improvements, and supportive services. While some projects fall outside the 51% low- and moderate-income areas, these projects still target populations facing pressing needs based on income criteria and other factors identified in the Plan and stakeholder input.

Discussion

Evaluations of geographic target areas may lead to adjustments in funding allocations as needed to address critical needs and benefit low- and moderate-income populations and areas.

Affordable Housing

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

Introduction

This section outlines affordable housing support goals for households experiencing homelessness, non-homeless households, and those with special needs. Strategies may include rental assistance, new unit production, rehabilitation of existing units, and acquisition of existing units. The focus may target efforts providing stable, affordable housing to address diverse community needs. Given potential variability in funding and market conditions, the one-year goals for affordable housing may include::

One Year Goals for the Number of Households to be Supported	
Homeless	30
Non-Homeless	400
Special-Needs	200
Total	630

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	40
The Production of New Units	2
Rehab of Existing Units	38
Acquisition of Existing Units	2
Total	82

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

Discussion

Core efforts to improve housing stability and access for low- and moderate-income residents may focus on the following affordable housing activities:

- Providing housing rehabilitation assistance to low- and moderate-income homeowners.
- Offering down payment assistance and covering closing costs for low- and moderate-income first-time homebuyers.
- Supporting the acquisition, rehabilitation, and development of affordable rental housing through Community Housing Development Organizations (CHDOs).
- Administering the tenant-based rental assistance (TBRA) program, which may offer a 24-month subsidy for extremely low- and low-income renters.

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

Introduction

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

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

Public Housing Authorities (PHAs) may pursue additional funding to address public housing needs and expand the availability of Housing Choice Vouchers (HCV), as resources allow. Concurrently, PHAs may explore opportunities to increase the supply of affordable units and support homeownership initiatives for eligible public housing residents. Efforts may also focus on preserving and improving the existing housing stock through activities such as:

- Remediating lead-based paint hazards and enhancing the safety and security of housing units.
- Identifying and applying for funding to support necessary rehabilitation and modernization, including compliance with life-safety codes.
- Addressing ADA compliance by modifying non-dwelling spaces and upgrading family housing properties as needed.
- Planning improvements to building systems, including mechanical, electrical, plumbing, and building envelopes.
- Implementing upgrades to HVAC systems, roofing, bathrooms, kitchens, flooring, foundations, and exterior finishes.

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

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority

serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

PHAs may prioritize resident self-sufficiency by promoting resident management opportunities, supporting homeownership pathways, and maintaining safe, drug-free environments. Resources may support residents in understanding and exercising their rights under fair housing laws.

PHAs may consult with residents when developing or updating policies and reviewing development activities. Collaboration with resident leaders may help identify and respond to community needs and priorities. Public hearings may serve as platforms for input, allowing residents to express concerns and influence decisions.

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

The U.S. Department of Housing and Urban Development (HUD) designates public housing authorities (PHAs) as troubled if the Public Housing Assessment System (PHAS) score falls below 60%. This assessment evaluates PHAs on physical condition, finances, management, and funding utilization. For PHAs designated as troubled, HUD may offer support such as technical assistance, management improvements, and additional funding to address specific concerns. In some cases, HUD may help implement corrective action plans.

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

Housing Choice Voucher (HCV) units must meet HQS standards to participate in the program. The HCV program provides decent, safe, and sanitary housing at an affordable cost to low-income families. HQS

sets minimum quality criteria to ensure the health and safety of participants.

These inspection procedures may help maintain HQS compliance and safeguard the well-being of HCV participants. HQS inspections occur in three types:

- **Initial Inspections:** After identifying a unit for leasing under the voucher program, the PHA conducts an inspection. The unit must pass inspection before executing the lease, finalizing the Housing Assistance Payments (HAP) contract, and starting payments.
- **Annual Inspections:** The PHA conducts inspections once per year on units currently leased by HCV participant families to ensure continued compliance with HQS throughout tenancy.
- **Special Inspections:** These include complaint inspections, initiated when tenants, property owners, or the public raise concerns about unit conditions, and quality control inspections, which examine a sample of units each year to ensure consistent compliance across the service area.

Discussion

The County of Ocean does not own or plan any land or property for public housing. Additionally, the County of Ocean does not allocate any CDBG funds to public housing authority activities, and HUD regulations prohibit using HOME Program funds for such purposes. Three Public Housing Authorities (PHAs) operate in the area: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority serves the designated program area, excluding entitlement communities. These PHAs provide data on voucher holders, waiting lists, and development plans to support local housing strategies.

All three PHAs have converted public housing units to project-based voucher developments through the Rental Assistance Demonstration (RAD) program. Because of this conversion, PHAs no longer receive Public Housing Assessment System (PHAS) inspection scores and instead operate under RAD program requirements and Housing Quality Standards (HQS) inspections.

Public Housing Authorities (PHAs) may seek funding to maintain and improve existing housing stock, ensure compliance with safety and accessibility standards, and implement initiatives that promote resident self-sufficiency. PHAs may also collaborate with local stakeholders to support and expand affordable housing efforts.

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

Introduction

This section describes the coordinated efforts that may prevent and reduce homelessness and support individuals with special needs or those at risk of housing instability. Local agencies, non-profit organizations, faith-based groups, and public partners may collaborate through the Continuum of Care (CoC) framework to provide comprehensive services. These efforts may focus on outreach, assessment, emergency shelter, rapid rehousing, and supportive services designed to promote long-term housing stability and self-sufficiency for vulnerable populations.

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

In collaboration with partners, outreach and education to homeless individuals, especially those who remain unsheltered, may launch or expand as part of a broader strategy connecting individuals with housing, services, and support throughout the region. Through a comprehensive approach, partners may assess the needs of individuals and families experiencing homelessness and connect individuals and families with appropriate services.

Essential actions may include:

- **Coordinated Outreach:** The Ocean County Board of Social Services (BOSS) may remain the main point of access for homeless services and data collection. The Continuum of Care (CoC) program and local law enforcement may refer homeless individuals and families to BOSS for screening and appropriate referrals.
- **Law Enforcement Protocols:** Local law enforcement agencies may implement a universal protocol to guide interactions with homeless individuals and ensure best practices during encounters.
- **Needs Assessment:** Regional non-profit public service providers, including the CoC administrator, may conduct personal interviews with homeless individuals and families to assess specific needs and provide referrals to relevant programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Local efforts may receive support to address emergency shelter and transitional housing needs for individuals and families experiencing homelessness. Regional non-profit organizations may provide funding and resources through partnerships to operate and maintain emergency shelters and

transitional housing facilities.

These services may address critical needs such as safe shelter, food security, case management, employment assistance, and access to healthcare and mental health services for chronically homeless individuals, veterans, single parents, single adults, unaccompanied youth, survivors of domestic abuse, and families with children. Collaboration with community partners may ensure shelters provide safe accommodations along with supportive services designed to help individuals regain stability.

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

Efforts assist individuals and families in transitioning from homelessness to permanent housing and independent living. Together, these initiatives form part of a comprehensive strategy that facilitates immediate housing placement, prevents future homelessness by addressing urgent needs, and fosters long-term stability. This approach reduces the duration of homelessness and promotes sustainable solutions for vulnerable populations. Participation in the Continuum of Care (CoC) and collaboration with local organizations enable the delivery of housing and supportive services tailored to the unique needs of homeless individuals and families, including chronically homeless individuals, veterans, single parents, single adults, unaccompanied youth, and families with children.

To achieve these objectives, the CoC may employ the following strategies:

- **Rapid Rehousing and Financial Assistance:** Provide financial support such as security deposits, rental subsidies, and utility assistance, coupled with case management and supportive services to promote lasting housing stability.
- **Permanent Supportive Housing:** Support permanent supportive housing programs aligned with the CoC model to offer stable, long-term housing solutions.
- **Tenant-Based Rental Assistance (TBRA):** Utilize HOME funds to administer the TBRA Program, delivering direct financial assistance for rental deposits and monthly subsidies that help households secure stable housing.
- **Chronic Homelessness Initiatives:** Implement targeted programs to eliminate chronic homelessness through dedicated funding and tailored service delivery.
- **Self-Sufficiency:** Partner with local organizations to provide programs that equip individuals and families with the skills and resources necessary for sustained independence and stability.

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.

In partnership with local organizations, efforts may actively support individuals discharged from healthcare facilities, mental health centers, foster care, and correctional institutions through the Continuum of Care (CoC) program. The CoC's discharge policy may ensure that individuals aging out of foster care or leaving these institutions have immediate access to stable housing and essential services.

Before discharge, individuals may receive comprehensive housing resources and support to facilitate seamless transitions and prevent homelessness. Along with discharge planning, financial assistance, case management, and referrals to healthcare, employment, and social services may help reduce homelessness risk. Through strategic collaboration with local partners, vulnerable populations may reintegrate into the community and achieve lasting housing stability.

Discussion

Local organizations may receive support to provide a range of services assisting individuals, families, and those with chronic disabilities. These services may address the needs of vulnerable populations and ensure access to resources that promote stable housing and overall well-being.

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

Introduction

Factors that may affect access to affordable housing include regulatory constraints, economic challenges, and community opposition, all of which may limit efforts to expand affordable housing options. The U.S. Department of Housing and Urban Development (HUD) also recognizes these types of barriers nationwide, as documented in a HUD publication.*

Local governments and community partners may leverage funding and partnerships to reduce or eliminate these barriers, promote equitable housing opportunities, and support the development and preservation of affordable, accessible housing for all residents.

*(Source: <https://www.huduser.gov/portal/Publications/wnioc.pdf>)

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

Several strategies outlined below may help mitigate negative effects of public policies that act as barriers to affordable housing. These include land use controls, zoning ordinances, tax policies, building codes, fees and charges, growth limitations, and policies affecting returns on residential investment. Key approaches may include:

- **Support home rehabilitation programs** that provide financial assistance to low- and moderate-income households, preserving and improving existing housing. This can reduce the need for new construction in areas where development is limited by land use policies, promoting affordable housing within established communities.
- **Help seniors and individuals with disabilities stay in their homes longer** by funding repairs and modifications. This support enables safe aging in place, prevents displacement from rising housing costs, and addresses challenges from zoning and building codes.
- **Reduce housing instability** by offering rental assistance to prevent arrears in rent and utilities. This is especially important in areas with limited rental housing, where zoning and growth limits new development, thereby improving short-term access to stable housing.
- **Provide down payment assistance** to income-qualified first-time homebuyers to help overcome financial barriers. This strategy expands homeownership opportunities in areas with high land costs and property taxes that might otherwise prevent market entry.
- **Educate the community about housing programs** that promote inclusive housing policies. This includes informing civic leaders, developers, and residents about zoning reforms, tax incentives,

and ways to overcome land use policies.

Discussion

Several barriers may limit access to affordable housing, including regulatory constraints such as land use controls, zoning ordinances, and building codes, as well as economic challenges like high land costs and tax policies. Community opposition to new affordable housing developments may also limit growth and availability. These factors may disproportionately affect vulnerable populations, including low- and moderate-income households, seniors, individuals with disabilities, and others facing housing insecurity.

Local governments and community partners may use funding opportunities, establish collaborative partnerships, and lead educational initiatives to address barriers and promote equitable housing options. Support for home rehabilitation, rental and down payment assistance, and stakeholder education on inclusive housing policies may help expand access to stable, affordable homes. Addressing systemic challenges through these strategies may reduce housing instability and foster a diverse housing market that meets the needs of all residents.

Regular assessment and collaboration may strengthen strategies and improve outcomes.

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

Introduction

Efforts may focus on addressing the diverse housing needs of residents, prioritizing low- and moderate-income households, individuals and families experiencing homelessness, and underserved populations. Strategic partnerships with non-profit organizations, municipalities, and other key stakeholders may enhance the availability and sustainability of affordable housing.

Organizations may implement a broad range of initiatives to increase affordable housing options and mitigate health hazards such as lead-based paint exposure in older homes. In collaboration with the local health department, officials may prioritize lead-based paint abatement enforcement for homes built before 1978, especially those occupied by children and other vulnerable individuals.

This section outlines key actions that may develop and strengthen institutional structures necessary to ensure the success of these programs. These actions may directly benefit low- and moderate-income households, individuals at risk of homelessness, and other vulnerable groups.

Actions planned to address obstacles to meeting underserved needs

Targeted actions may address obstacles hindering underserved populations, including the elderly, disabled, homeless, and extremely low-income households. To reduce or eliminate these barriers and ensure access to essential housing and support services, agencies may take the following steps:

- Apply for federal and state funding sources to address underserved needs and support funding applications from other entities.
- Provide affordable housing access for extremely low-, very low-, low-, and moderate-income families through new construction or the rehabilitation of rental units.
- Offer down payment and closing cost assistance, as well as affordable mortgage assistance, to enable homeownership.
- Support homeless individuals and families, along with other underserved populations, by allocating funds to non-profit agencies providing services to these groups.
- Foster cooperation between agencies by participating in coordinating bodies such as the Community Housing Advisory Committee (CHAC), Community Emergency Assistance Services (CEAS), and the Continuum of Care (CoC).
- Improve infrastructure in low- and moderate-income neighborhoods through Community Development Block Grant (CDBG) activities that benefit residents in primarily residential areas where at least 51 percent of the population is low- and moderate-income (LMA).
- Provide housing assistance for seniors, including frail elderly, through senior-only housing projects, rental housing, referrals, and socialization services.
- Support the Tenant-Based Rental Assistance (TBRA) program and provide emergency housing

and utility assistance to prevent homelessness.

- Support housing initiatives for physically and mentally disabled individuals, including rehabilitation and development of aging housing stock.
- Support CDBG and CoC programs for individuals and families with children to prevent homelessness.
- Distribute and target housing and public services to extremely low- and low-income persons, including TBRA, housing rehabilitation, rental assistance, public safety, medical and healthcare services, and family counseling.

Actions planned to foster and maintain affordable housing

Affordable housing projects that expand rental and homeownership opportunities for low- and moderate-income households may receive support through federal funding. To preserve and improve the affordable housing supply for extremely low-, very low-, low-, and moderate-income residents, agencies may implement the following activities:

- Provide down payment and closing cost subsidies to eligible first-time homebuyers from extremely low-, very low-, low-, and moderate-income households.
- Allocate HOME (entitlement and set-aside) program funds to certified Community Housing Development Organizations (CHDOs), housing developers, or partnerships for the development and rehabilitation of multi-family rental and single-family homeownership housing, as well as the acquisition of single-family housing with or without rehabilitation.
- Offer financial assistance through the HOME program for the rehabilitation of owner-occupied residences.
- Leverage HOME funding to maximize financial capacity and enhance project feasibility.
- Provide a 24-month rental subsidy through the TBRA housing program to assist eligible households.
- Preserve affordable housing through collaboration with housing agencies to implement foreclosure prevention strategies, mortgage modifications, refinancing options, and other solutions to help retain safe and affordable housing.
- Ensure that constructed, purchased, and rehabilitated housing utilizing HOME and other federal/state funds remains affordable for the prescribed period, with strict enforcement through deed restrictions and ongoing monitoring.

Actions planned to reduce lead-based paint hazards

In accordance with U.S. Department of Housing and Urban Development (HUD) regulation 24 CFR Part 35, lead-based paint (LBP) hazards are controlled in federally assisted or government-owned housing, especially in units where young children (ages 6 and under) reside. The housing rehabilitation program assesses LBP hazards in all units built before 1978, allocating up to \$10,000 per unit for inspections, hazard reduction, and temporary relocation during remediation. The Ocean County Department of

Health oversees lead hazard prevention.

Entities may implement the following steps to reduce lead-based paint hazards:

- Promote lead hazard remediation by providing families, communities, and professionals with information and technical assistance on lead-based paint testing and abatement programs.
- Raise public awareness by disseminating information about lead hazards and the risks of lead exposure.
- Coordinate lead hazard identification across County departments to ensure consistent guidelines for lead hazard reductions in all rehabilitation programs.
- Require lead inspections for all residential structures built before 1978 that receive federal, state, or local funding for rehabilitation.
- Inspect buildings built before 1978, especially those used by children, when the rehabilitation receives funding from federal, state, or local programs.
- Ensure lead poisoning screening for at-risk children.
- Comply with New Jersey requirements mandating lead testing for Medicaid-eligible children under 72 months of age. Laboratories must report all test results and submit any with blood lead levels ≥ 10 $\mu\text{g}/\text{dL}$ to the Childhood Lead Poisoning Database maintained by the Health Department.
- Notify property owners receiving rehabilitation funding about the risks and responsibilities related to lead-based paint.
- Maintain records of all lead-based paint inspections and abatement activities to ensure compliance with regulations.
- Educate First-Time Homebuyers (FTHBs) about lead-based paint hazards by providing the U.S. Environmental Protection Agency (EPA) pamphlet, *Protect Your Family from Lead in Your Home*, during workshops.
- Assist the Public Housing Authority (PHA) with technical and administrative support to advance the Workforce Housing Program, which mandates that developers designate a set number of units for households earning 60-140% of Area Median Income (AMI) in new residential developments.

Actions planned to reduce the number of poverty-level families

Efforts target poverty reduction through family stabilization programs, employment support services, and affordable housing subsidies. These initiatives emphasize prevention, crisis intervention, transitional support, permanent housing, and long-term assistance for individuals and families experiencing or at

risk of homelessness.

Throughout the Plan period, priorities may include:

- Advocating for services and funding that promote self-sufficiency and economic stability.
- Coordinating and sharing data with organizations focused on economic growth and job training.
- Assisting seniors, veterans, and active service members in achieving greater independence.
- Supporting O.C.E.A.N. Inc., the designated anti-poverty agency serving the area.
- Assisting housing agencies and Public Housing Authorities (PHAs) that run Family Self-Sufficiency programs by providing educational, health care, and economic stability services to at-risk families.
- Supporting the Board of Social Services (BOSS) in delivering health and human services.
- Enhancing the One-Stop Center with comprehensive career services, including job search assistance, placement, and recruitment.
- Allocating HOME funds to the TBRA program to assist homeless individuals and families.
- Directing CDBG public service funds to non-profits that implement homeless prevention programs.

Actions planned to develop institutional structure

Public, private, and non-profit partners collaborate within a strong institutional framework to manage community development programs. Key departments include the Board of Social Services (BOSS), Health, Human Services, Planning, Senior Services, and the Veterans Bureau.

To enhance efficiency, ensure compliance, and expand accessibility, program administrators focus on the following key actions:

- Identify Low-Moderate Income Areas (LMA) for targeted assistance.
- Strengthen partnerships with non-profit and for-profit affordable housing providers.
- Coordinate with municipal partners, subrecipients, and CHDOs.
- Participate in committees overseeing the Continuum of Care (CoC) and the Committee to End Homelessness (CEAS).
- Provide homeownership assistance for down payment and closing costs.
- Attend training and conferences with affordable housing and public service providers.

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

Efforts may focus on enhancing coordination between public and private housing and social service

agencies by fostering stronger partnerships and improving communication across sectors.

Key actions may include:

- Collaborating with local non-profit organizations, private housing developers, and municipal partners to identify specific housing and social service needs and develop targeted solutions for the community.
- Expanding partnerships with agencies that provide essential services such as healthcare, employment assistance, financial counseling, and childcare, ensuring holistic family support.
- Facilitating regular meetings and information sharing between public housing authorities, social service agencies, and housing providers to identify and address service gaps and avoid duplication of efforts.
- Engaging in joint planning initiatives and pilot programs to test new models for integrated service delivery, ensuring housing and social services align with the evolving needs of low- and moderate-income residents.
- Encouraging data sharing and developing shared goals to streamline access to resources, track progress, and improve outcomes for underserved populations.
- Participating in state and regional forums to stay informed on best practices, funding opportunities, and emerging trends in affordable housing, social services, and community development.

Discussion

Efforts may focus on increasing access to affordable housing and addressing the needs of low- and moderate-income households, individuals at risk of homelessness, and other vulnerable populations. Nonprofit organizations, municipalities, and housing developers may form partnerships to deliver targeted, community-specific housing solutions.

Key actions may include expanding access to services such as healthcare, employment assistance, financial counseling, and childcare to provide wraparound support. Programs may direct resources to agencies serving historically underserved groups and may prioritize housing stability through tools such as down-payment assistance and preservation of affordable units.

Public housing authorities, housing providers, and social service agencies may collaborate to reduce duplication, enhance data exchange, and improve coordination of services. Activities may also address lead hazards in older homes and promote safe, accessible housing for seniors and individuals with disabilities.

Stakeholders may revise strategies based on community input, emerging priorities, or shifts in funding,

helping to ensure continued responsiveness and effectiveness.

Program Specific Requirements

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

Introduction

Congress appropriates funds for the CDBG and HOME programs, and HUD allocates these funds using a formula-based distribution. The following responses outline the federal funding awarded through this process.

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	30,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	30,000

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(I)(2)

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

Only the investment types specified in 24 CFR §92.205(b) 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:

HUD annually provides block grant funds to support affordable housing for low- and moderate-income households. HOME Investment Partnership Program funds allocate to several programs, including the First-Time Homebuyer (FTHB) Program, Housing Rehabilitation Program, and Tenant-Based Rental Assistance (TBRA) Program. To comply with 24 CFR §92.254, detailed resale and recapture guidelines ensure effective recovery or repayment of HOME funds when applicable.

The following sections describe the specific HOME-funded programs, their respective assistance types, and the applicable resale or recapture provisions that govern each program.

Tenant-Based Rental Assistance (TBRA) Program

The program allocates funding as direct grants for rental subsidies, eliminating the need for resale or recapture provisions.

First-Time Homebuyer (FTHB) Program

The FTHB Program provides a \$10,000 direct subsidy to assist with down payment and closing costs, secured through a deferred loan, mortgage, and mortgage note with a six-year affordability requirement. The program reduces bank fees and closing costs by eliminating points and requires a minimum down payment of three percent, 1.5 percent from the borrower and 1.5 percent from the HOME subsidy. The following paraphrases the recapture provision according to program guidelines:

If the homeowner sells the property or transfers ownership within the first six years of purchase, the homeowner must repay the full amount of HOME funds provided through the deferred loan. These repaid funds will return to the HOME Program.

If the title transfers during the six-year affordability period, the homeowner must repay the entire HOME-funded subsidy. The loan carries no interest. The program forgives the lien if the homeowner retains ownership for the full six years. In cases of foreclosure during the affordability period, any net proceeds from the sale (funds remaining after paying off the first mortgage) will be used to

repay the loan in full. If no net proceeds remain, no repayment is required.

Housing Rehabilitation Program

Eligible homeowners receive home improvement funds through a Deferred Loan Agreement, which creates a ten (10)-year lien on the property. If ownership transfers within this period, the program will recapture all or a portion of the HOME funds associated with the project. The recapture provision, summarized below, reflects the program guidelines:

The reduction of repayment during the affordability period depends on the loan duration. If the homeowner changes the property title within the first five years, full repayment of HOME-assisted funding becomes required. These loans carry no interest. When the homeowner occupies the property for the entire ten-year term, the agency forgives the lien. The agency reallocates all recaptured funds back into the HOME Program. After the first five years, repayment obligations decrease on a prorated basis as follows:

Years in Effect - Repayment Amount

0-5 years - Full amount

6 years - 80%

7 years - 65%

8 years - 50%

9 years - 25%

10 years - 0%

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:

CHDO Program guidelines and executed CHDO Agreements require housing units assisted with HOME funds to comply with the affordability standards outlined in 24 CFR §92.252. The Ocean County Clerk enforces affordability requirements by recording a deed restriction. This deed restriction ensures that affordability conditions remain in effect regardless of any transfer of ownership.

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 program does not intend to use HOME funds to refinance existing debt secured by multifamily

housing rehabilitated with HOME funds.

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

Not Applicable.

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

Not Applicable.

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

Not Applicable.

The program structures projects to provide equitable access to all eligible households, complying with fair housing and nondiscrimination requirements.

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Survey Data Housing & Community Needs</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>The County of Ocean creates this survey data set.</p>
	<p>Provide a brief summary of the data set.</p> <p>This dataset includes input from community members and organizations gathered through public surveys. The data captures housing needs, neighborhood improvements, and public services to identify local priorities and guide resource allocation in the Plan.</p> <ul style="list-style-type: none"> • Housing Survey: Collects data on housing status, challenges, and demographics by income, tenure, and household type. This survey assesses access to affordable housing and healthcare, supporting efforts to address affordability, substandard housing, and homelessness. • Fair Housing Survey: Gathers data from organizations on fair housing complaints and barriers to housing choice, identifying and addressing impediments to fair housing. • Public Housing Survey: Collects data from Public Housing Authorities on facility conditions, restoration and revitalization needs, accessibility, waiting lists, and HUD programs to support planning aimed at improving public housing quality and resident services. • Community Needs Survey: Captures input from residents and organizations on housing, neighborhood improvements, and public services, inviting suggestions for HUD projects and activities to guide community development and resource allocation.
	<p>What was the purpose for developing this data set?</p> <p>This dataset collects current information from residents and organizations on housing, neighborhood, and community service needs. The insights shape resource allocation, program development, and community improvements.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>Surveys reached a wide range of residents and organizations between December 16, 2024, and February 14, 2025.</p>

<p>Briefly describe the methodology for the data collection.</p> <p>Surveys reached a wide range of residents and organizations through online and print distribution. Data collection and analysis identified community needs and priorities. Multiple language options with real-time translation, supported by Spanish-speaking personnel, enhance accessibility for participants with limited English proficiency.</p>
<p>Describe the total population from which the sample was taken.</p> <p>The sample includes respondents representing diverse demographics such as gender, race, age, education, income, and housing status (both homeowners and renters). Respondents provide valuable input on housing needs, housing demand, challenges to housing choice, and community priorities throughout the data collection period.</p>
<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Respondents represent diverse demographics, including gender, race, age, education, income, and housing status (homeowners and renters). Although individual-level characteristics were not the primary focus, the aggregated data offer valuable insights into community-wide trends, supporting generalizations about the overall population.</p>