

## **Executive Summary**

### **AP-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.

#### **2. Summarize the objectives and outcomes identified in the Plan**

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

The Lakewood Township's 5-Year Consolidated Plan as well as this 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. 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**

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

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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. In PY 2017, the Lakewood CDBG program completed 9 housing rehabilitation projects and assisted approximately 300 persons through eligible public service activities.

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**

Summary from citizen participation section of plan.

INSERT On Final Draft

#### **5. Summary of public comments**

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

Insert at Final Draft

Citizen Participation takes place on two (2) levels; firstly a local public comment period is announced both in the print media and on the Township's website for a 30-day period. Then through the Ocean County Consortium a major public comment session is open to the public where all entitlement communities receive comments from the general public on their Action Plans prior to said plan(s) being submitted to HUD for acceptance and review.

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

Insert Final Draft

## **7. Summary**

Citizen Participation takes place on two (2) levels; firstly a local public comment period is announced both in the print media and on the Township's website for a 30-day period. Then through the Ocean County Consortium a major public comment session is open to the public where all entitlement communities receive comments from the general public on their Action Plans prior to said plan(s) being submitted to HUD for acceptance and review.

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

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

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

Agency Role	Name	Department/Agency

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The Lakewood Community Development Department is administered by Ervin Oross Jr. His firm, Rehabco Inc. acts as direct support services for all CDBG activities and manages the local housing rehabilitation program as well.

**Consolidated Plan Public Contact Information**

Ervin Oross Jr. PP AICP CPM

Lakewood CD Director

Office phone 732 364 2773

email: eoross@lakewoodnj.gov

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(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, public housing support, housing rehabilitation, housing services, lease-acquisition and housing counseling/affordable housing programs and activities.

#### **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 Township of Lakewood Community Development Block Grant (CDBG) program has extended over \$400,000 in capital improvement funds for the improvement of the Lakewood Township Housing Authority. In Program Year 2015 CDBG funds from the township directly assisted the Lakewood Public Housing Authority over \$100,000 in the installation new windows and doors at various facilities managed by the local housing authority.

There is also discussions underway for further support to the local public housing authority for per-unit and residential upgrades.

The Ocean County Board of Social Services works closely with township officials in ensuring that mental health services needs of the community.

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

The Continuum of Care Program is administered by the Ocean County Board of Social Services.

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

NA

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

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

1	<b>Agency/Group/Organization</b>	STEPS TO END POVERTY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Education Service-Fair Housing Business Leaders Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	STEPS is a local homeownership, homelessness, fair housing organization for the township.
2	<b>Agency/Group/Organization</b>	LAKEWOOD RESOURCE AND REFERRAL CENTER
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Health Services-Education Service-Fair Housing Other government - Local Business Leaders Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Lakewood Resource and Referral Agency is the primary housing assistance partner with STEPS and the Township CD Department.

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

None

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Ocean County NJ	

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

**AP-12 Participation – 91.105, 91.200(c)**

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

Lakewood Township did conduct its own public comment period on the 2018 Action Plan

No comments received

The Ocean County Consortium will also conduct a public comment period on the Consolidated Plan.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-English Speaking - Specify other language: Spanish				

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

As of March 2019, 2019 CDBG allocations have not been announced. Below is 2018 allocation for report.

#### 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	1,241,002	0	0	1,241,002	0	

Table 5 - Expected Resources – Priority Table

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

Additional affordable housing funds collected through the local affordable housing program will be matched with HUD CDBG funds in the short term.

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

Additional public lands are sought for public facility and affordable housing purposes.

**Discussion**

The Lakewood Township Affordable Housing initiative goes on. Further properties which can be deemed "affordable" by township officials will be designated. However, Lakewood is considered a "urban aid" community and is exempt from local NJ State Affordable Housing mandates. However housing multiple affordable housing opportunity exists locally for those seeking rental and for-purchase. There are efforts presently to use future commercial development fees for the acquisition of further land area and construction of affordable housing sites.

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 6 – Goals Summary

### Goal Descriptions

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

In Program Year 2018, Lakewood Township will continue its support of housing and non-housing programs and activities primarily assisting very-low, low and moderate-income households.

### Projects

#	Project Name
1	Housing Rehabilitation
2	Public Services
3	Planning and Program Administration
4	Lease Acquisition
5	Public Facilities

Table 7 - Project Information

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

The public and municipal officials coordinate projects to meet community needs.

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

<b>1</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Support the local housing rehabilitation program for low and moderate-income persons and families who require health and safety and code violation rehabilitation to their units.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>2</b>	<b>Project Name</b>	Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Support various public service organizations throughout the township
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	Planning and Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:

	<b>Description</b>	Support the various planning, administration, legal and grantsmanship duties for the local HUD CDBG program.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Lease Acquisition
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Lease support for the Lakewood Resource and Referral Center (LRRRC) with a 15-year lease for space located at 212 Second Street in Lakewood.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	Public Facilities
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	:
	<b>Description</b>	Support of various public facility improvements township-wide which are located in eligible predominately low and moderate-income areas as designated by the last US Census.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## **AP-50 Geographic Distribution – 91.220(f)**

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

Lakewood Township, Ocean County NJ

### **Geographic Distribution**

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

**Table 8 - Geographic Distribution**

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

Only eligible Low and Moderate-Income Designated Target Neighborhoods in Lakewood. Projects slated for funding typically undertake a long gestation period where eligibility is first determined, then engineering and planning facility reports and bid documents are prepared. The township publically bids all projects and all construction utilizes Davis Bacon Wage Rates.

### **Discussion**

Most projects and activities either provide Low-Mod Housing benefit, Low-Mod Area benefit or Limited Clientele or direct benefit from a specific program for a specific proven low and moderate-income benefit.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The township supports a two-pronged affordable housing program, one being a municipally land dedicated to over 200 affordable housing units. The other being a participating agreement with STEPS and other stake-holders in providing additional affordable units. An important relationship has been forged between the Lakewood Resource and Referral Center (LRRC) and Solutions to End Poverty Soon (STEPS) where homeownership counseling /affordable housing training and seminars are established to ensure local residents are prepared and knowledgeable about the homeownership process. There are also dynamic efforts of STEPS to be involved in preventing tenants from becoming homeless from landlords. Constructive lines of communication are established between the LRRC and STEPS to ensure that the scourge of homelessness does not spread in Lakewood due to the efforts.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	10
Non-Homeless	0
Special-Needs	0
Total	10

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	20
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	40

**Table 10 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

All initiatives as discussed in the AI Plan are underway or enforced.

The Planning Initiatives are important, but the daily on-the-ground efforts of the LRRC and STEPS ensure that affordable housing is identified in Lakewood and participants in the Lakewood Affordable Housing Initiative take part in all of the educational programs to make homeownership and secure tenancy a reality.



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Lakewood Public Housing Authority and Lakewood Tenants Association assist very-low, low and moderate-income residents. The Lakewood CDBG program strives most every program year to assist the LHA in facility improvements to their units. In fiscal year 2019 the Township of Lakewood has collected nearly \$900,000 in developer fees for housing affordability assistance and housing rehabilitation of which a large part of the assistance will be directed to the authority.

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

The disbursement of Lakewood housing affordability assistance for renters and rehabilitation funding for facility improvements.

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

Section 8 vouchers are accepted as downpayment assistance for all housing authority participants.

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

NA

### **Discussion**

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

### **Introduction**

The township supports a two-pronged affordable housing program, one being a municipally land dedicated to over 200 affordable housing units. The other being a participating agreement with STEPS and other stake-holders in providing additional affordable units. An important relationship has been forged between the Lakewood Resource and Referral Center (LRRC) and Solutions to End Poverty Soon (STEPS) where homeownership counseling /affordable housing training and seminars are established to ensure local residents are prepared and knowledgeable about the homeownership process. There are also dynamic efforts of STEPS to be involved in preventing tenants from becoming homeless from landlords. Constructive lines of communication are established between the LRRC and STEPS to ensure that the scourge of homelessness does not spread in Lakewood due to the efforts.

### **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**

The local Solutions to End Poverty Soon (STEPS) operates a local homeless prevention and assistance program. Previously assisted with HUD CDBG funds.

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

The township in conjunction with STEPS ensures that any person or family entity are housed in a timely manner by volunteers.

#### **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**

NA

#### **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.**

Lakewood Public service organizations provide a 'safety net' approach to the needs of the homeless where township efforts in conjunction with STEPS>

## **Discussion**

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

### **Introduction:**

The township supports a two-pronged affordable housing program, one being a municipally land dedicated to over 200 affordable housing units. The other being a participating agreement with STEPS and other stake-holders in providing additional affordable units. An important relationship has been forged between the Lakewood Resource and Referral Center (LRRC) and Solutions to End Poverty Soon (STEPS) where homeownership counseling /affordable housing training and seminars are established to ensure local residents are prepared and knowledgeable about the homeownership process. There are also dynamic efforts of STEPS to be involved in preventing tenants from becoming homeless from landlords. Constructive lines of communication are established between the LRRC and STEPS to ensure that the scourge of homelessness does not spread in Lakewood due to the efforts.

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

The Township of Lakewood has directly donated large swaths of public lands for affordable housing benefit. Many of the existing, and approved strategies are in-force as described by the "Impediments to Fair Housing Choice Plan" as compiled some years ago by the local CD Department.

### **Discussion:**

All initiatives as discussed in the AI Plan are underway or enforced.

The Planning Initiatives are important, but the daily on-the-ground efforts of the LRRC and STEPS ensure that affordable housing is identified in Lakewood and participants in the Lakewood Affordable Housing Initiative take part in all of the educational programs to make homeownership and secure tenancy a reality.

## **AP-85 Other Actions – 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.

### **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. 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.

## **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:**

NA

## Program Specific Requirements

### AP-90 Program Specific Requirements – 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.

#### 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
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

It is anticipated that Lakewood Township will utilize 100% of its PY 2019 funds, in the amount of \$1,241,002 to assist low and moderate-income persons and families.

