

Executive Summary

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

1. Introduction

The Lakewood Township HUD Community Development Block Grant (CDBG) program assists low and moderate-income persons and families through its local housing rehabilitation program & local charities and public service groups. The program also assists in the development of infrastructure in qualified neighborhoods and eliminates barriers for disabled persons. The program has been active in Lakewood Township since the early 2000's and has helped many residents of the jurisdiction in their housing and community development needs.

Lakewood Township, starting in 2022 will be the point for HOPWA subsidies (Housing Opportunities for Persons with AIDS (HOPWA) for five (5) regional entities, The Center in Asbury Park, the Salvation Army in Middlesex County, Monmouth Family Health, Monmouth and Ocean Counties. All four entities extend assistance for over ninety (90) tenant-based rental assistance (TBRA) to low-income individuals/families who are diagnosed with Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS). The goal of the provision of these services is to enable low-income individuals and families living with HIV/AIDS to secure and maintain appropriate housing in said jurisdictions. Eligible HOPWA beneficiaries must meet the low-income definition as defined annually by the U.S. Department of Housing and Urban Development (HUD), as at or below 80% of area medium income (<http://www.huduser.org/portal/datasets/il.html>), live within the county jurisdictions, and be medically diagnosed with HIV/AIDS. The noted four providers deliver TBRA services by providing housing subsidies to HOPWA-eligible clients and their families for rental costs associated with leasing a permanent housing unit located in the private rental market. The subsidy amount is determined in part based by household income and rental costs associated with the tenant's lease. As per HUD guidelines, all units will be rented at or under the Fair Market Rent rates and meet housing quality and habitability standards established by HUD. All five Program Sponsors with internal their Social Service departments lead all efforts to determine eligibility, screen clients and assist them in finding suitable apartments. Said agencies also handle enrollments, re-certifications, and day-to-day client services. By delivering these services, the agency is preventing homelessness, increasing housing stability, and helping clients establish permanent residence in the four regions. Administrative expenses will also be supported in accordance with federal HOPWA regulations and guidelines. By statute, administrative costs are limited to 7% of the portion of the annual award. Administrative activities include general management, oversight, coordination, evaluation and reporting. As per HUD requirements, the agency is required to produce an Annual Performance Report (APR) summarizing HOPWA expenses and activities carried out by all Program Sponsors during the fiscal and calendar year. The report shall detail use of all grant monies received, including the number of eligible beneficiaries served, type of assistance provided, and any other information that is necessary to complete the annual report to HUD on behalf of the New York

City Eligible Metropolitan Statistical Area and in the future, supplied to the Township of Lakewood MSA. The eligible HOPWA activities that have been funded and will be funded into the foreseeable future are as follows:

- Tenant Based Rental Assistance
- Administrative Expenses

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

The Lakewood Township's 5-Year Consolidated Plan and One-Year Action Plan coordinates all elements of community development including housing, public facility development and public services into a single plan and application for Federal US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and Housing Opportunities with AIDS (HOPWA) funds. The Ocean County Housing Consortium is the point of contact regarding the HOME Investment Partnerships Program. Lakewood is a beneficiary of the county program.

The Consolidated Plan sets forth the Township's plan to pursue the overall goals of the community development and planning programs of the Department of Housing and Urban Development (HUD). Those goals are:

To provide decent housing;

To establish and maintain a suitable living environment; and

To expand economic development opportunities primarily for persons of low-to-moderate income

3. Evaluation of past performance

Past performance of the CDBG program can be measured in units completed through the local housing rehabilitation program and persons and families assisted through the public service line-item of the program. The HOPWA program can be base its past performance in providing persons who are HIV positive safe and secure shelter.

Performance of contemplated or ongoing community development or housing projects and activities are monitored in various ways depending on type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance. The following is a description of the types of monitoring performed by staff:

- Performance monitoring

- Public service program income-benefit monitoring
- Financial monitoring
- Davis-Bacon Compliance
- Environmental Review Compliance
- Federal and State program reporting
- Federal Stimulus Job creation reporting

4. Summary of citizen participation process and consultation process

The 5 Year Consolidated Plan and One Year Action Plan went up for a 30-day public comment period beginning on July 11, 2025 in the Asbury Park Press and onto Lakewood Township website. A Public Hearing is scheduled for August 12 in Lakewood Town Hall. The public hearing was conducted on August 12 at 11 am. No members of the public were present nor were any comments received on the Plan.

5. Summary of public comments

No public comments were received as of late July. The public hearing was conducted on August 12th at 11am at Town Hall. No members of the public were present, nor were any comments received on the Plan.

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

NA

7. Summary

Open public hearing slated for August 12, 2025 11 am. The public hearing was conducted on August 12 at 11 am at Town Hall, no members of the public were present nor were any public comments received.

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
Lead Agency	LAKEWOOD TOWNSHIP	
CDBG Administrator		CD Department- Rehabco Inc., CDBG HOPWA
HOPWA Administrator	LAKEWOOD TOWNSHIP	

Table 1 – Responsible Agencies

Narrative

The local CDBG and HOPWA program are administered by the Lakewood Community Development Department and Rehabco Inc.

Consolidated Plan Public Contact Information

Ervin Oross Jr. PP AICP CPM

Community Development Director, 231 Third Street, Lakewood NJ 08701

732 364-2500

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

1. Introduction

The Township of Lakewood is an “entitlement community” as designated by the US Department of Housing and Urban Development (HUD). The local community benefits from monies from the Community Development Block Grant (CDBG) program for primarily very-low, low and moderate-income residents of the Township through their public service, public facility and housing rehabilitation project. The township is also the point of contact in the disbursement of HOPWA funds for persons who are HIV positive in five regions of central New Jersey.

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

The Lakewood Community Development Block Grant program has provided over \$400,000 for improvements to the Township Housing Authority. Additionally, Lakewood works with various social service and health care organizations to assist people living with HIV.

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

Ocean County Board of Social Services administer the Continuum of Care program.

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

NA

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	STEPS
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-Education Service-Fair Housing Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	STEPS helps guide all programs and activities in Lakewood with housing and homeless need assessment and program funding
2	Agency/Group/Organization	LAKEWOOD RESOURCE AND REFERRAL CENTER
	Agency/Group/Organization Type	Housing Services - Housing Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The LRRC provides a unique and vital housing and social service needs from the Lakewood community.

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

Taken together, STEPS and the LRRC provide vital services for housing, homeless and social services for the Lakewood community.

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		

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(I))

The Counties of Ocean and Monmouth collaborate directly with Lakewood Township Community Development in the support of their HOPWA clientele

Narrative

Lakewood Township continues to focus on improving coordination. The township continues its liaison with the County of Ocean, and has worked to promote projects that are within the Ocean County Housing Consortium primary Goals and Objectives as stated within the past 10-year term.

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**

The Lakewood HUD 5-Year Consolidated Plan for the CDBG and HOPWA Program is up for 30 public comment. There is an actual public hearing on the August 12, 2025 at Lakewood Town Hall at 11 am. The public comment session was opened to the general public at Lakewood Town Hall at 11 am. No members of the public were in attendance nor were any public comments on the Plan received.

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)

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This 2025-2030 Lakewood Township Consolidated Plan is a comprehensive document promoting a coordinated approach to its housing, non-housing and community development needs. Through funding established by the US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program this process coordinates the investment of CDBG dollars for planned programs and activities eligible under the Federal Program. The Township of Lakewood is a HUD Entitlement Community, which means that it is a town with a population of over 50,000 persons and in the early 2000's filed proper application documentation to be a direct recipient of HUD CDBG funds. The Township however, is a member of the Ocean County Consortium, which is the primary regional planning entity, with other entitlement communities and regional public service entities for the receipt of Federal HUD funds.

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	96,575	104,190	8%
Households	24,255	24,080	-1%
Median Income	\$40,983.00	\$52,530.00	28%

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	7,110	5,145	4,195	2,420	5,205
Small Family Households	1,955	1,680	865	740	1,300
Large Family Households	2,520	1,785	1,485	825	1,930
Household contains at least one person 62-74 years of age	945	760	610	395	1,085
Household contains at least one person age 75 or older	1,360	815	950	300	715
Households with one or more children 6 years old or younger	3,590	2,605	1,545	769	1,715

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	50	15	0	150	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	560	55	80	40	735	0	4	85	20	109
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	570	290	205	105	1,170	110	210	205	75	600
Housing cost burden greater than 50% of income (and none of the above problems)	2,700	575	0	0	3,275	1,395	605	330	55	2,385

	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)	505	1,565	510	135	2,715	360	795	610	265	2,030
Zero/negative Income (and none of the above problems)	90	0	0	0	90	105	0	0	0	105

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,915	970	300	145	5,330	1,505	820	615	145	3,085
Having none of four housing problems	940	2,000	1,340	925	5,205	760	1,350	1,935	1,200	5,245
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	1,755	1,090	180	3,025	105	250	240	595
Large Related	1,555	745	260	2,560	760	735	415	1,910
Elderly	765	515	100	1,380	960	575	367	1,902
Other	233	119	125	477	40	40	30	110
Total need by income	4,308	2,469	665	7,442	1,865	1,600	1,052	4,517

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	225	225	80	80	0	160
Large Related	0	0	245	245	700	350	110	1,160
Elderly	620	155	0	775	665	175	174	1,014
Other	0	159	14	173	30	0	0	30
Total need by income	620	314	484	1,418	1,475	605	284	2,364

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,130	325	285	105	1,845	110	214	290	85	699

	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	45	0	40	85	0	0	0	10	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	1,130	370	285	145	1,930	110	214	290	95	709

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	6,285	820	0
White	5,400	570	0
Black / African American	185	95	0
Asian	85	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	584	150	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	4,170	970	0
White	3,440	850	0
Black / African American	104	4	0
Asian	44	15	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	575	110	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	2,035	2,160	0
White	1,615	1,755	0
Black / African American	65	55	0
Asian	0	94	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	355	180	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	690	1,720	0
White	510	1,270	0
Black / African American	20	225	0
Asian	10	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	205	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	5,420	1,700	0
White	4,705	1,290	0
Black / African American	145	135	0
Asian	75	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	468	265	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	1,790	3,350	0
White	1,480	2,810	0
Black / African American	70	38	0
Asian	44	15	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	205	475	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	915	3,275	0
White	725	2,645	0
Black / African American	0	125	0
Asian	0	94	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	190	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	290	2,125	0
White	240	1,540	0
Black / African American	0	245	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	255	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	11,035	6,205	6,594	235
White	9,130	4,790	5,900	135
Black / African American	445	155	210	35
Asian	240	50	89	0
American Indian, Alaska Native	4	15	0	0
Pacific Islander	0	0	0	0
Hispanic	1,160	1,130	358	65

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)

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

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

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

This 2025 -2030 Lakewood Township Consolidated Plan is a comprehensive document promoting a coordinated approach to its housing, non-housing and community development needs. Through funding established by the US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program this process coordinates the investment of CDBG dollars for planned programs and activities eligible under the Federal Program. The Township of Lakewood is a HUD Entitlement Community, which means that it is a town with a population of over 50,000 persons and in the early 2000's filed proper application documentation to be a direct recipient of HUD CDBG funds. The Township however, is a member of the Ocean County Consortium, which is the primary regional planning entity, with other entitlement communities and regional public service entities for the receipt of Federal HUD funds. The Township is also a HOPWA community that supports six (6) Program Sponsors throughout Central New Jersey.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	0
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	0

Table 25 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	0
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 26 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

The most glaring housing statistic from the 2020 Census is that in 2023, 37% of the housing units in Lakewood, NJ were occupied by their owner. This percentage declined from the previous year's rate of 38.6%. This is indicative that homeownership is still a very large problem for single occupant homeowners. However, the Census also reports 61.9% of homeowners have mortgages on their homes.

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

The Ocean County Department of Social Services maintains data on persons and families seeking housing assistance.

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

Affordability of housing seems to be the biggest challenge for very low, low and moderate-income individuals. Lakewood Township, home to one of the largest Yeshivas in the Country always are seeking affordable alternatives for housing.

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))

The younger families in Lakewood seems to be the largest affected group in this category.

Discussion:

The Lakewood HOPWA program provides short term and long term subsidized housing assistance to five (5) program sponsors.

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

Describe the jurisdiction's need for Public Facilities:

With one of the fastest growing populations in New Jersey, the need for improved side walks, streets, parks and lighting is quite significant. The most recent Census maps determine what projects are eligible for improvement along a long list of annual needs for infrastructure improvement.

How were these needs determined?

The Township Committee, the Township and Administration together with the office of Community Development constantly compares pending projects with eligible census areas for improvement.

Describe the jurisdiction's need for Public Improvements:

Certain religious communities in Lakewood are not permitted to use motor transportation on certain days of the week. That coupled with high holy days make the dependency on pedestrian travel very important.

How were these needs determined?

Public works director in concert with the Township Administration

Describe the jurisdiction's need for Public Services:

Lakewood Township maintains a number of vital public service organizations for food supply, mentoring and recreational resources.

How were these needs determined?

Many groups contribute to an overall strategy. Inclusive of the Township Committee, Township Administrator, Public Works Director and the Director of Community Development.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This 2020-2025 Lakewood Township Consolidated Plan is a comprehensive document promoting a coordinated approach to its housing, non-housing and community development needs. Through funding established by the US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program this process coordinates the investment of CDBG dollars for planned programs and activities eligible under the Federal Program. The Township of Lakewood is a HUD Entitlement Community, which means that it is a town with a population of over 50,000 persons and in the early 2000's filed proper application documentation to be a direct recipient of HUD CDBG funds. The Township however, is a member of the Ocean County Consortium, which is the primary regional planning entity, with other entitlement communities and regional public service entities for the receipt of Federal HUD funds. There is also a significant need for rental subsidy through the Township's HOPWA program which provides direct support for housing needs for persons who are HIV positive.

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	10,345	39%
1-unit, attached structure	8,290	31%
2-4 units	2,425	9%
5-19 units	2,500	9%
20 or more units	2,935	11%
Mobile Home, boat, RV, van, etc	115	0%
Total	26,610	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	115	1%	390	3%
1 bedroom	410	3%	2,555	22%
2 bedrooms	4,120	34%	3,970	34%
3 or more bedrooms	7,605	62%	4,915	42%
Total	12,250	100%	11,830	101%

Table 28 – 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	283,400	359,800	27%
Median Contract Rent	1,141	1,244	9%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	894	7.6%
\$500-999	2,723	23.0%
\$1,000-1,499	5,120	43.3%
\$1,500-1,999	2,325	19.7%
\$2,000 or more	769	6.5%
Total	11,831	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	640	No Data
50% HAMFI	3,795	1,494
80% HAMFI	9,010	3,274
100% HAMFI	No Data	5,864
Total	13,445	10,632

Table 31 – 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 32 – 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	5,275	43%	6,720	57%
With two selected Conditions	440	4%	1,575	13%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,535	53%	3,505	30%
Total	12,250	100%	11,830	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,195	34%	4,145	35%
1980-1999	3,830	31%	2,755	23%
1950-1979	3,795	31%	4,155	35%
Before 1950	440	4%	775	7%
Total	12,260	100%	11,830	100%

Table 34 – 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	4,235	35%	4,930	42%
Housing Units build before 1980 with children present	7,380	60%	3,575	30%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 36 - Vacant Units

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

Table 37 – 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 38 - 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 39 - Facilities Targeted to Homeless Persons

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

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

The majority of special needs housing and supportive services in Lakewood Township are privately provided. The local community is indeed responsive to such needs and public supportive services are provided when available. For example, the School for Children with Hidden Intelligence is a local organization which provides direct assistance to children and young adults with disabilities. The local CDBG program provides support for physical training equipment and job training as an eligible expense.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	0
PH in facilities	0
STRMU	0
ST or TH facilities	0
PH placement	0

Table 40 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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

Lakewood Township, starting in 2022 will be the point for HOPWA subsidies (Housing Opportunities for Persons with AIDS (HOPWA) for five (5) regional entities or Project Sponsors in Middlesex County- Salvation Army of New Brunswick, Monmouth County, Monmouth Family Health, the Center in Asbury Park and Ocean County. All five entities extend assistance for a total of over 100 (100) tenant-based rental assistance (TBRA) to low-income individuals/families who are diagnosed with Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS). The goal of the provision of these services is to enable low-income individuals and families living with HIV/AIDS to secure and maintain appropriate housing in said jurisdictions. Eligible HOPWA beneficiaries must meet the low-income definition as defined annually by the U.S. Department of Housing and Urban Development (HUD), as at or below 80% of area medium income.

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
 PLAN_SECTION_ID=[1350402000]>

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)

Where Federal monies are not available or under funded, the Township maintains a Affordable Housing Trust fund which is responsive for low and moderate-income residents seeking housing rehabilitation, first time homebuyer assistance, rental assistance and homelessness temporary shelter. It is anticipated that approximately 80 to 90 persons will benefit from various levels of available support in Program Year 2025.

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))

Lakewood Township strived to continue to support local and Ocean County efforts to support housing and non-housing initiatives that assist low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental “Housing Choice Vouchers”, additional funding for regional and local housing rehabilitation programs which ensure neighborhood stabilization and market viability of the single-family detached housing type. Additional support is always welcomed in local Fair and Affordable Housing initiatives, public service organizational support and the maintenance and replacement of vital infrastructure as curbs, sidewalks and roads. The Township has also created an Affordable Housing Trust Fund which will further support housing rehabilitation, first time homebuyers, downpayment assistance, homeless assistance and rental assistance.

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

The demographics below clearly show a significant amount of persons in the Lakewood employment sectors of education and health care services. With one major hospital, St Barnabas Hospital and two major health care clinics of Ocean Health and CHAMED the amount of health care employment is demonstrative. The largest universities in Lakewood, NJ are Beth Medrash Govoha (1,225 degrees awarded in 2022), Georgian Court University (670 degrees), and Yeshiva Gedola Tiferes Yerachmiel (33 degrees).

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	43	2	0	0	0
Arts, Entertainment, Accommodations	2,423	1,861	8	5	-3
Construction	1,668	1,898	6	5	-1
Education and Health Care Services	9,524	14,046	33	39	6
Finance, Insurance, and Real Estate	2,096	1,994	7	5	-2
Information	502	183	2	1	-1
Manufacturing	1,568	3,658	5	10	5
Other Services	1,257	1,360	4	4	0
Professional, Scientific, Management Services	3,179	3,306	11	9	-2
Public Administration	0	0	0	0	0
Retail Trade	3,855	4,247	13	12	-1
Transportation and Warehousing	944	1,130	3	3	0
Wholesale Trade	1,564	2,684	5	7	2
Total	28,623	36,369	--	--	--

Table 41 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	30,750
Civilian Employed Population 16 years and over	28,715
Unemployment Rate	6.73
Unemployment Rate for Ages 16-24	11.40
Unemployment Rate for Ages 25-65	3.72

Table 42 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	8,160
Farming, fisheries and forestry occupations	920
Service	2,820
Sales and office	7,295
Construction, extraction, maintenance and repair	1,720
Production, transportation and material moving	905

Table 43 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,037	73%
30-59 Minutes	3,492	14%
60 or More Minutes	3,138	13%
Total	24,667	100%

Table 44 - 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	2,395	80	1,280

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	5,915	585	2,485
Some college or Associate's degree	6,090	255	2,875
Bachelor's degree or higher	8,075	295	2,725

Table 45 - 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	215	445	595	404	495
9th to 12th grade, no diploma	1,145	795	855	660	795
High school graduate, GED, or alternative	2,870	3,305	2,645	3,035	3,790
Some college, no degree	3,435	3,285	2,250	2,280	2,015
Associate's degree	370	250	269	905	335
Bachelor's degree	755	3,010	1,735	1,765	1,555
Graduate or professional degree	645	1,885	1,580	1,125	1,300

Table 46 - 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	87,684
High school graduate (includes equivalency)	118,105
Some college or Associate's degree	142,578
Bachelor's degree	142,457
Graduate or professional degree	220,562

Table 47 – 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?

The above demographics clearly show a significant amount of persons in the Lakewood employment sectors of education and health care services. With one major hospital, St Barnabas Hospital and two

major health care clinics of Ocean Health and CHAMED the amount of health care employment is demonstrative. The largest universities in Lakewood, NJ are Beth Medrash Govoha (1,225 degrees awarded in 2022), Georgian Court University (670 degrees), and Yeshiva Gedola Tiferes Yerachmiel (33 degrees).

Describe the workforce and infrastructure needs of the business community:

As true with the Ocean County labor force demographic, the local workforce is challenged in the supply of adequate work force and the availability of sufficient infrastructure. This is especially true along the NJ Route #9 corridor which has experienced significant commercial and residential growth over the past ten year term. From 2022 to 2023, employment in Lakewood, NJ grew at a rate of 0.0709%, from 18.3k employees to 18.3k employees.

The most common job groups, by number of people living in Lakewood, NJ, are Education Instruction, & Library Occupations (3,556 people), Office & Administrative Support Occupations (2,637 people), and Management Occupations (2,244 people). This chart illustrates the share breakdown of the primary jobs held by residents of Lakewood, NJ.

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.

Also as stated in the previous County's Consolidated Plan, the most pressing need of the business community is the adequacy of the transportation network and infrastructure. As the population of Ocean County continues to grow, traffic congestion is a constant for residents. Alternative modes of transportation should be encouraged such as additional sidewalks, bike lanes, increased bus service and mass transit aid in the efforts of persons getting to work or school.

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

Employers also are concerned with the adequacy of infrastructure and the constant pressure to innovate in order to compete. This is especially true along the retail, restaurant and entertainment sectors of employment. Educators are most concerned with dynamic and insightful teachers replacing ones who retire and with the wear and tear on educational facilities which have to keep up with the needs of the student body.

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.

Lakewood does not maintain a job training program, but the Ocean County College and various local job training organizations provide professional and vocational skills to those who seek employment within the region. Lakewood Township in partnership with the Ocean County Workforce Development Board (WDB) is a local partnership of private and public sector representatives that provides coordinated planning, policy guidance and oversight for all workforce readiness programs in Ocean County through the One Stop Career Center.

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.

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1370705000]>

Discussion

The employment marketplace has indeed improved since the Covid-19 epidemic. The economy of Lakewood, NJ employs 18.3k people. The largest industries in Lakewood, NJ are Educational Services (4,703 people), Health Care & Social Assistance (2,719 people), and Retail Trade (1,936 people), and the highest paying industries are Information (\$82,500), Utilities (\$70,966), and Finance & Insurance (\$63,563).

MA-50 Needs and Market Analysis Discussion

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

The US Department of Housing and Urban Development defines housing “concentration” as any neighborhood or Census tract in which: 1) The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market areas; 2) The total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities in the housing market as a whole; or 3) for metropolitan areas, the total percentage of minority persons exceeds 50 percent of its population.

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

As CHAS data in preceding sections indicate, households with multiple housing problems are typically low-income, minority households. The highest density of populations in Ocean County is listed to be in Lakewood, Toms River and Brick. The 5 largest ethnic groups in Lakewood, NJ are White (Non-Hispanic) (82.3%), Other (Hispanic) (5.99%), Two+ (Hispanic) (3.17%), White (Hispanic) (3.05%), and Black or African American (Non-Hispanic) (1.47%).

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

The significant areas of housing market improvement have been noted in the downtown district of the municipality as well as along the university fringes.

Are there any community assets in these areas/neighborhoods?

Georgian Court University, Beth Medrash Govah University, the Lakewood Industrial Park, the Route 9 and Route 70 corridor are particularly active employment sectors in the township.

Are there other strategic opportunities in any of these areas?

The Urban Enterprise Zone in Lakewood offers retail and commercial incentives to shop and buy in the municipality.

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.

There are multiple private broadband choices for Lakewood residents. Downtown retail stores also provide services for cellular customers.

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

The primary retail providers are AT&T, Verizon and Xfinity.

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

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

In that Lakewood has a multitude of Pine trees, forest fires are a fear. Local officials have a good relationship with local and regional firefighting crews. The hazard can be contained if the alerts are sounded.

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

The Lakewood Township Fire Department is well versed in fighting fires throughout the community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Lakewood Township strived to continue to support local and Ocean County efforts to support housing and non-housing initiatives that assist low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental “Housing Choice Vouchers”, additional funding for regional and local housing rehabilitation programs which ensure neighborhood stabilization and market viability of the single-family detached housing type. Additional support is always welcomed in local Fair and Affordable Housing initiatives, public service organizational support and the maintenance and replacement of vital infrastructure as curbs, sidewalks and roads. The Township has also created an Affordable Housing Trust Fund which will further support housing rehabilitation, first time homebuyers, downpayment assistance, homeless assistance and rental assistance.

Lakewood Township, starting in 2022 will be the point for HOPWA subsidies (Housing Opportunities for Persons with AIDS (HOPWA) for five (5) regional entities or Project Sponsors in Middlesex County- Salvation Army of New Brunswick, Monmouth County, Monmouth Family Health, the Center in Asbury Park and Ocean County. All five entities extend assistance for a total of over 100 (100) tenant-based rental assistance (TBRA) to low-income individuals/families who are diagnosed with Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS). The goal of the provision of these services is to enable low-income individuals and families living with HIV/AIDS to secure and maintain appropriate housing in said jurisdictions. Eligible HOPWA beneficiaries must meet the low-income definition as defined annually by the U.S. Department of Housing and Urban Development (HUD), as at or below 80% of area medium income (<http://www.huduser.org/portal/datasets/il.html>), live within the county jurisdictions, and be medically diagnosed with HIV/AIDS. The noted four providers deliver TBRA services by providing housing subsidies to HOPWA-eligible clients and their families for rental costs associated with leasing a permanent housing unit located in the private rental market. The subsidy amount is determined in part based by household income and rental costs associated with the tenant’s lease. As per HUD guidelines, all units will be rented at or under the Fair Market Rent rates and meet housing quality and habitability standards established by HUD. All five entities administer the program for their recipients and lead all efforts to determine eligibility, screen clients and assist them in finding suitable apartments. Said agencies also handle enrollments, re-certifications, and day-to-day client services. By delivering these services, the agency is preventing homelessness, increasing housing stability, and helping clients establish permanent residence in the four regions. Administrative expenses will also be supported in accordance with federal HOPWA regulations and guidelines. By statute, administrative costs are limited to 7% of the portion of the annual award. Administrative activities include general management, oversight, coordination, evaluation and reporting. As per HUD requirements, the agency is required to

produce an Annual Performance Report (APR) summarizing HOPWA expenses and activities carried out by all Project Sponsors during the calendar year.

Support will include:

- Tenant Based Rental Assistance
 - Supportive Services
 - Resource Identification
 - Rental Assistance
 - Training
- Administrative Expenses

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

Geographic Area

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

<TYPE=[pivot_table] REPORT_GUID=[580A1C4243185DA4A57AD1B7DE5CFB16] >

Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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

Describe the basis for allocating investments geographically within the state

Please see attached 2014 LM Areas Map as attached in the opening Grantee portion of this plan.

As the below 2020 Census map depicts, a significant amount of the very-low, low-income populations are located in the downtown district of the municipality. Concentrations of persons and households in these areas are cited as “Designated Target Neighborhoods” under the subcategory of Low-Mod Area benefit. In a review of the 2020 Census mapping depicts a significant increase of such areas emanating from the downtown area to areas more toward the outer fringes of the jurisdiction. The dominant populace of large areas considered low and moderate-income seem to be the Hispanic or immigrant community, although the rapid rise in the Orthodox Jewish population does not compare to the growth of the Hispanic population in Lakewood it nonetheless is significant.

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	
	Description	
	Basis for Relative Priority	
	2	Priority Need Name
Priority Level		High
Population		Low Large Families Families with Children Elderly Individuals Persons with Physical Disabilities Persons with Developmental Disabilities

	Geographic Areas Affected	
	Associated Goals	
	Description	
	Basis for Relative Priority	
3	Priority Need Name	Housing Rehabilitation
	Priority Level	Low
	Population	Low Moderate Large Families Families with Children Elderly Individuals Families with Children veterans Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	
	Description	Lakewood will use a portion of its 2025 CDBG allotment for the local housing rehabilitation program which is designed to eliminate health and safety and code violations in all units which have been deemed income-eligible. The program is primarily suited for single family detached dwellings through the municipality.
	Basis for Relative Priority	Lakewood will use a portion of its 2025 CDBG allotment for the local housing rehabilitation program which is designed to eliminate health and safety and code violations in all units which have been deemed income-eligible. The program is primarily suited for single family detached dwellings through the municipality. The program is vital in order to maintain a healthy housing stock in Lakewood Township

4	Priority Need Name	Program Administration
	Priority Level	Low
	Population	Low Elderly Individuals Elderly
	Geographic Areas Affected	
	Associated Goals	
	Description	Lakewood supports through its CDBG program all administrative and managerial tasks for the planning, design and implementation of activities and projects.
	Basis for Relative Priority	Lakewood supports through its CDBG program all administrative and managerial tasks for the planning, design and implementation of activities and projects.
5	Priority Need Name	HOPWA Program Support
	Priority Level	High
	Population	Extremely Low Low Individuals Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	
	Description	
	Basis for Relative Priority	

6	Priority Need Name	HOPWA Program Administration
	Priority Level	Low
	Population	Low Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	
	Description	
	Basis for Relative Priority	

Narrative (Optional)

The Lakewood Township through its CDBG and HOPWA programs provide a wide array of support for low and moderate-income persons and families.

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

Influence of Market Conditions

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

Table 50 – Influence of Market Conditions

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,660,999	0	0	1,660,999	0	CDBG resources assist public services, public facility improvements, housing rehabilitation and administration.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,206,029	0	0	2,206,029	0	HOPWA funds rental assistance and administration of said funds/

Table 51 - 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

CDBG resources can either be matched or exceeded through the Lakewood Township Affordable Housing Trust Fund, where housing rehabilitation, rental assistance, first time homebuyers can be assisted.

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

Public lands were dedicated for over 400 units of affordable housing in the center portion of the municipality.

Discussion

A substantial amount of community development and housing affordability and housing rehabilitation projects are supported by the Lakewood Affordable Housing Trust fund which collects assessments percentages from non residential developers for said Trust Fund.

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
STEPS TO END POVERTY	Non-profit organizations	Homelessness Public Housing Rental	Jurisdiction
LAKEWOOD RESOURCE AND REFERRAL CENTER	Non-profit organizations	Non-homeless special needs Ownership public services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Township of Lakewood Community Development Department primarily administers and monitors the CDBG entitlement program. The department also administers other Federal and State housing programs as mandated by local rules and regulations.

Performance of contemplated or ongoing community development or housing projects and activities are monitored in various ways depending on type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance

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

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

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

Table 53 - 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)

As stated from other Ocean County HUD-CDBG Entitlement communities, it is important to develop an organized and collaborative approach to the program. Such steps should include:

- Find a reliable and constant stream of funding to support a stand-alone homeless service organization or facility. CDBG and/or HOME funds are not sufficient to support such a venture.
- Develop a collaborative relationship with County officials and other Ocean County municipalities and their representatives to target symptomatic problem areas which can be mitigated in the community that adds to the homeless issue.
- Identify an organization with experience and expertise in providing supportive services and shelter for the homeless.

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

Anti-Poverty Strategy can be directed to ameliorate problems that special needs populations and persons experiencing homelessness.

The following are often cited as major factors that work to create poverty:

- Lack of education
- Lack of marketable job skills

- General unemployment
- Low wages
- Lack of affordable child care
- Substance abuse
- Lack of reliable transportation

The township has established goals and policies designed to improve the local economy and reduce the level of poverty within the community

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

The Community Development Program in Lakewood Township, Federal dollars will be joined with local affordable housing Trust Fund monies to assist persons and families in need of housing support and assistance. Over the past two years, Lakewood Township administers the HOPWA program for Central New Jersey. The Township is looking to fund the counties that will provide supportive services for the AIDS/HIV community.

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

Table 54 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
	<TYPE=[pivot_table] REPORT_GUID=[260B38D44EF01E6D4D95179E260BE876]>

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 Ocean County HOME Consortium provides funds to certified CHDO's. Ervin Oross from Lakewood Township Community sits on the Board that decides on the amount of allocations to different HOME programs.

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

Recognizing the danger of lead-based paint, lead-based paint regulations are part of the Township's housing rehabilitation program which takes a strong stance in ensuring that units which are to receive funding assistance are free of lead-based paint.

The Township will continue to fulfill the requirements of HUD's new lead regulations. The Township is part of a screening and referral program as established by the Ocean County Health Department some time ago. If a residence is found to be built prior to 1978, there are young children present, the home is tested for lead based paint and the children are referred (or strongly recommended) for testing at the OC Health Department.

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

All housing rehabilitation projects which were built prior to 1978 are observed for peeling paint and children under the age of five. If such conditions are observed a full lead based paint inspection is performed.

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

The Housing Rehabilitation Manual describes the full steps required in the inspection and elimination of lead based paint in units slated for rehabilitation.

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

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

Anti-Poverty Strategy

The following are often cited as major factors that work to create poverty:

- Lack of education, Lack of marketable job skills
- General unemployment, Low wages
- Lack of affordable child care, Substance abuse
- Lack of reliable transportation The township has established goals and policies designed to improve the local economy and reduce the level of poverty within the community. The local strategy follows: Self Sufficiency Programs Lakewood Township does envision a job training program for the future. Presently the County of Ocean provides this service. The lack of Federal, State or local funds for such an initiative seems to be problematic at this time.

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

There are not "poverty reducing goals" only housing and rental housing assistance programs in the Plan. The Lakewood Township Affordable Housing Spending Plan delineates the programs.

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 Lakewood Community Development Department primarily administers and monitors the CDBG entitlement program. The department also administers other Federal and State housing programs as mandated by local rules and regulations.

Performance of contemplated or ongoing community development or housing projects and activities are monitored in various ways depending on the type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance. The following is a description of the types of monitoring performed by staff:

- Performance monitoring
- Public service program income-benefit monitoring
- Financial monitoring
- Davis-Bacon Compliance
- Environmental Review Compliance
- Federal and state program reporting
- Federal Stimulus Job creation reporting
- Other Areas of ComplianceThe community development department operates in accordance with the monitoring plan developed for the CDBG programs under the most recent HUD monitoring concluded in 2020, including an annual single audit in conformance with OMB Circular 133-A. The Director of the CD Department monitors all activities of the program on a monthly basis.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,660,999.00	0.00	0.00	1,660,999.00	0.00	CDBG resources assist public services, public facility improvements, housing rehabilitation and administration.

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: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,206,029.00	0.00	0.00	2,206,029.00	0.00	HOPWA funds rental assistance and administration of said funds/

Table 55 - 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

CDBG resources can either be matched or exceeded through the Lakewood Township Affordable Housing Trust Fund, where housing rehabilitation, rental assistance, first time homebuyers can be assisted.

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

Public lands were dedicated for over 400 units of affordable housing in the center portion of the municipality.

Discussion

A substantial amount of community development and housing affordability and housing rehabilitation projects are supported by the Lakewood Affordable Housing Trust fund which collects assessments percentages from non residential developers for said Trust Fund.

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

Table 56 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
	<TYPE=[pivot_table] REPORT_GUID=[8259A9F3469186F518038A8E2F9CBDBA]>

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name
1	Public Services
2	Public Facility Improvement
3	Housing Rehabilitation
4	Program Administration
5	HOPWA Program Support
6	HOPWA Program Administration

Table 57 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Services
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services
	Funding	CDBG: \$249,149.00
	Description	Public service support is directed to youth services, senior services, food pantries, job training and others throughout the Lakewood community.
	Target Date	7/1/2026
	Estimate the number and type of families that will benefit from the proposed activities	Support for at least 30 public service and eligible charitable organizations
	Location Description	Township-wide
	Planned Activities	To continue to fund very low, low and moderate-income public service organizations throughout the Lakewood community
2	Project Name	Public Facility Improvement
	Target Area	
	Goals Supported	
	Needs Addressed	Public Facilities
	Funding	CDBG: \$879,650.00
	Description	Public facilities assisted with CDBG funds will assist in the installation of curbs and sidewalks, lighting of public areas, historic preservation and the improvement of parks and recreational facilities.
	Target Date	7/1/2026
	Estimate the number and type of families that will benefit from the proposed activities	Over 80,000 persons in eligible DTN areas will be assisted through the program
	Location Description	All eligible DTN areas.
	Planned Activities	Vermont Avenue improvements are slated for improvements in this program year.
3	Project Name	Housing Rehabilitation
	Target Area	

	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$200,000.00
	Description	Housing rehabilitation for low and moderate-income residents to ameliorate health and safety and code violations at single family detached units.
	Target Date	7/1/2026
	Estimate the number and type of families that will benefit from the proposed activities	Income eligible households will be assisted. Improvements will include all health and safety and code violations.
	Location Description	Township wide
	Planned Activities	Housing rehabilitation for units which are income eligible.
4	Project Name	Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	Program Administration
	Funding	CDBG: \$332,200.00
	Description	Overall CDBG program planning, budgetary set up and program implementation.
	Target Date	7/1/2025
	Estimate the number and type of families that will benefit from the proposed activities	All CDBG program activities including program planning and daily administration of the program are planned
	Location Description	Township wide
	Planned Activities	Program administration
5	Project Name	HOPWA Program Support
	Target Area	
	Goals Supported	
	Needs Addressed	HOPWA Program Support
	Funding	HOPWA: \$2,139,848.00
	Description	Provide rental assistance to five organizations in Central New Jersey.
	Target Date	7/1/2026

	Estimate the number and type of families that will benefit from the proposed activities	Over 100 persons who are HIV positive will be assisted with this program year's funds.
	Location Description	Through five Program Sponsors throughout New Jersey
	Planned Activities	Continued support of over 100 units of housing assistance for those in need.
6	Project Name	HOPWA Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	HOPWA Program Administration
	Funding	HOPWA: \$66,189.00
	Description	HOPWA Program administration. Lakewood Township
	Target Date	7/1/2026
	Estimate the number and type of families that will benefit from the proposed activities	HOPWA program support
	Location Description	Lakewood HOPWA administration
	Planned Activities	Program administration

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

See attached DTN mapping of prospective areas which may be improved. All public facility projects are targeted in eligible Low and Moderate-Income eligible DTN areas. Typically such improvements include, sidewalks, road improvement and barrier free projects.

Geographic Distribution

Target Area	Percentage of Funds

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Census which drives the Designated Target Neighborhood delineation typically provides the rationale in the investments and their priority throughout the township. The Township of Lakewood has over 70% of its neighborhoods within eligible very low-, low- and moderate-income neighborhoods.

Discussion

Local CDBG decisions as to where public facility investments are channeled is typically driven by low and moderate-income DTN areas. However, all other CDBG and HOWA investments are made on individually based income qualification.

Affordable Housing

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

Introduction

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

Table 59 - One Year Goals for Affordable Housing by Support Requirement

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

Table 60 - 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-70 HOPWA Goals - 91.420, 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	50
Tenant-based rental assistance	50
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	100

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

Lakewood Township strived to continue to support local and Ocean County efforts to support housing and non-housing initiatives that assist low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental “Housing Choice Vouchers”, additional funding for regional and local housing rehabilitation programs which ensure neighborhood stabilization and market viability of the single-family detached housing type. Additional support is always welcomed in local Fair and Affordable Housing initiatives, public service organizational support and the maintenance and replacement of vital infrastructure as curbs, sidewalks and roads

Actions planned to address obstacles to meeting underserved needs

The Lakewood Resource and Referral Center, a local Subrecipient serves as the primary point of contact for the low/moderate income population of Lakewood to promote the Grantee’s Affordable Housing Initiative. In collaboration with Solutions to End Poverty (STEPS), the LRRC will work to ensure that residents can access existing and future available units of affordable housing.

Actions planned to foster and maintain affordable housing

The Lakewood Resource and Referral Center, a local Subrecipient serves as the primary point of contact for the low/moderate income population of Lakewood to promote the Grantee’s Affordable Housing Initiative. In collaboration with Solutions to End Poverty (STEPS), the LRRC will work to ensure that residents can access existing and future available units of affordable housing. Furthermore, the Township Affordable Housing Trust fund has allocated and spent over \$2 million dollars to date on rental affordable housing access, first time homebuyer assistance, housing rehabilitation and homelessness mitigation.

Actions planned to reduce lead-based paint hazards

Recognizing the danger of lead-based paint, lead-based paint regulations are part of the Township’s housing rehabilitation program which takes a strong stance in ensuring that units which are to receive

funding assistance are free of lead-based paint.

The Township will continue to fulfill the requirements of HUD's new lead regulations.

Actions planned to reduce the number of poverty-level families

Anti-Poverty Strategy

The following are often cited as major factors that work to create poverty:

- Lack of education, Lack of marketable job skills
 - General unemployment, Low wages
 - Lack of affordable child care, Substance abuse
 - Lack of reliable transportation
- The township has established goals and policies designed to improve the local economy and reduce the level of poverty within the community. The local strategy follows: Self Sufficiency Programs Lakewood Township does envision a job training program for the future. The lack of Federal, State or local funds for such an initiative seems to be problematic at this time.

Actions planned to develop institutional structure

The Township of Lakewood Community Development Department primarily administers and monitors the CDBG entitlement program. The department also administers other Federal and State housing programs as mandated by local rules and regulations.

Performance of contemplated or ongoing community development or housing projects and activities are monitored in various ways depending on type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance. The following is a description of the types of monitoring performed by staff:

- Performance monitoring
 - Public service program income-benefit monitoring
 - Financial monitoring
 - Davis-Bacon Compliance
 - Environmental Review Compliance
 - Federal and state program reporting
 - Federal Stimulus Job creation reporting
 - Other Areas of Compliance
- The community development department operates in accordance with the monitoring plan developed for the CDBG programs under the most recent HUD monitoring concluded in 2010, including an annual single audit in conformance with OMB Circular 133-A. The Director of the CD Department Director, monitors all activities of the

program on a monthly basis.

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

All concerned organizations and groups as it pertains to the local HUD CDBG program meet frequently to discuss existing issues and engage in problem solving during the year.

Discussion

Program Specific Requirements

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

Introduction

The Lakewood Township’s 5-Year Consolidated Plan and One-Year Action Plan coordinates all elements of community development including housing, public facility development and public services into a single plan and application for Federal US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds. The Ocean County Housing Consortium is the point of contact regarding the HOME Investment Partnerships Program. Lakewood is a beneficiary of the county program. Furthermore, Lakewood Township will be point for the HOPWA program for five program sponsors in Central New Jersey in New Jersey representative of approximately 100 units overall.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

The Township is proud of its accomplishments in the disbursement of HUD CDBG and HOPWA funds. Hopefully program support will continue to be available to assist local and regional housing and non-housing priorities for the local very low, low and moderate-income residents.

Appendix - Alternate/Local Data Sources

1	Data Source Name Lakewood Township
	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.