

# Executive Summary

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

### 1. Introduction

As required by the U.S. Department of Housing and Urban Development (HUD), the Township of Toms River prepared a five-year Consolidated Plan to integrate planning efforts for the Township's Community Development Block Grant (CDBG) program, which focuses on the housing and community development needs of low- to moderate-income persons. The Consolidated Plan aims to help states and local jurisdictions assess their affordable housing and community development needs and market conditions and make data-driven, place-based investment decisions. All activities and funding priorities included in the Toms River Township's Consolidated Plan will address three (3) statutory goals set by HUD:

1. Provide Decent Housing
2. Provide a Suitable Living Environment
3. Provide Expanded Economic Opportunities

Toms River Township has participated in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program since 1986, as a municipal member of the Ocean County Entitlement Program. In 1989, Toms River became an entitlement community after reaching and exceeding the HUD population threshold of 50,000 residents. Toms River Township receives Community Development Block Grant funding but not HOME funding. However, Toms River Township is a member of the Ocean County Consortium, which does receive HOME funding. As such, the Township residents benefit from HOME funds. The Community Development Block Grant Program is implemented by Township CDBG staff. Township staff has sought input from the Township Community Development Division, Administration, Mayor's Affordable and Fair Housing Committee, and the public in the preparation of the five-year consolidated Plan.

Toms River Township's allocation of Community Development Block Grant Funding has fluctuated since the completion of the 2020-2025 Five-Year Consolidated Plan. The entitlement funding level from fiscal year 2020 at \$405,118.00 has fluctuated over the years with a fiscal year 2024 level of \$413,259.00. The average year to year funding for Fiscal Years 2015 to 2019 was \$414,212.80 as shown in Figure 1.

In 2020, the Township of Toms River received \$895,212.00 in CDBG-CV funding to address the COVID-19 pandemic. CDBG-CV funds are designed to prevent, prepare for, and respond to coronavirus. Over the 5-year period, the Township of Toms River collected \$2,966,276.00 in CDBG and CDBG-CV funds and had \$12,000 in program income.

# 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	Toms River	Div. of Community Development/Planning/Toms River

**Table 1 – Responsible Agencies**

### Narrative

Toms River Township (formally Dover Township) occupies 41.62 square miles of the northeastern portion of Ocean County. According to the 2006 Master Plan, Toms River Township occupies seven percent (7%) of the land area in Ocean County. In 1850, Toms River Township was selected as the County seat for the newly established Ocean County due to its central location. Toms River is located close to New York City and Philadelphia. New York City is approximately 60 miles to the north, and Philadelphia is roughly 50 miles to the west. Atlantic City is located approximately 50 miles South. Toms River Township is bordered by twelve municipalities, which include Lakewood and Brick Townships to the north; Jackson and Manchester Townships to the west; and Berkeley Township, South Toms River and Island Heights Boroughs to the south. The Toms River lies on the southern border of the Township and separates the Township from the Boroughs of Beachwood, Pine Beach and Ocean Gate. Barnegat Bay separates the Township's barrier island portion from the mainland of Toms River. Brick Township, Lavallette Borough and Seaside Heights Borough border Toms River Township along the eastern barrier island. Until the most current census, Toms River Township was the most populated municipality within Ocean County. Now the Township is the second most populated municipality in the County, second only to Lakewood Township. The Township has a total of 95,438 residents as of the 2020 census, with a 2023 estimated population of 99,091 according to the 2023 American Community Survey 1-Year Population estimate.

Toms River Township has participated in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program since 1986, as a municipal member of the Ocean County Entitlement Program. In 1989, Toms River became an entitlement community after reaching and exceeding the HUD population threshold of 50,000 residents. Toms River Township receives Community Development Block Grant funding, but not HOME funding. However, Toms River Township

is a member of the Ocean County Consortium, which does receive HOME funding. As such, the Township residents benefit from HOME funds. Toms River Township is responsible for administering its CDBG allocation. Toms River Township prepares its own Consolidated Plan and Action Plans and submits them to the county for inclusion in the County Consolidated Plan and Action Plans. Ultimately, Toms River Township is responsible for submitting its plans for its allocation.

### **Consolidated Plan Public Contact Information**

The Township's Community Division contacts are:

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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**

Toms River Township strives to collaborate with various agencies that provide social services, public services, affordable housing assistance, and affordable housing development. Input from these agencies allows the Township to develop a holistic approach to developing its goals and objectives for using Community Development Block Grant funds.

#### **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)).**

Toms River Township created a Mayor's Affordable and Fair Housing Committee consisting of members from affordable housing advocates, affordable housing developers, Ocean County Board of Social Services, and nonprofit agencies that service low- and moderate-income clients. The nonprofit agencies included Ocean Inc., which provides counseling, educational services, affordable housing services, housing rehabilitation, and other services to assist low-moderate income clientele. The Township has several representatives, including the Hope Center and Interfaith Hospitality, that advocate for the needs of the homeless. A representative from Garden State Equality also represents the LGBTQ community.

The Township also participates in Ocean County's CHAC meetings. The County Housing Advisory Committee includes representatives from the entitlement communities that form the Ocean County Consortium, an Ocean County Human Services representative, an Ocean County Board of Social Services representative, affordable housing advocates, and affordable housing providers.

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

The Ocean County Department of Health oversees the Ocean County Continuum of Care. Toms River representative John Mele attends all Ocean County Housing Advisory Committee (CHAC) meetings. The Ocean County Department of Health also sends a representative to CHAC meetings. Additionally, the Township has invited an Ocean County Department of Health member to participate in its Mayor's

Affordable and Fair Housing Committee. Input from the CHAC meetings is used to develop policies that are then presented to the Mayor's Affordable and Fair Housing Committee.

The Township of Toms River funds public services that assist homeless individuals and families, families with children, veterans, unaccompanied youth, and persons at risk of homelessness. In previous years, Toms River has funded STEPS, Ocean Inc., CONTACT, Ocean Harbor House, Providence House, Just Believe, Inc., and Interfaith Hospitality and anticipates that many of these nonprofits will seek assistance from the Township's CDBG Program in the following five years.

The Township of Toms River also has an affordable housing trust fund. The trust fund can provide seed money, purchase land, and other financial assistance to developers to construct affordable housing units. The affordable housing units are provided to very low-income, low-income, and moderate-income households in Toms River Township and are affirmatively marketed. Funds are also used to extend affordable housing controls on units that are expiring, thereby keeping the units affordable for another 30-year period. The funds can also provide down payment programs, convert market-rate units to affordable housing units, supplement the Township's Housing Rehabilitation Program, and provide other assistance. The Township also has an inclusionary housing ordinance, which requires multi-family housing developers to provide affordable housing in its proposed developments. The Township also provides tax assistance through Payment in Lieu (PILOT) programs for affordable housing developments. In its 3rd round, the Township of Toms River agreed to provide 1285 affordable housing units (note the 1285 units include bonus credits, and 900+ units are constructed). A 4th round plan has been created, adopted, and will be implemented starting in July of 2025 over a ten-year period.

**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 Township does not receive ESG funds. The Ocean County Continuum of Care is run through the Ocean County Department of Health. Toms River attends all Ocean County Housing Advisory Committee (CHAC) meetings. The Ocean County Department of Health sends a representative to the CHAC meetings. In addition, the Township has invited an Ocean County Department of Health member to participate in its Mayor's Affordable and Fair Housing Committee.

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

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

1	<b>Agency/Group/Organization</b>	HOMES FOR ALL
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Homes for All is on the Township's Affordable Fair Housing Committee
2	<b>Agency/Group/Organization</b>	INTERFAITH HOSPITALITY NETWORK
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Interfaith Hospitality is a member of the Township's Affordable and Fair Housing Committee. Their input is valuable in identifying which projects the Township should fund to best support homeless individuals and those at risk of becoming homeless.
3	<b>Agency/Group/Organization</b>	Contact of Ocean & Monmouth Counties, Inc.
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Contact is a member of the Township's Affordable and Fair Housing Committee. They assist the Township in identifying pressing needs of the chronically homeless and those facing homelessness.

4	<b>Agency/Group/Organization</b>	OCEAN INC./VFW
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ocean Inc. provides many services to low- and moderate-income households, including childcare, energy efficiency, energy payment assistance, and other public services. The organization also constructs new affordable housing, performs housing rehabilitation, and provides first-time homebuyer education programs.
5	<b>Agency/Group/Organization</b>	Northern Ocean Habitat For Humanity, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Northern Ocean Habitat for Humanity constructs new housing for low-moderate-income families and provides rehabilitation services for housing owned by seniors and low-moderate-income households. This provides valuable insight into the needs of seniors and the low-moderate-income population.

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

All agency types were consulted; however, not all participated. Banks, private sector financing institutions, and education institutions are included in the Mayor's Affordable and Fair Housing Committee. No information was provided to the Township on their behalf.

**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	Ocean County Department of Health	2024 "Strategic Plan to End Homelessness Ocean County NJ" Continuum of Care Plan prepared by Monarch Housing.

**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))**

Ocean County has an active nonprofit called the Homeless Prevention and Assistance Coalition Mission, which assisted in preparing the 2024 Continuum of Care Plan. The Homeless Prevention and Assistance Coalition Mission (HPAC) works to ensure that people who experience homelessness or are at imminent risk of homelessness will have access to community resources to resolve their immediate housing crisis and facilitate a transition from homelessness to stability in permanent housing as rapidly as possible.

The Ocean County Board of Commissioners established the Ocean County Homelessness Trust Fund and the Trust Fund Task Force through authority granted by NJSA 52 27D-287a. et. seq. and NJSA 22a 4-17. Funds generated through this endeavor are regulated and shall be used for:

- The acquisition, construction, or rehabilitation of housing projects or units within housing projects that supply permanent affordable housing for homeless persons or families, including those at risk of homelessness;
- Rental assistance vouchers, including tenant and project-based subsidies for affordable housing projects or units within housing projects that provide permanent affordable housing for homeless persons or families, including those at risk of homelessness;
- Supportive services as may be required by homeless individuals or families in order to obtain, maintain (or both) permanent affordable housing; and
- No more than five (5%) of the funds may be used annually by the County for administrative costs related to the administration of the fund.

On December 5, 2024, the Task Force conducted a prioritization session, concluding that each recommendation is essential and serves a vital purpose in guiding its efforts. Affordable housing was identified as both the solution and a preventive measure for maintaining a healthy housing system. In 2025, the Task Force will focus on fostering municipal engagement to gain a clearer understanding of local affordable housing obligation plans across the County and to explore opportunities for

strengthening collaborative efforts. Currently, due to the limited allocation capacity of the Trust Fund, the Task Force recommends initiating a competitive contract solicitation in the first quarter of 2025 to secure programming for June, focusing on the following priority areas:

- Rental assistance dedicated to those experiencing homelessness
- Support services to assist those at risk or experiencing homelessness
- Development of a coordinated prevention system

Toms River Township will strive to fund public service organizations that can assist households in crisis (behind on rent, car broke down, or other emergency) to prevent evictions and homelessness. It also funds organizations that provide emergency shelter services, such as code blue shelters, domestic violence shelters, and shelters for households with children or individuals. The Township has experience providing such assistance for numerous years, including from 2020 to 2024 (during the last 5-Year Comprehensive Plan period).

## **Narrative**

Toms River Township collaborated with Ocean County Planning Department, Brick Township, and Lakewood Township in developing the plan. The County hosts the County Housing Advisory Committee meetings, which bring together various Ocean County departments and the entitlement municipalities. Most of the coordination focuses on the use of the HOME funds, which the county receives on behalf of the Consortium. CDBG funds are used for township-identified concerns and not for county-wide issues. However, some concerns, like assisting the homeless population, are similar to county-wide concerns. The state of NJ was not involved in creating the 5-year Con Plan and did not participate in local or county meetings. The Township coordinated with the NJ Court Master and Fair Share Housing Program to get feedback about using its affordable housing trust fund for a rapid rehousing program. Unfortunately, the program was not allowed because affordable housing trust funds must be used to create permanent housing.

## **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**

Toms River Township hosted public meetings, meetings with the Mayor's Affordable and Fair Housing Committee, and attended Ocean County CHAC meetings. Representatives of various interest groups are represented by members on the Mayor's Affordable and Fair Housing Committee. A list of the members is attached.

Toms River Township held four public meetings: One on December 19, 2024, to kick off the FY 2025 application process and explain the CDBG program, the 5-Year Comprehensive Plan Process, and 1-Year Action Plan process on March 4, 2025, to review the results from Needs Survey, identify ranking of priorities, and review FY 2025 CDBG submitted applications and recommended funding, Meeting on April 15, 2025 and May 6, 2025 to provide the public an opportunity to comment on the draft 5-Year CDBG Comprehensive Plan and 1-Year Action Plan. The Township also met with the Mayor's Affordable and Fair Housing Committee on January 22, 2025, February 20, 2025, and March 27, 2025, to get input about the FY 2025 Action Plan and 5-Year CDBG Comprehensive Plan. A Need Survey kicked off in January and was open until mid-February 2025. The survey was an online survey that was placed on the Toms River Township website on its Community Development page. The survey link was also emailed to members of the Toms River Mayor's Affordable and Fair Housing Committee to share with their clients. A 30-day review period was provided to the public so they could review the FY 2024 Draft Action Plan beginning on April 1, 2025, to April 30, 2025. The plan was available for review during the entire 30-day review period plus the 15-day comment period from April 31 to May 14, 2025. The public was also permitted to comment during the 30-day review period. The plan was made available at Town Hall, Ocean County Planning, and the Ocean County Library. The Township held one last meeting on July 21, 2025 to provide the public input on how additional public income collected in late FY 2024 should be distributed.

All public meetings were advertised in the Asbury Park Press in English and Spanish, as well as in Latinos Unidos, in accordance with the New Jersey Open Public Meetings Act.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	December 2024 public meeting - seven public members attended. March 4, 2025 Public Meeting - no public attended Public Review of Action Plan and Comment Period - No comments received April and May 2025 Public Meeting - no comments, no public attended July 2025 Public Meeting - no comments, no public attended	No comments	all comments were accepted and received	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	n/a	none received	none received	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment Section of the Consolidated Plan is a combination of information gathered through consultation, the citizen participation process, and data from the Comprehensive Housing Affordability Strategy (CHAS), the Township's Analysis of Fair Housing (AFH) Plan, and comments received during its public outreach process that provides a clear picture of the Township of Toms River's needs related to affordable housing, special needs housing, fair housing, community development, and homelessness for the next five years. The Needs Assessment includes the following sections: housing needs, disproportionately greater need, public housing, homeless needs, non-homeless special needs, and non-housing community development needs.

According to the Community Needs Assessment, Affordable Housing and Assistance for Persons with Special Needs were most commonly placed in respondents' top three community needs. The assessment listed various eligible activities under three main categories: Housing Assistance, Community Improvements, and Public Services. Respondents were asked to determine the level of need for each eligible activity. The survey provided a comments section; however, no additional comments were provided. The Needs Assessment Survey ranked the following needs as high or moderate.

### Housing Needs Ranking:

#### High Priority Housing Activities include:

- Affordable housing for low-income residents
- First-time homebuyer assistance
- Accessibility improvements ADA (handicapped ramps)

#### Medium Priority Housing Activities include:

- Owner-occupied housing rehabilitation/rent-occupied Housing rehabilitation
- Residential energy-efficient emergency improvements

### Neighborhood Improvements:

**Medium - High Priority Activities include:**

- Infrastructure (street, drainage, sidewalk improvements)
- ADA Accessibility to public facilities

**Medium Priority Activities include:**

- Economic Development

**Public Service Ranking:**

**High Priority Activities include:**

- Emergency housing for homeless
- Permanent housing for homeless/rental assistance
- Battered and abused spouses' services
- Abused, abandoned & neglected children services
  
- Child care services
- Youth services
  
- Substance abuse services
- Senior Services
- Homeless Services

**Medium - High Priority Activities include:**

- Transportation services
  
- Food banks

**Medium Priority Activities include:**

- Fair Housing
- Rental Assistance
  
- HIV/AIDS services

Discussions during the Township's Mayor's Affordable and Fair Housing Committee indicate that the public's needs align with what they see as their clients' top priorities. Compared with the prior year's ranking of needs, items such as lead paint, neighborhood parks, and similar items have dropped to low priority. Most items ranked high to moderate needs focus on basic needs related to housing, food, transportation, and other similar needs.

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

### Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	91,025	93,280	2%
Households	34,605	36,075	4%
Median Income	\$71,960.00	\$79,193.00	10%

**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	5,160	5,780	5,450	3,840	15,845
Small Family Households	1,070	1,669	1,890	1,630	8,500
Large Family Households	155	310	505	450	1,509
Household contains at least one person 62-74 years of age	1,425	1,285	1,315	919	4,470
Household contains at least one person age 75 or older	1,679	2,175	1,119	408	1,200
Households with one or more children 6 years old or younger	320	660	790	419	1,208

**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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	160	45	40	0	245	15	25	45	0	85
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	15	0	0	15	15	0	0	20	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	15	150	45	210	15	30	40	0	85
Housing cost burden greater than 50% of income (and none of the above problems)	914	570	15	0	1,499	2,370	1,050	340	154	3,914

	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)	150	809	685	130	1,774	744	1,240	1,110	680	3,774
Zero/negative Income (and none of the above problems)	175	0	0	0	175	84	0	0	0	84

**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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,074	645	205	45	1,969	2,410	1,105	420	174	4,109
Having none of four housing problems	610	899	1,239	670	3,418	1,065	3,125	3,590	2,955	10,735
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	450	560	270	1,280	510	860	529	1,899
Large Related	35	100	175	310	89	170	160	419
Elderly	409	238	135	782	2,194	1,064	475	3,733
Other	325	519	315	1,159	364	199	324	887
Total need by income	1,219	1,417	895	3,531	3,157	2,293	1,488	6,938

**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	245	245	445	510	0	955
Large Related	0	0	20	20	85	50	20	155
Elderly	364	79	15	458	1,605	400	125	2,130
Other	0	315	224	539	279	0	0	279
Total need by income	364	394	504	1,262	2,414	960	145	3,519

**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	0	30	150	0	180	30	30	25	0	85

	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
Multiple, unrelated family households	0	0	0	45	45	0	0	15	20	35
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	30	150	45	225	30	30	40	20	120

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								

Table 12 – Crowding Information – 2/2

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

**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.**

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

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

**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**

**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:**

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

**Discussion**

**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**

**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	4,379	779	0
White	3,854	684	0
Black / African American	210	0	0
Asian	65	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	159	94	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	3,799	1,980	0
White	2,744	1,715	0
Black / African American	410	70	0
Asian	14	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	135	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	2,425	3,024	0
White	1,990	2,654	0
Black / African American	110	40	0
Asian	60	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	260	230	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	1,030	2,815	0
White	930	2,510	0
Black / African American	20	25	0
Asian	0	150	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	114	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**

## 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

#### 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	3,484	1,675	0
White	3,094	1,450	0
Black / African American	125	85	0
Asian	65	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	139	120	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	1,750	4,024	0
White	1,445	3,004	0
Black / African American	70	415	0
Asian	14	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	170	315	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	625	4,829	0
White	490	4,149	0
Black / African American	0	155	0
Asian	0	155	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	130	360	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	219	3,625	0
White	214	3,230	0
Black / African American	0	45	0
Asian	0	150	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	179	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**

## 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 Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23,465	6,653	5,683	259
White	20,420	5,165	4,940	229
Black / African American	255	585	195	0
Asian	825	159	85	0
American Indian, Alaska Native	0	0	20	0
Pacific Islander	0	0	0	0
Hispanic	1,564	485	355	25

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

Data Source: 2016-2020 CHAS

### Discussion

**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?**

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

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

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

### Introduction

#### 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 available									

**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

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									
Black/African American									
Asian									
American Indian, Alaska Native									
Pacific Islander									
Other									

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

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic									
Not Hispanic									

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

**Table 24 – 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:**

**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?**

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

**Discussion**

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

### **Introduction:**

**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):**

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

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

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

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

**Discussion:**

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

### **Introduction**

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

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

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

**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))**

**Discussion:**

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

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

No public facility improvements were identified.

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

These needs were submitted to the Township through its needs survey. Residents were asked to complete the Toms River Community Needs Survey. In the community survey, residents could score various items from 1 to 5, with 1 ranked as no need and 5 ranked as high need.

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

The Township of Toms River is in need of the following public facility improvements:

- Infrastructure (street, drainage, sidewalk improvements)
- ADA Accessibility to public facilities

These needs were provided to the Township through the Needs Survey. The Township continually reviews its streets and infrastructure to identify needed maintenance and improvements.

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

These needs were submitted to the Township through its needs survey. Residents were asked to complete the Toms River Community Needs Survey. Residents could score various items from 1-5 with 1 ranked as no need and 5 ranked as high needing the Community Survey.

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

The following public services were noted by the public.

#### **High Priority Activities include:**

- Emergency housing for homeless
- Permanent housing for homeless/rental assistance
- Battered and abused spouses' services
- Abused, abandoned & neglected children services

- Child care services
- Youth services
  
- Substance abuse services
- Senior Services
- Homeless Services

**Medium - High Priority Activities include:**

- Transportation services
  
- Food banks

**Medium Priority Activities include:**

- Fair Housing
- Rental Assistance
  
- HIV/AIDS services

**How were these needs determined?**

These needs were submitted to the Township through its needs survey. Residents were asked to complete the Toms River Community Needs Survey. In the community survey, residents could score various items from 1 to 5, with 1 ranked as no need and 5 ranked as high need.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Despite spending 2014-2020 rebuilding after sustaining damage to 14,000+ dwellings, Toms River Township gained population between 2010 and 2020. Toms River Township grew by over 7% within that 10-year gap. From 2015 to 2025, Toms River constructed and extended over 800 affordable housing dwelling units. Most units consisted of inclusionary housing apartment complexes (20% affordable, 80% market rate). Other growth occurred from new single-family developments. Most of the new development occurred in the North Dover section of the Township.

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

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	35,360	80%
1-unit, attached structure	1,934	4%
2-4 units	1,140	3%
5-19 units	2,765	6%
20 or more units	1,484	3%
Mobile Home, boat, RV, van, etc	1,525	3%
<b>Total</b>	<b>44,208</b>	<b>100%</b>

Table 25 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	15	0%	160	2%
1 bedroom	565	2%	1,794	26%
2 bedrooms	6,670	23%	2,845	41%
3 or more bedrooms	21,865	75%	2,159	31%
<b>Total</b>	<b>29,115</b>	<b>100%</b>	<b>6,958</b>	<b>100%</b>

Table 26 – 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.

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

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

Describe the need for specific types of housing:

### Discussion

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

## Introduction

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	283,900	298,800	5%
Median Contract Rent	1,161	1,300	12%

**Table 27 – Cost of Housing**

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

Rent Paid	Number	%
Less than \$500	648	9.3%
\$500-999	1,148	16.5%
\$1,000-1,499	2,905	41.7%
\$1,500-1,999	1,664	23.9%
\$2,000 or more	579	8.3%
<b>Total</b>	<b>6,944</b>	<b>99.7%</b>

**Table 28 - Rent Paid**

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	408	No Data
50% HAMFI	1,307	2,479
80% HAMFI	4,135	7,527
100% HAMFI	No Data	12,067
<b>Total</b>	<b>5,850</b>	<b>22,073</b>

**Table 29 – 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					
High HOME Rent					
Low HOME Rent					

**Table 30 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

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

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

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

**Discussion**

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

### Introduction

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

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,710	30%	3,425	49%
With two selected Conditions	115	0%	390	6%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	20,290	70%	3,145	45%
<b>Total</b>	<b>29,115</b>	<b>100%</b>	<b>6,960</b>	<b>100%</b>

Table 31 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,660	13%	1,348	19%
1980-1999	9,095	31%	2,214	32%
1950-1979	14,705	51%	3,095	44%
Before 1950	1,655	6%	298	4%
<b>Total</b>	<b>29,115</b>	<b>101%</b>	<b>6,955</b>	<b>99%</b>

Table 32 – 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	16,360	56%	3,393	49%
Housing Units build before 1980 with children present	2,068	7%	1,383	20%

Table 33 – Risk of Lead-Based Paint

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

**Vacant Units**

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

**Table 34 - Vacant Units**

**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**

**Discussion**

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

**Introduction**

**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									
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 35 – 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 36 - Public Housing Condition**

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

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

**Discussion:**

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

**Introduction**

**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)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

**Table 37 - Facilities Targeted to Homeless Persons**

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

**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.**

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

### **Introduction**

**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**

**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)**

**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))**

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

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

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

### Introduction

Toms River Township's leading business sector is Education and Health Care Services, with 8,523 workers and 10,297 jobs. Toms River Township's School District and Kimball Medical Center are the leading employers in the Township. The VA Medical Clinic is expected to significantly increase the demand for healthcare workers and the retail service industries that workers will need. The retail business sector has the second-most workers, with 5,512, and provides 6,771 jobs in Toms River. The Ocean County Mall is the largest retail center in the Township. Route 37, Hooper Avenue, Route 166, Route 70, Route 9, and Route 35 are employment locations.

### 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	57	13	0	0	0
Arts, Entertainment, Accommodations	4,253	3,888	13	13	0
Construction	2,524	1,936	8	6	-2
Education and Health Care Services	8,523	10,297	26	34	8
Finance, Insurance, and Real Estate	2,240	2,214	7	7	0
Information	625	447	2	1	-1
Manufacturing	1,591	387	5	1	-4
Other Services	1,703	1,651	5	5	0
Professional, Scientific, Management Services	3,118	1,890	9	6	-3
Public Administration	0	0	0	0	0
Retail Trade	5,512	6,771	17	23	6
Transportation and Warehousing	1,136	161	3	1	-2
Wholesale Trade	1,648	395	5	1	-4
Total	32,930	30,050	--	--	--

Table 38 - Business Activity

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

## Labor Force

Total Population in the Civilian Labor Force	47,928
Civilian Employed Population 16 years and over	45,715
Unemployment Rate	4.61
Unemployment Rate for Ages 16-24	9.09
Unemployment Rate for Ages 25-65	3.35

**Table 39 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	10,950
Farming, fisheries and forestry occupations	1,489
Service	5,179
Sales and office	11,045
Construction, extraction, maintenance and repair	3,330
Production, transportation and material moving	2,445

**Table 40 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	25,417	60%
30-59 Minutes	10,012	24%
60 or More Minutes	6,773	16%
<b>Total</b>	<b>42,202</b>	<b>100%</b>

**Table 41 - 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	1,814	80	640

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	9,625	470	3,685
Some college or Associate's degree	10,595	635	2,805
Bachelor's degree or higher	14,670	410	2,040

**Table 42 - 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	60	110	455	493	715
9th to 12th grade, no diploma	505	190	410	875	1,349
High school graduate, GED, or alternative	2,268	2,325	2,135	9,335	7,315
Some college, no degree	2,504	2,268	1,775	5,265	3,630
Associate's degree	860	1,354	974	2,449	1,054
Bachelor's degree	985	3,489	2,500	5,515	2,610
Graduate or professional degree	75	1,179	1,409	3,105	1,755

**Table 43 - 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	31,026
High school graduate (includes equivalency)	64,183
Some college or Associate's degree	165,185
Bachelor's degree	202,821
Graduate or professional degree	241,566

**Table 44 – 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?

According to data in Table 47, the Sales and Office sector employs the most individuals, at 11,045. The management, business, and financial sector is the second-highest employment sector in Toms River

Township, with 10,950 jobs. The Service and Construction, extraction, maintenance, and repair sectors employ approximately 8,509 individuals each.

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

Toms River Township requires higher-paying jobs for its younger workforce and diversity in its employment sectors. Many residents commute to NYC and North Jersey cities for employment. Individuals without vehicles have limited options for higher-wage jobs.

**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.**

The Township of Toms River has areas in need of redevelopment that the Township Council has approved. The Veterans Hospital, constructed in 2023, will bring more healthcare jobs to the area. The hospital is expected to create more employment opportunities. Community Medical Hospital became a teaching hospital and is currently training medical residents.

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

Most current employment sectors are able to fill their vacancies with the existing labor pool, as most jobs are lower-paying jobs that require little educational attainment. There is an opportunity to educate students and residents to enter the Education and Health Care Services industry. This industry needs workers and must recruit from outside the community to fill its vacancies.

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

The Ocean County Workforce Investment Board, Ocean County College, and Ocean County Vocational Technical Institute are in Toms River Township. Ocean County College partnered with Kean University and built a satellite campus on OCC property for Kean University so that a Bachelor's degree could be offered in Ocean County. In addition, the Ocean County Vocational Technical Institute tries to partner with companies to assist them with job training.

**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**

Toms River Township is undertaking several initiatives to assist the local economy and has partnered with local municipalities and counties to develop industries that will create blue- and white-collar jobs. Initiatives include applying for planning studies, advocating for the local economy at regional and local economic events, and providing funding through the CDBG program.

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

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

The Township defines a concentrated area with housing problems as an area with more than 50% of its population having a housing problem.

Households with extremely low incomes have concentrations of housing problems in all sections of the Township except two areas. One of the tracts identified has several apartment complexes that provide housing to low/moderate-income homeowners. The other tract is an in older housing stock section of the Township with locations. Older Households with extremely low income could own these properties outright with mortgages.

Households with moderate incomes have high concentrations of housing problems in all sections of the Township except in two locations: Holiday City and Cattus Island. The low concentration in this area is probably because there is a high senior population in Holiday City with mortgages already paid off. Cattus Island section of Toms River is developed mostly with an Ocean County Park and therefore the residential properties are limited and probably owned by a senior population.

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

Concentration is defined in the Township's Analysis of Impediments which utilizes the U.S. Department of Housing and Urban Development definition for minority concentrated areas. The U.S. Department of Housing and Urban Development defines Minority Concentrated areas as a neighborhood where:

- The neighborhood's percentage of persons of a particular racial or ethnic group is at least 20% higher than the percentage of that particular racial or ethnic group in the housing area market [as a whole]. Housing market is defined as the CDBG entitlements jurisdiction.
- The neighborhood's total percentage of minority persons is at least 20% higher than the total percentage of minorities in the housing market; or
- In the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50% of its population.

Toms River does not have minority concentrated areas, although there are pockets where minorities choose to live around each other that do not rise to the definition of concentration.

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

Although no census tract were concentrated with minorities, minorities did select to reside in some census tracts over others. Characteristics of the census tracts minority selected were located on a major corridor such as Route 37, Fisher Blvd, Hooper Avenue and Route 166/Route 9. In addition most of the census tracts also have multi-family housing stock with a minimum of a 20% set aside for affordable housing or greater

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

Some of the census tracks are located by Winding River Park, and some are located along Route 9, which has an active bus line providing mass transportation options to North Jersey.

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

The northwestern section of Toms River Township had the most undeveloped land within the Township; however, that area has developed significantly over the past decade. The development of affordable housing will have to be done in such a way as to ensure that a concentration of poverty and minority concentration does not occur. Many vacant properties have already been developed, and vacant parcels have already been identified for inclusionary housing. Many existing developments will be losing their affordable housing controls. It will be critical for the Township to pay for the extension of the affordable housing controls to keep units affordable to very low to moderate income households. These issues will be addressed in the Toms River Master Plan Affordable Housing Plan.

## **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.**

In recent decades, computer usage and Internet access have become increasingly important for gathering information, looking for jobs, and participating in a changing world economy. Toms River has four home internet users.

4. T-Mobile 5-G Internet Home Provider -245 Mbps
5. Xfinity Cable – 2000 Mbps
6. Earthlink Fiberlink Connection – 1000 Mbps
7. Verizon DSL and Fiber – 2048 Mbps

The Township also has five business internet providers.

8. Comcast Business Cable – 1000 Mbps
9. Verizon DSL & Fiber – 2048 Mbps
10. Earthlink Business Fiber and Fixed Wire
11. Monmouth Telecom – 1000 Mbps
12. Crown Castle Fiber – 1000 Mbps
13. Ooma Wireless LTE – 100 Mbps

Two federal programs assist low to moderate-income families in affording internet services. Lifeline is a federal program that aims to make phone and internet services more affordable to low-income households. A household's income must be 135% or less than the Federal Poverty Guidelines to be eligible for the Lifeline program. The Affordable Connectivity Program is a federal program that aims to help low-income households pay for internet services and connected devices like a laptop or tablet. A household's income must be 200% or less than the Federal Poverty Guidelines to be eligible for the Affordability Connectivity Program.

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

The Township has several internet service providers for both home and business needs.

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

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

Over the past decade, Toms River has experienced weather events of increasing severity. Events such as ice storms, snow storms, significant thunderstorms, and hurricanes have all negatively impacted the community. Evolving climate patterns have led to a greater frequency and severity of natural hazard events, and the expectation is that the intensity of these events will only continue to increase. Hurricane Sandy remains fresh in residents' minds since rebuilding efforts continued for over seven years after the event at the end of 2012. The area has led to a particular focus on flooding damage and hurricanes.

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

When a natural hazard occurs, the entire community is impacted regardless of income; however, the ability to recover from a natural hazard may be more difficult for low- to moderate-income households. As previously shown, lower-income households are more likely to be renters than homeowners. In the event of damage to housing, renters must rely on landlords to make the necessary repairs promptly. In addition, low- to moderate-income households may not have the resources or the knowledge to prepare for natural hazard events. The Toms River Township Office of Emergency Management is the agency responsible for providing the residents of Toms River Township with a comprehensive, integrated, and coordinated public safety program. The agency manages the preparedness for, the response to, and the recovery from disasters or major emergencies that may occur within the boundaries of Toms River Township.

In 2018, Toms River Township adopted a Hazard Mitigation Plan as an element of its Master Plan, which remains active. The plan identified capital improvements to make the community more resilient to future storms. The plan will be reviewed in 2028 during the Master Plan update process. The Township continues to participate in the FEMA National Flood Insurance Program.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Township will fund High Priority ranked projects first, followed by medium-high and medium ranked projects. The Township will comply with the 15% maximum to be spent on Public Services and the 20% to be spent on Administrative costs. The remaining 65% will be split between Housing Rehabilitation, Housing Assistance, ADA compliance, and Economic projects.

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

### Geographic Area

Area Name:	Target Area Description:	HUD Approval Date:	% of Low/Moderate Income:	Revised Type:	Other Revisions:	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 opportunity for improvement in this target area?	What are the opportunities for improvement in this target area?	Are there barriers to improvement in this target area?

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**Table 45 - Geographic Priority Areas**

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Toms River Township funds income-eligible projects within the Township boundaries that assist low- and moderate-income clientele. Infrastructure projects that improve public facilities and infrastructure must benefit low- and moderate-income clientele. Eligible Infrastructure projects for public facilities and/or public improvements must be located in Low or Moderate-Income Areas or benefit low- and moderate-

income clients. The Township has mapped the latest U.S. Department of Housing and Urban Development data to identify Low- and Moderate-Income Areas within the Township.

The priority for the funding of projects was developed from the Toms River Township Needs Assessment.

**Housing Needs Ranking:**

**High Priority Housing Activities include:**

- Affordable housing for low-income residents
- First-time homebuyer assistance
- Accessibility improvements ADA (handicapped ramps)

**Medium Priority Housing Activities include:**

- Owner-occupied housing rehabilitation/rent-occupied Housing rehabilitation
- Residential energy-efficient emergency improvements

**Neighborhood Improvements:**

**Medium - High Priority Activities include:**

- Infrastructure (street, drainage, sidewalk improvements)
- ADA Accessibility to public facilities

**Medium Priority Activities include:**

- Economic Development

**Public Service Ranking:**

**High Priority Activities include:**

- Emergency housing for homeless
- Permanent housing for homeless/rental assistance
- Battered and abused spouses' services
- Abused, abandoned & neglected children services

- Child care services
- Youth services
  
- Substance abuse services
- Senior Services
- Homeless Services

**Medium - High Priority Activities include:**

- Transportation services
  
- Food banks

**Medium Priority Activities include:**

- Fair Housing
- Rental Assistance
  
- HIV/AIDS services

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

### Priority Needs

Table 46 – Priority Needs Summary

1	<b>Priority Need Name</b>	Residential Energy Efficient Emergency Improvement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing Rehabilitation
	<b>Description</b>	Housing rehabilitation improvements to improve housing energy efficiency thereby reducing heating and cooling costs.
	<b>Basis for Relative Priority</b>	Residents ranked as a high need when completing Community Needs Survey.
2	<b>Priority Need Name</b>	Owner/ Renter Occupied housing rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Housing Rehabilitation
	<b>Description</b>	Owner-occupied housing rehabilitation/ renter-occupied housing rehabilitation
	<b>Basis for Relative Priority</b>	Residents identified as having a high need on the Community Needs Survey.
<b>3</b>	<b>Priority Need Name</b>	Emergency housing for homeless
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Emergency housing assistance to individuals/households on the verge of becoming homeless or are homeless.
	<b>Basis for Relative Priority</b>	Homeless individuals requiring assistance.
	<b>4</b>	<b>Priority Need Name</b>

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing Rehabilitation
	<b>Description</b>	Accessibility Improvements to existing housing.
	<b>Basis for Relative Priority</b>	Residents ranked need as high in the Community Needs Survey.
5	<b>Priority Need Name</b>	Permanent Housing/Rental Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing
	<b>Description</b>	Provide rental assistance for the homeless to assist them with case management and placement into permanent housing.
	<b>Basis for Relative Priority</b>	Ranked as high need by residents, housing advocates, and nonprofits that completed housing surveys.
6	<b>Priority Need Name</b>	Fair Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Fair Housing Services
	<b>Description</b>	Provide Fair Housing Services to ensure fair housing laws are complied with.

	<b>Basis for Relative Priority</b>	Identified as medium priority by the public, but high priority by Township staff.
7	<b>Priority Need Name</b>	Residential lead-based paint testing/removal
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing Rehabilitation
	<b>Description</b>	Lead based testing/removal
	<b>Basis for Relative Priority</b>	Ranked as medium priority by public. Medium priority is not an option. High priority for Township and nonprofits when completing housing rehabilitation projects.
	8	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Extremely Low Low Moderate Non-housing Community Development
<b>Geographic Areas Affected</b>		
<b>Associated Goals</b>		
<b>Description</b>		Infrastructure construction and/or rehabilitation in low/moderate income areas only.
<b>Basis for Relative Priority</b>		Selected as high priority by the public when completing Community Needs Survey. Public Improvements in LMA or serving LMI are eligible.

9	<b>Priority Need Name</b>	ADA Accessibility to public facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	ADA accessibility improvements to Public Facilities
	<b>Basis for Relative Priority</b>	Ranked as high priority by the public during the completion of the Community Needs Survey.
10	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Special Economic Development
	<b>Description</b>	Economic Development, such as microenterprise programs.
	<b>Basis for Relative Priority</b>	Ranked as high priority by the public on the community needs survey.
11	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	Low

<b>Population</b>	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
<b>Geographic Areas Affected</b>	
<b>Associated Goals</b>	Public Services
<b>Description</b>	Services to assist income-eligible households needing help with childcare, transportation, Meals on Wheels, food banks, emergency temporary assistance, and other services.
<b>Basis for Relative Priority</b>	In the community survey, the public ranked services such as childcare, homelessness assistance, food, transportation, and other public services as high need.

**Narrative (Optional)**

**The public ranked the following needs as high ranking:**

**Needs Ranking:**

**High Priority Housing Activities include:**

- Affordable housing for low-income residents
- First-time homebuyer assistance
- Accessibility improvements ADA (handicapped ramps)

**Medium Priority Housing Activities include:**

- Owner-occupied housing rehabilitation/rent-occupied Housing rehabilitation
- Residential energy efficient emergency improvements

**Neighborhood Improvements:**

**Medium - High Priority Activities include:**

- Infrastructure (street, drainage, sidewalk improvements)
- ADA Accessibility to public facilities

**Medium Priority Activities include:**

- Economic Development

**Public Service Ranking:**

**High Priority Activities include:**

- Emergency housing for homeless
- Permanent housing for homeless/rental assistance
- Battered and abused spouses' services
- Abused, abandoned & neglected children services
  
- Child care services
- Youth services
  
- Substance abuse services
- Senior Services
- Homeless Services

**Medium - High Priority Activities include:**

- Transportation services
- Food banks

**Medium Priority Activities include:**

- Fair Housing
- Rental Assistance
- HIV/AIDS services

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

**Table 47 – Influence of Market Conditions**

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

**Introduction**

The Township of Toms River receives an annual CDBG allocation and, occasionally, Program Income from the Township Housing Rehabilitation Program. The housing rehabilitation program produces income from liens paid back before the ten-year forgiveness period expires. In 2024, the CDBG program received three payments totaling \$57,236.00 in the following amounts \$15,301.00, \$13,385.00, and \$28,550.00. In late FY 2023, the Township received \$14,411; however, the amount was not included in the FY 2024 Action Plan. The Township spent \$4,309 of public income on two public service projects.

**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	405,264	67,338	0	472,602	1,621,056	Year 1 total includes annual allocation, plus FY 2023 and FY 2024 Program Income. The FY 2023 was not included in the FY 2024 Annual Action Plan and has been included in this Plan.

Table 48 - 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**

The Township of Toms River does not require a matching fund, although the ranking process rewards projects that provide leveraging sources. Most of the Township's subrecipients leverage private donated funds, other CDBG awards, state grants, and donated materials. Most applicants do not receive state grants, but a few, such as Ocean's Harbor House, receive assistance from the state. Harbor House receives assistance from NJ Division of Youth and Family Services. Ocean Inc. receives Ocean County CDBG funds for housing rehabilitation work in the county, not located within a CDBG entitlement community boundary, and its first-time homebuyers program.

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

Several Affordable Housing Advocates have stated that there is a need to create affordable housing for the extremely low-income. Individuals who are extremely low income (such as those receiving General Assistance, Disability payments, etc.) have a greater chance of becoming homeless because there are affordable housing opportunities for them. The Township will be updating its Housing Plan in 2025 and will reach out to the nonprofits that have voiced concerns about opportunities to create affordable housing for the extremely low-income. At this time, it is unknown how many new affordable housing units will be developed. The Township will not use CDBG funds but rather its Affordable Housing Trust Fund to extending existing credits, purchase land, provide seed money, or fund other mechanisms to preserve or construct new housing units in accordance with its court agreement for the fourth round and continued compliance with the third round.

**Discussion**

Toms River Township maximizes its CDBG funding by ensuring that it complies with the needs that were identified in the 5-year Consolidated Plan. Any additional funding provided by HUD will be divided up among the various public services requesting funding through this program.

## 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
Toms River	Government	Economic Development Homelessness Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction

**Table 49 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

Toms River Township administers the Community Development Block Grant program. Administering the program inhouse allows the Township to have total control of the use of funds as well as monitor the timeliness of spending by its non-profit/public institution subrecipients. Subrecipients are responsible for providing data of clientele served payment vouchers and support documents. Subrecipients are willing to provide the needed data and spend funds in a timely fashion since they know that the Township will reduce future funding or cancel subgrants if not performed according to CDBG guidelines

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

**Table 50 - Homeless Prevention Services Summary**

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

The Township provides CDBG funding to the nonprofits to provide assistance to Toms River residents . Toms River Township provides funding to five organizations that provide temporary and transitional housing assistance to its homeless population.

1. Providence House – offers an emergency shelter to victims of domestic violence and their minor children. Providence housing provides case management, counseling services, and assistance with placement and employment training.
2. Interfaith Hospitality – offers emergency shelter services to homeless families and a location called the House of Hope as a place to stay during the day. Each organization that is a member must agree to provide a location for a temporary emergency shelter. The House of Hope also offers bathroom facilities for showering, activities, lounging, kitchen, play areas for minor children and offices for case management and volunteer services.
3. Harbor House – Offers emergency shelter and transitional housing for runaway, neglected, abused and homeless youth. Counseling and case management is provided on site. Children are offered daily activities, outdoor recreational areas, counseling, case management, and parent/child counseling sessions. Harbor House also offers outpatient counseling and case management services.

In addition, Toms River also offers funding to Contact. Contact offers an after-hours hotline. Homeless individuals who call the line will be assisted with temporary emergency housing placement (vouchers for motel/hotel rooms) and assistance by the Ocean County Board of Social Services or other nonprofit organizations for placement.

The Township of Edison provides assistance through its HOPWA funded programs to Ocean County residents living with AIDS/HIV.

**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**

Both the homeless and special needs populations require permanent, affordable housing opportunities. Special needs populations, such as those with physical disabilities, mental health and/or substance abuse, and those who have been incarcerated, are supported by nonprofits that provide permanent housing solutions such as group homes, half-way houses, and sobriety housing. As was evident by the Ocean County Point in Count study there are a large number of homeless individuals with mental health and substance abuse issues that are not seeking help. Outreach to the homeless should be performed to understand why they are not seeking help.

There is no gap in service delivery. Most individuals are comfortable approaching a nonprofit organization for assistance. The federal level of government should approach ending homelessness for those with mental health problems, physical disabilities, and substance abuse in the same way it has with veterans. The majority of the homeless population in Toms River would no longer be homeless with such wrap-around assistance programs.

**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**

Toms River Township will utilize its network of public sector, private sector and non-profit organizations to implement the Strategic Plan. Over the next five years, Toms River will work to overcome gap in the institutional structure and delivery system by:

- Monitor the count of homeless and chronically homeless residents and plan for ongoing service provisions based on need, as an active participant in the Ocean County Housing Advisory Committee.
- Continue to communicate with the Toms River Mayor's Affordable and Fair Housing Committee and listen to their concerns for incorporation into the Consolidated Plan, Action Plans, and Master Plan Housing Plan.
- Monitor programs to identify inefficiencies, improve performance, and ensure compliance with applicable regulations
- Encourage collaboration among agencies to eliminate duplicative services and better serve residents, especially low- and moderate-income households, the homeless, and special needs population.

## 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 Rehabilitation	2025	2029	Housing Rehab		Residential Energy Efficient Emergency Improvement Owner/ Renter Occupied housing rehabilitation Accessibility Improvements ADA (handicap ramps) Residential lead-based paint testing/removal	CDBG: \$1,359,708	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Public Services	2025	2029	Public Services		Emergency housing for homeless Public Services	CDBG: \$298,724	Public service activities for Low/Moderate Income Housing Benefit: 18765 Households Assisted  Homeless Person Overnight Shelter: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities	2025	2029	Non-Housing Community Development		ADA Accessibility to public facilities	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted
4	Planning and Administration	2025	2029	Planning and Administration			CDBG: \$401,733	Other: 0 Other
5	Fair Housing Services	2025	2029	Administration - Fair Housing		Fair Housing	CDBG: \$25,000	Other: 15 Other
6	Housing	2025	2029	Affordable Housing		Permanent Housing/Rental Assistance	CDBG: \$0	Homeowner Housing Added: 0 Household Housing Unit
7	Special Economic Development	2025	2029	Non-Housing Community Development		Economic Development	CDBG: \$0	Jobs created/retained: 0 Jobs  Businesses assisted: 0 Businesses Assisted

Table 51 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Rehabilitation of existing low/moderate income housing
2	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Public Services, Homeless Outreach, Emergency Shelter, Homeless Prevention, and other Public Service assistance
3	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	ADA improvement to public facilities
4	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	Administration of CDBG Program
5	<b>Goal Name</b>	Fair Housing Services
	<b>Goal Description</b>	As part of the administration, provide a fair housing officer to ensure that affordable housing complies with fair housing regulations.
6	<b>Goal Name</b>	Housing
	<b>Goal Description</b>	Provide land, provide funding for construction of affordable housing. Note the Township does not utilize CDBG funds for this goal, however the Township does utilize its Affordable Housing Trust fund to help develop affordable housing units. goals and outcomes noted here only pertain to CDBG funds. Affordable Housing goals are identified in the Township's Fair Share Housing Plan.
7	<b>Goal Name</b>	Special Economic Development
	<b>Goal Description</b>	Provide special economic development assistance to micro businesses to retain or create jobs and establish new small businesses. Assistance can also include public improvements in LMA business areas.

**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)**

The Township does not provide HOME funding. Ocean County's action plan will provide the total number of households to be assisted with HOME funding.

**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)**

**Activities to Increase Resident Involvements**

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

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

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

**Barriers to Affordable Housing**

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

## **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**

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

**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.**

**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**

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

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

Reducing Lead Based Paint (LBP) hazards is an annual objective for Toms River Township. The Township of Toms River designed and implements a Lead-Based Paint Poisoning/Testing Procedure to address the provisions of section 302 of the Lead-Based Paint Poisoning Prevention Act, 42 U.S. C 4822. Northern Ocean Habitat for Humanity administers the Township's Housing Rehabilitation program.

The policy of the Township Housing Rehabilitation program is to provide the homeowners with "Renovate Right" (attached in appendix). Homes located in a retirement community are not provided this material since their associations do not allow underage residents (children). All homeowners sign a statement stating they have received "Renovate Right". All structures rehabilitated by the Township CDBG Rehabilitation program are assumed to have lead and, therefore, are rehabilitated by certified lead-based specialists. In addition, after the rehabilitation work, a lead clearance test is performed by a lead-certified consultant to ensure that lead residue from the construction work has not been dispersed throughout the house.

Future plans for modification of the program include:

14. Northern Ocean Habitat for Humanity will purchase EPA lead-based kits and will test areas to be rehabilitated before preparing bid specifications. If the test indicates lead is present, bid documents for housing rehabilitation lead-based certified contractors will be prepared; otherwise, Northern Ocean Habitat for Humanity will prepare bid documents open to all housing rehabilitation contractors. The Township will maintain notarized documentation of the testing results in each housing rehabilitation project file.
  
15. For homes with identified lead-based paint, the Township will continue to require a lead clearance test by a lead-based certified consultant upon completion of the housing rehabilitation work. This test ensures that lead-based paint residue has not been dispersed throughout the house.

The township will continue to provide homeowners with "Renovate Right" and documentation procedures as currently implemented.

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

The Township has a large housing stock of dwellings constructed before 1978, which may have lead paint. Lead Exposure is a leading environmental health hazard for children (especially young children) and can create irreversible health problems. Pre-1978 housing occupied by lower-income households with children offers exceptionally high risks of lead exposure due to lower home maintenance levels among lower-income households. This is an essential factor since it is not the presence of lead itself that causes lead-contaminated flakes, which children may ingest. In addition to the policies identified above, the Township will forward any known Sany damaged low/moderate income owned home with lead hazards to Ocean Inc. for lead paint remediation.

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

Goals, programs, and policies for reducing lead hazards for low- and moderate-income households include enforcing lead-based paint testing during rehabilitation projects and encouraging the construction of new affordable housing per the Township's Fair Share Plan.

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

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

The Township of Toms River participates in meetings held by Ocean County. Ocean County is the lead agency for the Ocean County Consortium. The Ocean County Action Plan provides a regional antipoverty strategy, as well as details regarding HOME funding.

The Township's goal is to continue coordinating and collaborating with nonprofit agencies, County agencies, and state agencies since eliminating poverty requires a comprehensive regional approach.

On a more local level, the Township does its best to promote job creation for all residents of the Township, as well as affordable housing. In addition, the Township provides CDBG funds to nonprofits that assist the most vulnerable Township residents. The Township continues to work with several agencies that provide homelessness assistance programs, such as Ocean Harbor House, Providence House, and Interfaith Hospitality. In addition, the township funds four housing rehabilitation programs to assist low- and moderate-income residents in remaining in their existing housing. The Township aims to help its most vulnerable residents with its CDBG Township funds.

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

Goals, programs, and policies for reducing poverty are coordinated with this affordable housing plan by addressing the key priority in this plan: assisting homeless individuals.

## **SP-80 Monitoring - 91.230**

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

The Township of Toms River has created a CDBG monitoring process manual called the “Township of Toms River Procedures for Monitoring of Subrecipients”. The manual has been developed utilizing the Managing CDBG A Guidebook for CDBG Grantees on Subrecipient Oversight: Monitoring Strategies and Procedures (chapter 5). Monitoring ensures that the subrecipient complies with all regulations governing their administrative, financial, and programmatic operations and achieving performance objectives.

The Township selects Subrecipients to monitor based on their time in/with the Township CDBG program, high staff turnover, Subrecipients who have made changes to their program, previous compliance or performance problems, and those carrying out high-risk activities. The Township will continue to monitor projects to ensure subrecipients comply with the U.S. Department of Housing and Urban Development Community Development Block Grant.

The Township modified its monitoring procedures and established a time period of the year for monitoring: October to early February of each year. In addition, the subrecipients were broken into two groups to establish an every-other-year monitoring pattern. New subrecipients are monitored within their first two years into entering the program, although preferably the first year of entrance into the program if possible. Monitoring events were scheduled, with the aim of completing two per month. Alaimo Group planners will monitor each subrecipient as a monitoring team. Utilizing a monitoring team was beneficial to the process. One member would ensure that pertinent information was recorded and the other member would ask questions about the program, review files, and answer questions and concerns from the subrecipient. The team approach benefits the subrecipient who is pressed for time and staff by eliminating the need for a long monitoring review process. The team approach allows a review to be completed in two to three hours per subrecipient.

The monitoring process includes notice, entrance and exit interviews, reviewing records and the program utilizing a monitoring checklist, and culminated with a monitoring letter summarizing findings of the review. Copies of the monitoring review correspondence and records are maintained in project files. Files for the past five years were reviewed onsite.

Subrecipients are required to provide service benefit information with their request for payment. The Township has established payment procedures to ensure that all proper documentation is provided before reimbursement payment is provided to the Subrecipient. In addition, subrecipient agreements includes specifications regarding the hiring of contractors and labor laws, minority business outreach, and other requirements.

## Expected Resources

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

#### Introduction

The Township of Toms River receives an annual CDBG allocation and, occasionally, Program Income from the Township Housing Rehabilitation Program. The housing rehabilitation program produces income from liens paid back before the ten-year forgiveness period expires. In 2024, the CDBG program received three payments totaling \$57,236.00 in the following amounts \$15,301.00, \$13,385.00, and \$28,550.00. In late FY 2023, the Township received \$14,411; however, the amount was not included in the FY 2024 Action Plan. The Township spent \$4,309 of public income on two public service projects.

#### 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	405,264.00	67,338.00	0.00	472,602.00	1,621,056.00	Year 1 total includes annual allocation, plus FY 2023 and FY 2024 Program Income. The FY 2023 was not included in the FY 2024 Annual Action Plan and has been included in this Plan.

Table 52 - Expected Resources – Priority Table

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

The Township of Toms River does not require a matching fund, although the ranking process rewards projects that provide leveraging sources. Most of the Township's subrecipients leverage private donated funds, other CDBG awards, state grants, and donated materials. Most applicants do not receive state grants, but a few, such as Ocean's Harbor House, receive assistance from the state. Harbor House receives assistance from NJ Division of Youth and Family Services. Ocean Inc. receives Ocean County CDBG funds for housing rehabilitation work in the county, not located within a CDBG entitlement community boundary, and its first-time homebuyers program.

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

Several Affordable Housing Advocates have stated that there is a need to create affordable housing for the extremely low-income. Individuals who are extremely low income (such as those receiving General Assistance, Disability payments, etc.) have a greater chance of becoming homeless because there are affordable housing opportunities for them. The Township will be updating its Housing Plan in 2025 and will reach out to the nonprofits that have voiced concerns about opportunities to create affordable housing for the extremely low-income. At this time, it is unknown how many new affordable housing units will be developed. The Township will not use CDBG funds but rather its Affordable Housing Trust Fund to extending existing credits, purchase land, provide seed money, or fund other mechanisms to preserve or construct new housing units in accordance with its court agreement for the fourth round and continued compliance with the third round.

**Discussion**

Toms River Township maximizes its CDBG funding by ensuring that it complies with the needs that were identified in the 5-year Consolidated Plan. Any additional funding provided by HUD will be divided up among the various public services requesting funding through this program.

## 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 Rehabilitation	2025	2029	Housing Rehab		Residential Energy Efficient Emergency Improvement Owner/ Renter Occupied housing rehabilitation Accessibility Improvements ADA (handicap ramps) Residential lead-based paint testing/removal	CDBG: \$315,602.00	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Planning and Administration	2025	2029	Planning and Administration			CDBG: \$84,957.00	Other: 0 Other
3	Fair Housing Services	2025	2029	Administration - Fair Housing		Fair Housing	CDBG: \$7,200.00	Other: 3 Other
4	Public Services	2025	2029	Public Services		Public Services	CDBG: \$64,843.00	Public service activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted

Table 53 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Housing Rehabilitation of owner and renter-owned housing rehabilitation.
2	<b>Goal Name</b>	Planning and Administration
	<b>Goal Description</b>	Administration of the CDBG Program
3	<b>Goal Name</b>	Fair Housing Services
	<b>Goal Description</b>	Fair Housing Officer services to ensure housing remains in compliance with fair housing regulations. The Fair Housing Officer will respond via telephone and email correspondence to fair housing complaints and/or concerns. Inventory of calls, subject matter, and actions is tracked. Responsible for assisting the public in completing the Fair Housing HUD form and sending a complaint to the federal or state attorney general level if local correspondence with the landlord does not resolve the problem. Most calls are for assistance finding affordable housing, so the individual also functions as an affordable housing liaison.
4	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Public Services to assist very low to moderate income households with programs such as, but not limited to: homelessness assistance, emergency rental assistance (temporary), case management, domestic violence assistance, food banks, meals on wheels, childcare, etc.



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

### Introduction

Toms River Township anticipates allocating \$472,602.00 for the fiscal year 2025, which consists of \$405,264.00 in FY 2025 allocation, \$12,321.00 in 2023 Program income, and \$55,017.00 in 2024 Program Income. The funds were allocated to four housing rehabilitation agencies: Hands for All, Ocean In., Habitat for Humanity, and the Toms River Township Housing Rehabilitation Program. Funds were also distributed to 13 non-profits to provide public service programs. Four of the nonprofits will provide public service assistance to those experiencing homelessness.

Program income from the Township Housing Rehabilitation Program is automatically allocated to housing rehabilitation projects, administration (less than 20%), and Public Services (less than 15%). Due to the large amount of program income, the Township has elected to disperse the funds rather than retain them all within the Toms River Affordable Housing Program to ensure that they are spent as quickly as possible, in accordance with the program's regulations.

#	Project Name
1	Toms River Rehab - Financial Assistance
2	Homes for All/Hands for All
3	Ocean Inc. Housing Rehabilitation
4	Northern Ocean Habitat for Humanity
7	Big Brothers/Big Sisters
8	Boy Scouts of America
9	Caregivers
10	Contact of Ocean County
11	Community Services
12	Family Promise
13	Fullfill
14	Interfaith Family Services
15	Ocean Harbor House
16	Providence House
17	The ARC
18	The Hope Center
19	Toms River Housing and Homeless Coalition
20	Toms River Housing Rehab Program Director
21	Toms River Housing Rehabilitation Administrative Assistant
22	Toms River Housing Rehabilitation Program Administration
23	Administration -Program Director
24	Administration - Administrative Assistant

#	Project Name
25	Administration - ADA Coordinator
26	Administration - Fair Housing Officer
27	Administration - Assistant Planner
28	Administration - Contingency

**Table 54 – Project Information**

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

The rationale for allocation priorities is based upon our consultation with the Mayor’s Affordable and Fair Housing Committee and the list of priorities developed by said committee during both the consultation phase of the Action Plan and during the consultation for the Consolidated Plan.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Toms River Rehab - Financial Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Owner/ Renter Occupied housing rehabilitation
	<b>Funding</b>	CDBG: \$180,000.00
	<b>Description</b>	Toms River Township Housing Rehabilitation of owner/renter occupied units. Northern Ocean Habitat for Humanity will operate the Township's Housing Rehabilitation Program.
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program will assist 10-12 households with homeowner/rental assistance.
	<b>Location Description</b>	Income-eligible households in Toms River Township
	<b>Planned Activities</b>	
2	<b>Project Name</b>	Homes for All/Hands for All
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Residential Energy Efficient Emergency Improvement
	<b>Funding</b>	CDBG: \$30,000.00
	<b>Description</b>	Homes for All/Hands for All will provide emergent rehab to income-qualifying households.
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A total of 10 income-eligible households will be assisted.
	<b>Location Description</b>	Income-eligible households in Toms River Township
	<b>Planned Activities</b>	
3	<b>Project Name</b>	Ocean Inc. Housing Rehabilitation
	<b>Target Area</b>	

	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	Emergent rehab roofs and heating units
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that eight owner-occupied income-qualified households will be assisted.
	<b>Location Description</b>	Toms River Township for income-eligible households.
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Northern Ocean Habitat for Humanity
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$50,000.00
	<b>Description</b>	Emergent rehab to income-qualifying households
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 11 income-eligible homeowner households will benefit from housing rehabilitation.
	<b>Location Description</b>	Income-eligible households in Toms River Township
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	Big Brothers/Big Sisters
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$2,817.00
	<b>Description</b>	Provide a mentorship program to at-risk youth who have been abused, abandoned, or neglected.

	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program will assist approximately 25 at-risk youth.
	<b>Location Description</b>	Income-eligible youth or homeless youth residing in Toms River Township.
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	Boy Scouts of America
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$2,500.00
	<b>Description</b>	provide funding for activities, uniforms etc. for youth of income-qualifying households
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 income-eligible households with children will be assisted.
	<b>Location Description</b>	Income eligible households with children in Toms River Township
	<b>Planned Activities</b>	
<b>7</b>	<b>Project Name</b>	Caregivers
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$4,000.00
	<b>Description</b>	Provide support to homebound seniors, such as transportation, food shopping, etc.
	<b>Target Date</b>	7/1/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide support to 100 homebound seniors, such as transportation, food shopping, etc.
	<b>Location Description</b>	Throughout Toms River Township to homebound seniors.
	<b>Planned Activities</b>	
<b>8</b>	<b>Project Name</b>	Contact of Ocean County
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$5,000.00
	<b>Description</b>	provide 24 hour hotline to assist the homeless
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1500 homeless individuals or individuals on the verge of becoming homeless.
	<b>Location Description</b>	Various locations in Toms River where the homeless or those on the verge of becoming homeless reside.
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	Community Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$4,000.00
	<b>Description</b>	provide meals on wheels program for homebound seniors
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 homebound seniors

	<b>Location Description</b>	Homebound seniors in Toms River Township
	<b>Planned Activities</b>	
<b>10</b>	<b>Project Name</b>	Family Promise
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$5,000.00
	<b>Description</b>	Provide homeless shelter and prevention services
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide services to 200 homeless individuals in Toms River Township
	<b>Location Description</b>	Throughout Toms River Township
	<b>Planned Activities</b>	
<b>11</b>	<b>Project Name</b>	Fullfill
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$4,000.00
	<b>Description</b>	Provide a food bank
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide food to 500 individuals
	<b>Location Description</b>	Toms River Township residents
	<b>Planned Activities</b>	
<b>12</b>	<b>Project Name</b>	Interfaith Family Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services

	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	provide shelter, clothing, food, counseling, job training to homeless families
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	36 homeless households or on the verge of becoming homeless will be assisted
	<b>Location Description</b>	Throughout Toms River Township
	<b>Planned Activities</b>	
<b>13</b>	<b>Project Name</b>	Ocean Harbor House
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$5,000.00
	<b>Description</b>	Provide shelter, clothing, food, and counseling to at-risk youth who have been abused, abandoned, or neglected.
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 children/households will be assisted.
	<b>Location Description</b>	Abused, abandoned, or neglected children and their families residing in Toms River Township.
	<b>Planned Activities</b>	
<b>14</b>	<b>Project Name</b>	Providence House
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$5,000.00

	<b>Description</b>	Provide shelter, food, clothing, counseling to battered and/or abused individuals and their children
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 battered and abused individuals and their families will be assisted.
	<b>Location Description</b>	Residents residing in Toms River Township
	<b>Planned Activities</b>	
<b>15</b>	<b>Project Name</b>	The ARC
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$5,000.00
	<b>Description</b>	Employment Training for Handicapped Adults
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 disabled individuals will be assisted with job training.
	<b>Location Description</b>	Disabled individuals residing in Toms River Township.
	<b>Planned Activities</b>	
<b>16</b>	<b>Project Name</b>	The Hope Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$6,026.00
	<b>Description</b>	Emergency homeless support, including providing temporary emergency housing for the homeless.
	<b>Target Date</b>	7/1/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 75 homeless individuals.
	<b>Location Description</b>	Homeless residents residing in Toms River Township.
	<b>Planned Activities</b>	
<b>17</b>	<b>Project Name</b>	Toms River Housing and Homeless Coalition
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$6,500.00
	<b>Description</b>	Homeless support
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide support to 500 homeless individuals.
	<b>Location Description</b>	Homeless individuals residing in Toms River Township.
	<b>Planned Activities</b>	
<b>18</b>	<b>Project Name</b>	Toms River Housing Rehab Program Director
	<b>Target Area</b>	
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Owner/ Renter Occupied housing rehabilitation
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	Provide policy direction for the housing rehabilitation program, assist in resolving any issues during the rehabilitation projects' completion, and ensure liens and other documents for each Toms River Township rehabilitation project are appropriately filed and completed. Funds are used to pay the Township's CDBG consultant for such services.
	<b>Target Date</b>	7/1/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist with 10-12 Rehab projects to income-eligible housing rehabilitation
	<b>Location Description</b>	Rehabilitation projects located in Toms River Township
	<b>Planned Activities</b>	
<b>19</b>	<b>Project Name</b>	Toms River Housing Rehabilitation Administrative Assistant
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	Assist Northern Ocean Habitat for Humanity in ensuring the Toms River Township Housing Rehabilitation is operating as smoothly as possible. This entails forwarding lien documents to the Affordable Housing attorney, answering or forwarding questions to the consultant team to ensure Northern Ocean Habitat's Questions are responded to promptly, reviewing other documents to ensure they are correctly completed, and closing and filing the lien and forwarding resident inquiries about the program to Northern Ocean Habitat for Humanity.
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10-12 households will benefit from the Toms River Township Housing Rehabilitation Program
	<b>Location Description</b>	Income-eligible households located in Toms River Township.
	<b>Planned Activities</b>	
<b>20</b>	<b>Project Name</b>	Toms River Housing Rehabilitation Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$15,602.00

	<b>Description</b>	Northern Ocean Habitat for Humanity will receive applications, review income eligibility, and perform an initial property assessment. The eligible properties will be selected and moved to the project work phase (which includes developing the scope of work, signing an agreement with the homeowner, etc) and answering phone and email inquiries about the program.
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Respond to 20 households residing in Toms River Township
	<b>Location Description</b>	Households in Toms River Township
	<b>Planned Activities</b>	
21	<b>Project Name</b>	Administration -Program Director
	<b>Target Area</b>	
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$16,600.00
	<b>Description</b>	Administration of the CDBG Program
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Toms River Township
	<b>Planned Activities</b>	
22	<b>Project Name</b>	Administration - Administrative Assistant
	<b>Target Area</b>	
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$25,357.00
	<b>Description</b>	Administration of the CDBG Program

	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Toms River Township
	<b>Planned Activities</b>	
23	<b>Project Name</b>	Administration - ADA Coordinator
	<b>Target Area</b>	
	<b>Goals Supported</b>	Planning and Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$5,000.00
	<b>Description</b>	Administration of ADA Coordinator tasks, including meeting with the ADA Committee and gathering input for ADA improvements to public facilities and programing
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
24	<b>Project Name</b>	Administration - Fair Housing Officer
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$7,200.00

	<b>Description</b>	The Fair Housing Officer is to intake phone calls from the public regarding affordable housing units located in Toms River Township. Inquiries may include informing them about how to find an affordable housing unit and the process to be placed on the wait list. Other responsibilities include taking complaints from the public about fair housing complaints and trying to resolve concerns between the landlord and the complainant. The Fair Housing Officer is responsible for contacting the Township's affordable housing attorney and assisting the resident to file a complaint with HUD and the NJ Attorney General's office when the complaint cannot be resolved.
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3-5 households/individuals will be assisted.
	<b>Location Description</b>	Residents residing in Toms River Township.
	<b>Planned Activities</b>	
<b>25</b>	<b>Project Name</b>	Administration - Assistant Planner
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$29,000.00
	<b>Description</b>	CDBG Administration
	<b>Target Date</b>	7/1/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Toms River Township
	<b>Planned Activities</b>	
<b>26</b>	<b>Project Name</b>	Administration - Contingency
	<b>Target Area</b>	
	<b>Goals Supported</b>	Planning and Administration

<b>Needs Addressed</b>	
<b>Funding</b>	CDBG: \$9,000.00
<b>Description</b>	Administration of CDBG Program – This line item covers postage, advertising, and any other administrative needs, including supporting additional staff hours needed to prepare and submit CDBG-required documents and operate the program.
<b>Target Date</b>	7/1/2027
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	Toms River Township

## **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**

No funds were explicitly directed to a low/moderate income area. When low/moderate income area-benefiting projects are selected, they benefit HUD-identified low/moderate income census tracts and blocks as provided in the Township's 5-year Consolidated Plan. Projects selected benefit low/moderate-income clientele located anywhere within the Township's boundaries.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>

**Table 55 - Geographic Distribution**

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

No funds were explicitly directed to a low/moderate-income area. When low/moderate-income area-benefiting projects are selected, they benefit HUD-identified low/moderate-income census tracts and blocks as provided in the Township's 5-year Consolidated Plan. Projects selected benefit low/moderate-income clientele

### **Discussion**

No funds were explicitly directed to a low/moderate-income area. When low/moderate-income area-benefiting projects are selected, they benefit HUD-identified low/moderate-income census tracts and blocks as provided in the Township's 5-year Consolidated Plan. Projects selected benefit low/moderate-income clientele

## Affordable Housing

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

#### Introduction

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

**Table 56 - One Year Goals for Affordable Housing by Support Requirement**

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

**Table 57 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

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

### **Introduction**

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

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

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

### **Discussion**

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

### **Introduction**

**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**

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

**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**

**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.**

### **Discussion**

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

### **Introduction**

**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**

### **Discussion**

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

### **Introduction**

Toms River Township continually tries to collaborate and coordinate with its nonprofit communities to offer services to its needy residents.

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

The data analysis performed during the 5-year Con Plan creation indicated that there is a need for rental assistance for those in danger of losing their home as well as a great need for the homeless. Affordable childcare services were also addressed. Any application submitted to request funding that will benefit any of the Township's high-priority needs will be given a higher ranking than those that do not meet the high-priority needs. The Township has been approached by several public services that will reach these needs.

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

The Township will continue to fund housing rehabilitation programs to maintain the existing low-moderate-income housing stock in good condition, thereby preventing code violations caused by poor maintenance.

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

The Township will continue to test for Lead-based paint hazards when necessary and provide Renovate Right to all properties presumed to have lead-based paint.

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

The Township will continue to provide funding to nonprofits to offer various public services to its poverty-level families such as food pantries, youth services, etc.

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

The Township will continue to utilize subrecipient agreements that list the federal requirements, assist its subrecipients with eligibility questions and reimbursement submittals, and monitor subrecipients for compliance.

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

The Township will continue to meet with its Affordable and Fair Housing Committee, which consists of

affordable housing advocates, developers, and some service agencies.

## **Discussion**

Toms River Township does not have public housing, but it provides funding assistance to several housing programs to assist its residents. These programs help a wide variety of residents in need, including the homeless, elderly, youth, victims of domestic violence, veterans, and low/moderate-income households.

## Program Specific Requirements

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

#### Introduction

In 2024, the CDBG program received three payments totaling \$57,236.00 in the following amounts \$15,301.00, \$13,385.00, and \$28,550.00. In late FY 2023, the Township received \$14,411; however, the amount was not included in the FY 2024 Action Plan. The Township spent \$4308.24 of public income on two public service projects.

The Township is permitted to utilize up to \$6,080 of its 2024 and 2023 Program Incomes for Public Services. This is the balance remaining after the Township used \$4,308.24 from the \$10,388.24 (15%). The Township is permitted to utilize up to \$13,971 for Administration (20%). The remaining balance of \$47,287.76 will be used to support various housing rehabilitation programs. The administration, public services, and housing rehabilitation amounts have been distributed to the programs identified in this action plan.

#### 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	67,339
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>67,339</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
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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.

80.00%

The Township uses all its funds besides the administration funds to benefit low/moderate income households.

## Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
<TYPE=[pivot_table] VERSION=[2] REPORT_GUID=[884DC1E44796F035A521FE96F1A3ABF2]>												