

Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development (CPD) requires recipients of federal entitlement grant funds to develop a Consolidated Plan (ConPlan). The Consolidated Plan outlines the community development priorities, multi-year goals, and strategic objectives over a five-year period, based on a thorough assessment of the housing and community development needs, analysis of housing and economic market conditions, and available resources.

A Consolidated Plan is essential for a community to receive funding through the Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) administered by HUD. This plan represents a comprehensive evaluation of a community's housing and development needs and serves as a blueprint for the allocation of resources to improve the quality of life for low- and moderate-income residents.

In addition to the Consolidated Plan, an Annual Action Plan is required to detail the specific activities to be undertaken each year with CDBG and HOME funds, helping to achieve the long-term goals identified in the Consolidated Plan. The Annual Action Plan aligns with the vision and strategic objectives of the Consolidated Plan, specifying the projects and initiatives for the year and ensuring a continued focus on addressing housing and community development needs. For consistency, this document refers to both the Consolidated Plan and the Annual Action Plan as 'the Plan'.

The County prepares the Consolidated Annual Performance and Evaluation Report (CAPER) each year to measure and report on progress toward the goals and objectives of the Consolidated Plan. This report assesses the success of funded activities, promotes transparency, and helps refine strategies as needed.

The overarching goal of the County of Ocean is to foster a healthy, affordable, accessible, and inclusive community where residents can thrive, and businesses can grow. To achieve this vision, the County utilizes federal grants from HUD—specifically, the CDBG and HOME programs—administered by the Ocean County Planning Department (OCPD). These grants fund a variety of projects aimed at improving housing options, expanding economic opportunities, and enhancing public services for low- and moderate-income individuals and families.

1. **Community Development Block Grant (CDBG):** A formula-based program designed to develop viable urban communities by providing decent housing, creating a suitable living environment, and expanding economic opportunities for low- and moderate-income persons.

2. **HOME Investment Partnerships (HOME):** A formula-based program that seeks to expand and improve the supply of decent, safe, and affordable housing for low- and moderate-income individuals and families.

These programs support a broad range of activities, including:

- Development and preservation of affordable housing
- Improvement of neighborhood public facilities
- Economic development and job creation
- Public services such as homelessness prevention and support for those at risk of homelessness
- Improvements to public facilities, particularly to enhance accessibility for people with disabilities

The Plan does not confer legal rights or entitlements to individuals, groups, or entities, including designated recipients of funds or program beneficiaries. Its terms are subject to amendment and must comply with applicable laws, regulations, and ordinances. Numerical goals or outcomes serve as performance metrics but do not create a legal obligation.

The Plan serves as a strategic framework rather than a legally binding commitment. The County may adjust its terms and objectives based on evolving priorities, available resources, and changes in federal, state, or local laws. The County allocates funding for identified programs and projects based on several factors, including HUD approval, Congressional appropriations, compliance with environmental and legal laws, and adherence to procurement procedures through competitive bidding or other authorized contracting methods.

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 Plan outlines the County of Ocean's efforts to improve the quality of life for its residents, particularly those who are most in need. It details the specific goals and actions the County plans to take to support low- and moderate-income residents and to help vulnerable groups within the community.

The primary focus of the Plan is to ensure that the County uses its resources efficiently to address housing and community development needs. The goals align with federal requirements and local priorities, aiming to create better living conditions and opportunities for residents. The County works in partnership with community organizations and agencies to maximize the impact of available funding.

The County prioritizes helping the following groups:

- **Low- and moderate-income households:** Individuals and families who may struggle with affordable housing, basic services, or employment opportunities.

- **Seniors and persons with disabilities:** Ensuring accessible housing and services to meet their unique needs.
- **People at risk of homelessness or currently experiencing homelessness:** Providing support to prevent homelessness and assist those without stable housing.
- **Persons living with HIV/AIDS:** Offering housing and support services tailored to this population.
- **At-risk youth:** Focusing on programs to help young people in challenging circumstances.
- **Victims of domestic violence:** Ensuring resources are available to provide safe housing and assistance.
- **Housing authority residents:** Ensuring that low-income families maintain access to affordable housing opportunities.
- **Formerly incarcerated individuals:** Offering programs to support successful reintegration into the community.

Targeted populations receive priority for funding and services, aiming to improve their living conditions and enhance their access to opportunities.

The Plan sets clear goals to achieve over the coming years, such as expanding affordable housing, improving community infrastructure, supporting economic growth, and ensuring that individuals in need have access to the resources and services that can improve their lives. By focusing on the most vulnerable groups, the Plan strives to create a more inclusive, supportive, and resilient community.

3. Evaluation of past performance

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

To provide context for the Plan, the County of Ocean reviewed past Consolidated Plans, Action Plans, Consolidated Annual Performance and Evaluation Reports (CAPERs), and HUD's Program Year-End Review Letters.

The County consistently demonstrates compliance with HUD's statutes and operating regulations. In HUD's annual reviews, HUD acknowledges the County's ability to administer the programs outlined in the Plan effectively.

The most recent CAPER highlights the County's strong performance in meeting established goals, efficiently managing grant funds, and adhering to regulatory requirements. Additionally, the County consistently meets the standard of allocating at least 70% of CDBG expenditures to benefit low- and moderate-income residents.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The citizen participation and stakeholder consultation process is a critical part of developing the Plan. The County of Ocean ensures that public participation opportunities are an integral part of the planning process. To engage citizens and gather input, the County of Ocean conducts a variety of activities, including but not limited to the following:

- Public hearings, meetings, and public comment periods.
- Involvement of affected persons and other concerned citizens.
- Transparency and accessibility of the Consolidated Plan, Action Plan, and CAPER.
- Consultation with public and private agencies that provide assisted housing, health services, and fair housing services for vulnerable populations such as children, veterans, youth, elderly, persons with disabilities, and individuals living with HIV/AIDS.

The Ocean County Planning Department (OCPD) holds public hearings and meetings to evaluate proposed activities and ensure that they address the community's priority needs. The Ocean County Housing Advisory Committee (CHAC), made up of representatives from community organizations—including those focused on affordable housing, homelessness, disability services, neighborhood revitalization, social services, fair housing, economic development, and non-profit management—meets to discuss activities and desired outcomes.

The County regularly engages with citizens, external advocates, and non-profit organizations to ensure that programs meet the community's needs. This includes working closely with the Continuum of Care (CoC), participating in the Ocean County Human Service Advisory Council (HSAC), and engaging with the Ocean County Housing Advisory Committee (CHAC).

The Plan outlines the accomplishments and progress made towards achieving strategic goals. It provides details about citizen participation efforts, such as legal notices in local newspapers (including Spanish translations) that announce public comment periods and explain how citizens can submit feedback. This process supports program continuity and accountability to the community.

The County actively engages with a wide array of stakeholders to ensure the effectiveness of the CDBG and HOME programs. Outreach methods include:

- Offering Spanish translations at public hearings and meetings.
- Publishing legal notices in local newspapers, including Spanish translations.
- Sending email notifications through a network of non-profit service providers.
- Hosting information on the County's website.
- Distributing brochures and flyers about fair housing and equal opportunity through non-profit community-based organizations.

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.

The appendix section includes, but is not limited to, a summary of the public comments received during the planning process, as well as how the County addresses these comments in the final version of the Plan.

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

All comments received to date have been accepted and thoroughly considered in the development of the final version of the Plan. The appendix section includes, but is not limited to, a summary of all public comments.

7. Summary

The Plan outlines the housing and community development needs of low- and moderate-income residents. It focuses on using available resources to revitalize neighborhoods, improve quality of life, and address urgent needs through the CDBG and HOME programs. Full details of the Plan are available for public review.

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The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	OCEAN COUNTY	Planning
HOME Administrator	OCEAN COUNTY	Planning

Table 1 – Responsible Agencies

Narrative

The Ocean County Planning Department (OCPD) serves as the lead agency responsible for coordinating the development of the Plan. The OCPD is also responsible for providing guidance and policy direction for the implementation of eligible programs that support the overall strategy for the selected programs and activities.

Additionally, the County's Department of Finance oversees the financial administration of federal funding, providing accounting and financial resources to the Planning Department to ensure effective fund management.

Consolidated Plan Public Contact Information

For inquiries related to the Plan, please contact:

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

1. Introduction

The development of the Plan involved extensive consultation and input from a range of stakeholders, including citizens, municipal officials, non-profit organizations, public housing agencies, governmental agencies, and the Continuum of Care (CoC). These discussions helped shape the program goals, specific objectives, and benchmarks for tracking progress. The County of Ocean hosted several public hearings and meetings to gather feedback, ensuring the Plan reflected the community's needs. The County acknowledges that strong collaboration is crucial to addressing the needs of low-income individuals and households, as identified through input from citizens and key stakeholders.

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

The County of Ocean does not own land, property, or anticipate owning land or property for public housing. The County of Ocean does not use any of its CDBG funds for public housing activities. The U.S. Department of Housing and Urban Development (HUD) rules do not permit a public housing authority activity to utilize HOME Program funds. Three public housing authorities serve the County: the Berkeley Township Housing Authority, the Brick Township Housing Authority, and the Lakewood Township Housing Authority. The Berkeley Township Housing Authority is the only PHA located within the jurisdiction of the County of Ocean. These PHAs provide data on voucher holders, waiting lists, and plans in development.

The Ocean County Consortium coordinates with public and assisted housing providers through partnerships with health, mental health, and service agencies. Key activities include:

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

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

The County of Ocean coordinates closely with homeless assistance agencies through the Continuum of Care (CoC) to address the needs of homeless individuals and families, particularly chronically homeless

persons, veterans, unaccompanied youth, and those at risk of homelessness. Using the HUD CoC model, the County promotes personal independence for homeless and at-risk individuals by providing housing assistance and services.

Local partners help identify and track homeless populations through tools like the Analysis of Impediments to Fair Housing Choice (AI) and Point-In-Time Count (PITC) data. The PITC identifies the demographics of sheltered and unsheltered homeless individuals, such as veterans, those with HIV/AIDS, and those with mental health or substance abuse issues, guiding the allocation of services.

The County has implemented a Regional Coordinated Assessment System (RCAS) based on best practices, using a common assessment tool to streamline service delivery across providers. This system ensures individuals and families are connected to appropriate services, including housing, healthcare, employment training, and financial assistance. Housing options include transitional living, emergency shelters, rapid rehousing, and affordable housing, depending on unit availability.

Individuals and families also receive specialized services such as:

- Employment training and job search assistance
- GED test preparation
- Medical services for homeless children and unaccompanied youth (under 24 years of age)
- Veterans Assistance (VA), offering supportive services and public benefits to veterans and their families

Additional services provided include:

- Housing counseling
- Health care
- Childcare
- Educational assistance
- Legal services
- Transportation
- Financial planning
- Temporary financial assistance
- Daily living services

Through these efforts, the County strengthens collaboration with the CoC and other stakeholders to ensure comprehensive services for homeless and at-risk populations.

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

The County of Ocean does not directly receive Emergency Solutions Grant (ESG) funds. However, under the Continuum of Care (CoC) model, the County collaborates closely with the CoC to advance the goals

of eliminating homelessness and improving the lives of those who are homeless or at risk of homelessness. The County consults with the CoC and uses data sources such as the Point-in-Time Count (PITC), Housing Inventory Count (HIC), and the Annual Homeless Assessment Report (AHAR) to guide the development of the Plan. This ensures that the County's goals align with the priorities of the CoC in addressing homelessness. The County's collaboration also extends to the CoC in terms of data collection, performance standards, and overall program evaluation to enhance service delivery.

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

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Table 2 – Agencies, groups, organizations who participated

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

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

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

Not Applicable.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Affordable Housing Alliance	<p>The HPAC coordinates the homelessness response system in Ocean County, working with local service providers to address community needs and develop strategies to end homelessness. HPAC also manages the HUD Continuum of Care (CoC) process for the county.</p> <p>The HUD Continuum of Care is a planning and funding program that helps communities develop programs to end homelessness. It encourages broad community collaboration to provide resources for people experiencing homelessness.</p> <p>The HPAC developed a Coordinated Assessment system to help individuals experiencing homelessness access services, primarily focused on permanent housing. The system prioritizes households with the highest needs and longest histories of homelessness, ensuring they receive priority for permanent housing opportunities as they arise.</p> <p>Affordable Housing Alliance (AHA) serves as the Coordinated Assessment provider for Ocean County, connecting households experiencing homelessness with resources in the community. The goals of our Strategic Plan align closely with the CoC plan, particularly in preventing homelessness and supporting at-risk individuals. Both plans focus on increasing access to affordable housing, services for low-income individuals, and community collaboration, ensuring a coordinated approach to addressing homelessness in the region.</p>

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The County of Ocean consults and discusses barriers to affordable and accessible housing with nonprofit and for-profit housing developers, community members, advocacy groups, government agencies, and industry representatives. Additionally, the County collaborates with organizations addressing the needs of the elderly, children and youth, fair and public housing, transportation, and medical and health services. The County is dedicated to coordinating with local, regional, state, and federal partners to foster strategic partnerships that reduce duplication of effort.

The County also consults with its four entitlement communities—Brick, Jackson, Lakewood, and Toms River—which participate in the Consortia and hold two public hearings on CDBG-eligible activities.

Narrative

The Ocean County Consortium remains committed to including community agencies in the development and planning process for Plan implementation. The County continues to strengthen coordination and consultation throughout its planning processes.

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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 County of Ocean emphasizes citizen participation as a key part of developing and implementing the Consolidated Plan. To foster inclusive engagement, the County organizes public hearings, meetings, and comment periods, ensuring sufficient opportunities for the public to provide input. The County also provides unrestricted access to the Plan, ensuring transparency throughout the process.

The citizen participation process includes consultation with nonprofit and for-profit housing developers, community-based organizations, advocacy groups, government agencies, and stakeholders from various sectors, such as health services, fair housing, and services for children, veterans, the elderly, and persons with disabilities. These discussions help ensure that the Plan addresses the most pressing needs of vulnerable populations.

The County consults with a broad range of stakeholders, including nonprofit and for-profit housing developers, advocacy groups, local government agencies, and organizations focused on services for vulnerable populations. These consultations help the County identify priority needs and refine programs that address the diverse needs of the community.

The Ocean County Planning Department (OCPD) works closely with the Ocean County Housing Advisory Committee (CHAC), which represents key sectors, including affordable housing, homelessness prevention, economic development, and public housing authorities. These collaborative discussions ensure that the Plan reflects the community's evolving needs.

To improve accessibility further, the County publishes legal notices in local newspapers, with versions translated into Spanish, and notifies the community through email outreach to nonprofit service providers. Public hearings and meetings include Spanish translation services to facilitate participation from all residents.

By actively engaging the community, the County ensures that its Consolidated Plan reflects the priorities and concerns of residents, while also fostering cooperation among local, regional, and federal partners to address housing and community development needs effectively.

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Internet Outreach	Non-targeted/broad community	To maintain public participation, the County of Ocean's website hosts materials related to the Plan. It provides a summary of actions, activities, and both federal and non-federal resources (including HUD Exchange, meeting schedules, timelines, applications, announcements, and CDBG and HOME programming materials) used annually to address the priority needs and goals outlined in the	Not Applicable	Not Applicable.	https://planning.co.ocean.nj.us/frmHomePBoard
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			consolidated planning process.			
2	Newspaper Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>County-wide</p>	The County of Ocean placed an advertisement in the Asbury Park Press, a newspaper with daily circulation throughout the County, to announce the Plan and Pre-Development Public Hearing #1.		Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community County-wide	The County of Ocean held Pre-Development Public Hearing #1 to gather public input, offering both virtual and in-person access.	All comments are accepted.	Not Applicable	
4	Advisory Meeting	Non-targeted/broad community	The County of Ocean held the CDBG Organization Meeting to gather input from municipalities, providing both virtual and in-person access.	All comments are accepted.	Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Advisory Meeting	Non-targeted/broad community	The County of Ocean held the County Housing Advisory Committee (CHAC) Meeting #1 to gather input from the committee, providing both virtual and in-person access.	All comments are accepted.	Not Applicable	
6	Public Meeting	Non-targeted/broad community County-wide	The County of Ocean held CDBG Public Meeting #1 to gather input from the public, providing in-person access	All comments are accepted.	Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community County-wide	The County of Ocean held CDBG Public Meeting #2 to gather input from the public, providing in-person access	All comments are accepted.	Not Applicable	
8	Public Meeting	Non-targeted/broad community County-wide	The County of Ocean held CDBG Public Meeting #3 to gather input from the public, providing in-person access	All comments are accepted.	Not Applicable	
9	Internet Outreach	Non-targeted/broad community	The County of Ocean distributed surveys to gather input from the public.	All comments are accepted.	Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Advisory Meeting	Non-targeted/broad community	The County of Ocean held the CDBG Steering Committee Meeting to assist in setting priorities, reviewing proposals, and making recommendations for the allocation of CDBG funds, offering both virtual and in-person access.	All comments are accepted.	Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Advisory Meeting	Non-targeted/broad community	The County of Ocean held the County Housing Advisory Committee (CHAC) Meeting #2 to gather input from the committee, providing both virtual and in-person access.	All comments are accepted.	Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Newspaper Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>County-wide</p>	The County of Ocean placed an advertisement in the Asbury Park Press, a newspaper with daily circulation throughout the County, to announce the availability of the Plan for a 30-day public review period.		Not Applicable	

12	Internet Outreach	Non-targeted/broad community County-wide	The County of Ocean's website hosts the draft version of the Plan, along with the schedule for public hearings and meetings. A paper copy of the draft version of the Plan is also available for public inspection at 129 Hooper Avenue, First Floor, Toms River, NJ 08754. Both the digital and paper copies will be available for review throughout the 30-day public comment period.		Not Applicable.	https://www.planning.co.ocean.nj.us/formCECommDev
11	Public Hearing	Non-targeted/broad	The County of Ocean held	All comments are accepted.	Not Applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
		d community County-wide	Public Hearing #2 to solicit public input on the draft Plan, providing both virtual and in-person access.			
12	Public Meeting	Non-targeted/broad community County-wide	The County of Ocean Board of Commissioners held Public Hearing #3 to solicit public input on the Plan prior to its submission to U.S. HUD, providing in-person access.	All comments are accepted.	Not Applicable	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

The Needs Assessment section evaluates housing problems across income groups, examining whether specific racial or ethnic groups face disproportionate housing challenges. This helps assess which populations are more vulnerable to housing instability.

Additionally, the public housing section outlines available support programs, such as public housing and voucher programs, and evaluates their effectiveness in meeting residents' needs, including those with disabilities or specific family compositions.

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

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

Note: This assessment uses data from the Comprehensive Housing Affordability Strategy (CHAS). For more details, refer to the CHAS dataset at the end of this document or visit <https://www.huduser.gov/portal/datasets/cp.html>.

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

Summary of Housing Needs

The Housing Needs Assessment highlights significant housing challenges in the County of Ocean, particularly around affordability, overcrowding, and housing quality. Many households, particularly those with low- and moderate-incomes, struggle with high housing costs, spending over 30% or even 50% of their income on housing. Overcrowding is a common issue, particularly for families and those with young children. Additionally, some households may live in substandard conditions, lacking essential plumbing or kitchen facilities. Elderly residents may face unique housing difficulties, underscoring the potential need for more targeted affordable housing options and support services.

Demographics	Base Year: 2010	Most Recent Year: 2023	% Change
Population	571,105	659,197	15%
Households	220,972	245,827	11%
Median Income	\$57,128	\$85,464	50%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010-2014 ACS (Base Year), 2023 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	35,200	34,330	33,225	24,204	95,550
Small Family Households	7,624	7,746	9,907	9,366	48,965
Large Family Households	3,393	2,928	3,241	2,057	9,550
Household contains at least one person 62-74 years of age	8,154	9,301	9,753	6,616	24,606
Household contains at least one person age 75 or older	11,099	11,494	7,840	4,606	8,670
Households with one or more children 6 years old or younger	6,092	4,286	4,479	3,150	8,073

Table 6 - Total Households Table

Data Source: 2011-2015 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	489	160	90	40	779	238	129	79	70	516
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	289	250	180	14	733	25	10	8	75	118
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1,015	753	388	109	2,265	175	198	79	119	571
Housing cost burden greater than 50% of income (and none of the above problems)	8,287	3,687	488	49	12,511	12,704	7,764	4,172	1,375	26,015

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,050	3,516	3,279	1,048	8,893	4,408	7,167	8,235	6,399	26,209
Zero/negative Income (and none of the above problems)	621	0	0	0	621	1,573	0	0	0	1,573

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

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	10,072	4,867	1,153	213	16,305	13,135	8,085	4,343	1,642	27,205
Having none of four housing problems	2,927	5,084	5,632	3,967	17,610	6,874	16,274	22,093	18,379	63,620

	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
Household has negative income, but none of the other housing problems	621	0	0	0	621	1,573	0	0	0	1,573

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,220	3,272	1,676	9,168	2,450	2,957	4,786	10,193
Large Related	2,229	1,239	433	3,901	862	1,326	1,564	3,752
Elderly	2,533	1,663	758	4,954	12,054	9,550	4,489	26,093
Other	1,992	2,002	1,058	5,052	2,029	1,422	1,605	5,056
Total need by income	10,974	8,176	3,925	23,075	17,395	15,255	12,444	45,094

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,934	1,786	229	5,949	2,252	2,102	1,903	6,257
Large Related	2,155	485	64	2,704	817	1,020	379	2,216
Elderly	1,915	916	90	2,921	8,061	3,902	1,296	13,259

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,712	838	105	2,655	1,806	954	621	3,381
Total need by income	9,716	4,025	488	14,229	12,936	7,978	4,199	25,113

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	1,310	918	533	113	2,874	200	128	77	125	530
Multiple, unrelated family households	34	80	25	0	139	0	80	10	68	158
Other, non-family households	60	10	15	10	95	0	0	0	0	0
Total need by income	1,404	1,008	573	123	3,108	200	208	87	193	688

Table 11 – Crowding Information - 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

The Housing Needs Assessment highlights that a significant number of single-person households, particularly those with low- and moderate-incomes, may face housing challenges. These households may face cost burdens, spending more than 30% or even 50% of their income on housing expenses. Additionally, single-person households, including elderly individuals living alone, may experience issues such as substandard housing conditions, overcrowding, or limited access to affordable housing options. While specific data on single-person households may vary, they are often considered among the most vulnerable groups, particularly when they fall into lower-income brackets or have additional needs such as disabilities, chronic health conditions, limited mobility, or are survivors of domestic violence, dating violence, sexual assault, or stalking.

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

The Housing Needs Assessment indicates that families in need of housing assistance, particularly those affected by disabilities or experiencing domestic violence, dating violence, sexual assault, or stalking, may face significant challenges. These families, especially those with lower incomes, may be more vulnerable to housing instability. They may encounter barriers such as discrimination, limited access to affordable housing options, and increased difficulty maintaining stable housing due to safety concerns, health issues, mental health conditions, substance abuse or addiction issues, legal issues or criminal history, cultural or language barriers, lack of supportive networks, children with special needs, or geographic mobility. These additional factors can further complicate efforts to secure or maintain stable housing.

What are the most common housing problems?

The most common housing problems may include cost burdens, where households spend a large portion of their income on housing, leaving less for other essential needs. Overcrowding, especially in larger households, may lead to poor living conditions. Substandard housing, such as properties without basic amenities like plumbing or heating, may also be a common issue. Additionally, discrimination in housing may limit access to affordable and suitable options, while health-related issues may make housing instability more challenging. These problems often overlap and may affect vulnerable populations, contributing to housing insecurity.

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

Low-income households are particularly vulnerable to housing problems, with cost burdens and limited access to affordable housing being significant challenges. Larger families, especially those with children, may experience overcrowding, leading to substandard living conditions. Elderly individuals and people with disabilities often face difficulties in finding housing that is both accessible and suitable to their needs. Survivors of domestic violence and other traumatic situations may struggle more to secure safe, stable housing due to the lasting impacts of their experiences. These groups are often at greater risk for housing instability, as these issues intersect and compound. Additionally, individuals with poor credit histories or criminal backgrounds encounter significant barriers in securing housing, especially in tight

rental markets. Property Owners often rely on tenant screening services to assess applicants' backgrounds and creditworthiness, giving them the discretion to deny applicants based on perceived risks. In highly competitive rental markets, this selectivity can further limit housing options for vulnerable populations, making it even harder for them to secure housing without the necessary financial or personal qualifications.

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

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

Additionally, individuals with poor credit histories or criminal backgrounds may face heightened challenges in securing housing, particularly in tight rental markets where property owners have more discretion over their tenants. The lack of affordable, accessible housing options exacerbates this problem.

Formerly homeless families or individuals who are receiving rapid re-housing assistance may also face challenges as they approach the end of their support. As they transition to independent housing, they may still face the risk of housing instability due to limited financial resources, lack of job security, or other ongoing challenges. The continued need for case management services and financial support, especially in the transition phase, is critical to maintaining housing stability.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The County of Ocean Department of Planning (OCPD) does not produce estimates of the at-risk populations. However, local organizations, including Continuum of Care (CoC) providers and service agencies, may track and provide estimates based on data collected from direct service provision and outreach activities.

The operational definition of an at-risk population might include individuals or families who are facing conditions such as financial hardship, unemployment, housing instability, or other factors that make

them vulnerable to homelessness or housing insecurity. For example, the at-risk group may include households with income levels at or below a specific threshold, those experiencing job loss or reductions in work hours, individuals facing medical emergencies, or those at risk of eviction due to non-payment or unsafe living conditions.

To generate estimates, the jurisdiction may use a combination of data sources, such as Census data, housing surveys (e.g., American Community Survey), local service provider reports, and data from Continuum of Care (CoC) agencies or other homelessness prevention programs. Researchers can analyze data for trends in housing affordability, unemployment rates, eviction rates, and other indicators of risk. They can use methodologies such as statistical modeling, data extrapolation, and feedback from service providers who work directly with at-risk populations. The jurisdiction may engage in community outreach or consult with local organizations to obtain more accurate or up-to-date data.

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

Housing characteristics may or may not contribute to instability and an increased risk of homelessness:

- **Overcrowding** – Larger families, especially those with children, may struggle with overcrowding, which can lead to poor living conditions and additional stress, potentially making it more difficult to maintain stable housing.
- **Substandard Housing** – Deteriorating housing, particularly in older buildings lacking essential amenities (such as plumbing or heating), may create unsafe living conditions and could contribute to an increased risk of homelessness.
- **Lack of Affordable Housing** – A limited supply of affordable housing may exacerbate the risk of homelessness, particularly for low-income families who may have difficulty finding suitable housing options, potentially leading to housing instability.
- **Eviction History** – A past eviction may limit future housing options, as property owners may be hesitant to rent to individuals with eviction records. This could create a cycle of instability, potentially increasing the likelihood of homelessness.
- **High Rent-to-Income Ratio** – When a household has rent that consumes a significant portion of its income (typically more than 30%), it may strain finances, making it more challenging to cover other living expenses, which could increase the likelihood of housing instability.
- **Frequent Moves or Short-Term Tenure** – Moving frequently or relying on short-term housing arrangements (such as temporary leases or staying with family or friends) may create instability and make it harder to maintain stable housing.
- **Rent or Mortgage Arrears** – Falling behind on rent or mortgage payments due to financial hardship may lead to eviction or foreclosure, contributing to the risk of homelessness.
- **Unstable or Temporary Housing Arrangements** – Living in unstable or temporary housing, such as shelters, motels, or transitional housing, may indicate underlying issues that increase the risk of homelessness.
- **Poor Property Management** – Inadequate property maintenance or mismanagement by property owners may result in unsafe or unhealthy living conditions, making it more difficult for tenants to maintain stable housing.

- **Housing in High-Risk Areas** – Living in areas prone to environmental hazards (e.g., flooding, fires) or areas with high crime rates may increase the risk of displacement and housing instability.

These housing characteristics are factors that may contribute to housing instability and a heightened risk of homelessness.

Discussion

A variety of factors, including affordability, cost burdens, and housing stability, may shape housing needs. Rising housing costs could concern those facing high cost burdens or limited access to affordable housing options, which may contribute to housing instability. Some populations may face an increased risk of housing instability, though their specific needs likely vary based on individual circumstances, local conditions, and demographic factors.

DRAFT

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

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

Introduction

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

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

Housing Problem Categories

The data tables present the following categories of housing problems:

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

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

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	28,668	4,329	2,194

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	24,413	3,927	1,989
Black / African American	1,027	130	50
Asian	406	55	4
American Indian, Alaska Native	58	4	0
Pacific Islander	10	0	0
Hispanic	2,456	198	108

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 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	23,626	10,686	0
White	20,111	9,986	0
Black / African American	789	180	0
Asian	349	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,215	398	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 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	17,007	16,193	0
White	14,831	15,143	0
Black / African American	463	293	0
Asian	50	177	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	1,559	520	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

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	9,283	14,900	0
White	7,906	13,666	0
Black / African American	363	479	0
Asian	319	83	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	554	623	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

Discussion

The data suggests that households in the lower ranges of Area Median Income (AMI) may be more likely to experience housing problems. However, other income groups might also face similar challenges, depending on factors like race and ethnicity

To calculate the percentage of households facing housing problems in each group, use the formula below. Do not include households with no/negative income. For example:

Jurisdiction as a whole

$$\frac{(\text{Has one or more of four housing problems})}{(\text{Has one or more of four housing problems} + \text{Has none of the four housing problems})} \times 100$$

White

$$\frac{(\text{Has one or more of four housing problems})}{(\text{Has one or more of four housing problems} + \text{Has none of the four housing problems})} \times 100$$

This calculation may provide a clearer picture of how housing issues affects different groups, potentially highlighting areas where resources might be needed.

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

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

Introduction

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

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

Housing Problem Categories

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

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

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

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

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,207	9,801	2,194

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
White	19,412	8,925	1,989
Black / African American	873	289	50
Asian	402	59	4
American Indian, Alaska Native	44	18	0
Pacific Islander	10	0	0
Hispanic	2,181	471	108

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 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	12,952	21,358	0
White	10,881	19,208	0
Black / African American	354	629	0
Asian	104	329	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,473	1,135	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 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	5,496	27,725	0
White	4,446	25,510	0
Black / African American	143	613	0
Asian	0	234	0
American Indian, Alaska Native	0	19	0
Pacific Islander	0	0	0
Hispanic	844	1,230	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

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	1,855	22,346	0
White	1,535	20,077	0
Black / African American	74	763	0
Asian	120	282	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	120	1,053	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

Discussion

The data suggests that households in the lower ranges of Area Median Income (AMI) may be more likely to experience severe housing problems. However, other income groups might also face similar challenges, depending on factors like race and ethnicity

To calculate the percentage of households facing severe housing problems in each group, use the formula below. Do not include households with no/negative income. For example:

Jurisdiction as a whole

$$\frac{(\text{Has one or more of four housing problems})}{(\text{Has one or more of four housing problems} + \text{Has none of the four housing problems})} \times 100$$

White

$$\frac{(\text{Has one or more of four housing problems})}{(\text{Has one or more of four housing problems} + \text{Has none of the four housing problems})} \times 100$$

This calculation may provide a clearer picture of how housing issues affects different groups, potentially highlighting areas where resources might be needed.

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

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

Introduction

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

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

Housing Cost Burdens Categories

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

- **No Cost Burden <=30%** - The number of households without a cost burden.
- **Cost Burden 30-50%** - The number of cost-burdened households that pay between 30% and 50% of their income on housing-related costs.
- **Severely Cost Burden >50%** - The number of severely cost-burdened households that pay more than 50% of their income on housing-related costs.
- **No/Negative Income (Not Computed)** - The number of households whose income is \$0 or negative due to self-employment, dividends, and net rental income. Assuming that households in this category have housing costs, the cost burden would be 100%. These households are not included in the other two categories.

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

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	130,560	47,864	41,798	2,327
White	118,707	42,181	35,641	2,104
Black / African American	2,774	1,516	1,359	50
Asian	2,166	733	602	4
American Indian, Alaska Native	26	29	44	0
Pacific Islander	10	0	0	10
Hispanic	6,005	3,143	3,682	108

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

The data suggests that households in the lower ranges of Area Median Income (AMI) may be more likely to experience housing cost burdens. However, other income groups might also face similar challenges, depending on factors like race and ethnicity

To calculate the percentage of households facing housing cost burdens in each group, use the formula below. Do not include households with no/negative income. For example:

Jurisdiction as a whole

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

White

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

This calculation may provide a clearer picture of how housing issues affects different groups, potentially highlighting areas where resources might be needed.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

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

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

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

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

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

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

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

Introduction

The County of Ocean does not own land, property, or plan to own land or property for public housing. Additionally, the County does not allocate any of its CDBG funds for public housing authority activities. U.S. Department of Housing and Urban Development (HUD) regulations also prohibit the use of HOME Program funds for public housing authority activities.

Three public housing authorities operate within the County: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority is within the jurisdiction of the County of Ocean.

This section provides an overview of public housing and Housing Choice Voucher (HCV) programs available within the County. It includes data on the number of units and vouchers in use across various program types, such as Certificates, Mod-Rehab, Public Housing, and Vouchers, as well as special purpose vouchers, including those for Veterans Affairs Supportive Housing and the Family Unification Program.

Data for this section comes from the Public and Indian Housing (PIH) Information Center (PIC), which tracks key details regarding the demographics of public housing residents, their needs, and the availability of accessible units. In addition, the Section 504 Needs Assessment outlines the need for accessible units among public housing tenants and Housing Choice Voucher holders, and compares these needs with those of the broader community. This overview aims to provide a clearer understanding of the housing needs of residents and identify potential areas of focus within the public housing system.

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	454	869	0	734	0	108	0
Black/African American	0	0	134	153	0	128	0	24	0
Asian	0	0	2	1	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	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	0	0	136	106	0	80	0	25	0
Not Hispanic	0	0	457	917	0	782	0	107	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Public housing tenants and applicants on the waiting list for accessible units may have various needs, such as wheelchair-accessible units, modified bathrooms, or accommodations for sensory impairments. These needs may depend on factors like disability type and family size. Public Housing Authorities (PHAs) may incorporate accessibility features into their units and may work with local authorities to meet municipal and state accessibility standards. However, the availability of fully accessible units may vary, and the ability to meet all needs may depend on current housing availability and demand.

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

The number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance may vary, depending on factors such as family size, income, and specific housing preferences. Public Housing Authorities (PHAs) typically maintain waiting lists to assess demand for affordable housing in their jurisdiction. The immediate needs of residents of public housing and Housing Choice Voucher holders may include access to safe, affordable, and accessible housing, as well as specialized accommodations for individuals with disabilities. There may also be a continuing need for housing options for larger families or individuals facing economic hardship.

In particular, residents entering the Continuum of Care (CoC) program through Housing Choice Vouchers (HCV) may require additional affordability support. For many extremely low- and very low-income individuals and families, as well as elderly and disabled populations, HCV assistance may not fully cover housing costs. Elderly residents are often on a fixed income, and many disabled residents face limited earning potential. While the assistance may help reduce their cost of living, some residents may still face challenges in affording housing, utilities, and security deposits, which represents an ongoing unmet need.

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

The housing needs of public housing tenants and Housing Choice Voucher (HCV) holders may differ from those of the general population, particularly in terms of affordability, accessibility, and the availability of suitable housing for larger families or individuals with disabilities.

In contrast, the general population may have access to a broader range of housing options, particularly in the private rental market, where affordability is not necessarily constrained by income limits. However, low- and moderate-income households within the general population may still struggle with housing costs.

In the County of Ocean, the needs of Section 504 recipients may align with those of the broader population, particularly regarding the demand for affordable and accessible housing. However, these individuals often rely more heavily on subsidy programs that not only provide housing but also connect them to essential support services. Public Housing Authorities (PHAs) may face challenges in managing both housing and supportive services, particularly when resources are limited or inconsistent. These challenges can affect not only individual residents but also shared community spaces within public housing developments and surrounding areas.

Discussion

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

In the County of Ocean, Section 504 recipients may have housing needs similar to those of the broader population but could rely more on subsidy programs that provide both housing and supportive services. Public Housing Authorities (PHAs) may need to balance housing provision with service coordination, which can become more complex if resources or services are limited, potentially affecting both individual residents and shared community spaces.

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

Introduction:

This section provides an assessment of homelessness, estimating the number of individuals and families experiencing homelessness, both sheltered and unsheltered. It examines key factors such as the frequency, duration, and transitions out of homelessness. The assessment also addresses demographic factors, including race, ethnicity, and veteran status, which may influence the experiences and needs of homeless individuals and families.

When data on specific aspects - such as the number of individuals exiting homelessness or the length of homelessness - are unavailable, additional context provided. The insights gathered from this section aim to guide strategic decisions regarding housing needs and the allocation of resources and services for homeless individuals and families within the county.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1	70	0	0	0	0
Persons in Households with Only Children	0	5	0	0	0	0
Persons in Households with Only Adults	35	266	0	0	0	0
Chronically Homeless Individuals	20	89	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	3	2	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	0	18	0	0	0	0
Persons with HIV	0	4	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source

Source: U.S. Department of Housing and Urban Development (HUD), HUD's 2019 Continuum of Care Homeless

Comments:

Assistance Programs Homeless Populations and Subpopulations, January 23, 2024,

https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_NJ-510-2024_NJ_2024.pdf

Indicate if the homeless population is: ☐ Has No Rural Homeless

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

The U.S. Department of Housing and Urban Development's (HUD) definition of chronically homeless refers to someone with a long-term disabling condition who has been continually homeless for a year or more, or at least four times in the past three years, where the total duration of those episodes adds up to a year or more. Any family with one adult meeting this definition qualifies as a chronically homeless family.

Chronically homeless individuals and families often experience prolonged homelessness, facing barriers such as limited access to affordable housing and essential support services. Families with children may struggle to find safe and stable housing, while veterans and their families may contend with physical or mental health challenges that may prolong homelessness. Unaccompanied youth may be especially vulnerable due to a lack of family support and limited access to services. These insights may help

highlight the unique challenges faced by different homeless populations.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	274	34
Black or African American	146	2
Asian	8	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	34	0
Not Hispanic	13	0

Data Source
Comments:

Source: U.S. Department of Housing and Urban Development (HUD), HUD's 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations, January 23, 2024,
https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_NJ-510-2024_NJ_2024.pdf

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

Estimating the number and type of families in need of housing assistance - particularly for families with children and veteran families - may involve considering several factors that could influence housing needs. Families with children may face challenges in securing stable housing due to factors like affordability, availability of suitable units, and proximity to schools and community services. These factors are critical because affordable housing options may be limited in areas close to schools, and the lack of suitable housing units could result in families experiencing extended periods of instability. They may also face additional challenges related to childcare and education, which could affect their ability to maintain stable housing, as parents may struggle to find time or resources for both work and child care, further complicating their housing situation.

Veteran families may experience unique barriers, such as mental and physical health issues, including post-traumatic stress disorder (PTSD) or physical disabilities. These challenges may prolong their experience of homelessness or housing instability. Additionally, veterans may encounter difficulties navigating the services available to them due to complex eligibility requirements, a lack of awareness of available resources, or challenges in coordinating with multiple service providers. These factors may affect their ability to access housing assistance programs.

Regional differences in the availability of affordable housing units can significantly influence housing needs. Urban areas may have a higher concentration of services and available units, but affordability

may still be a barrier. In rural areas, the availability of affordable units may be even more limited, and families may face additional difficulties in accessing services due to distance or lack of transportation.

Support services, such as housing vouchers, employment assistance, or case management services, may be available to families with children or veterans. However, the accessibility and availability of these services may vary, potentially affecting how successfully families can transition from housing instability to permanent housing.

The availability of affordable housing units, the presence of supportive services, and the capacity of households to maintain housing stability can influence the demand for housing assistance. Families in both categories may face challenges in securing housing, depending on the overall availability of affordable housing.

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

The nature and extent of homelessness can vary across different racial and ethnic groups, influenced by various social and economic factors. Certain racial and ethnic groups may experience higher rates of homelessness due to challenges such as access to affordable housing or barriers to services, though these factors may not apply universally. The extent of homelessness within specific communities can differ, with some groups possibly facing additional challenges in accessing shelter or long-term housing solutions. Recognizing these disparities can help inform the design of programs and services that adjust more effectively to the needs of different populations. It is important to consider these differences carefully and acknowledge the various factors that may contribute to homelessness within different racial and ethnic groups.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

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

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

Discussion

Families with children and veteran families face distinct housing challenges that influence their need for assistance. Families with children often struggle to find stable, affordable housing near schools and services. The lack of suitable housing can lead to prolonged instability, with added pressures from childcare and education needs. Veteran families, dealing with physical or mental health issues like PTSD, encounter barriers in accessing housing and navigating complex service systems, which can extend their housing instability.

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

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

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

Introduction

Special needs populations may encounter unique challenges in accessing housing and supportive services. These groups can include individuals with physical or mental disabilities, those living with HIV/AIDS, and other marginalized populations such as the elderly, frail elderly, individuals with developmental disabilities, those with substance use disorders, victims of domestic violence, and individuals with criminal records.

Access to stable housing may be more challenging for these individuals and their families due to factors such as affordability, accessibility, and the availability of supportive services. These services can include medical care, mental health counseling, substance abuse treatment, case management, transportation assistance, and in-home support for daily living activities. The need for such specialized assistance varies by population but often plays a critical role in maintaining stable housing and independent living. Limited access to these resources may further complicate their housing situations and reduce their options.

Describe the characteristics of special needs populations in your community:

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

Elderly Populations

Senior citizens, especially those on fixed incomes, may face difficulties in maintaining their homes due to housing costs and necessary repairs. Many older adults might experience excessive cost burdens where their income may not be sufficient to cover housing-related expenses. Public supportive services, such as home modifications or in-home care, could potentially help seniors "age in place" and remain in their communities as independently as possible.

Individuals with Physical and Developmental Disabilities

Individuals with physical and/or developmental disabilities, including hearing, vision, mobility, or self-care difficulties, may require specialized accommodations to live independently. Some individuals could experience multiple disabilities, which might complicate their ability to access housing and services. Supportive programs and accessible housing options could be important for ensuring stable living arrangements for these individuals.

Persons with Mental Health Disabilities

Mental health conditions such as mood disorders or psychosis might affect a person's ability to secure stable housing. Individuals living with mental health disabilities may potentially benefit from specialized housing options and support services to address both their physical and mental health needs. Comprehensive care might help individuals maintain stable living situations.

Individuals with Substance Use Disorders

Substance use, including alcohol and drug addiction, could affect an individual's overall well-being and ability to maintain stable housing. Individuals with substance use disorders may need access to rehabilitation, counseling, and transitional housing services to support their recovery and potentially re-establish stable living conditions.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Domestic violence serves as a primary cause of homelessness, especially among women and children. Survivors may face a variety of barriers to escaping abusive situations, including a lack of affordable housing. Some victims may have limited access to credit, due to either poor credit histories or having relied on the abuser's income, which could complicate their ability to secure housing or financial independence after leaving an abusive relationship. Programs providing shelter, rental assistance, long-term housing, legal aid, and counseling services might help survivors regain stability. Due to the sensitive nature of domestic violence, reliable statistics on its prevalence might not always be fully accurate.

Persons Living with HIV/AIDS (PLWHA) and Their Families

People living with HIV/AIDS may encounter unique housing challenges, such as discrimination and financial strain due to healthcare costs and job loss. These individuals might experience reduced income and increased medical expenses, which could make it more difficult to find affordable housing. Supportive housing programs, healthcare access, and social services may help PLWHA individuals maintain stable living conditions while managing their health needs.

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

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

Supportive Services: Supportive services may play a role in meeting the needs of special populations. These services may include healthcare, mental health counseling, case management, and legal assistance. Additionally, transitional housing may be necessary for individuals recovering from substance abuse or escaping domestic violence. Such services may help individuals navigate the challenges associated with maintaining stable housing.

Determining Housing and Service Needs: Community assessments, consultations with healthcare providers, and feedback from individuals in these populations may help gather information on housing and service needs. Local organizations and service providers may conduct surveys and outreach to pinpoint gaps in housing and services. These efforts may reveal areas for improvement and gaps in availability.

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

In the Eligible Metropolitan Statistical Area (EMSA), individuals living with HIV/AIDS represent a diverse group across various ages, races, and genders. This population faces challenges that can directly affect their ability to secure stable housing. Stigma and discrimination may create barriers to accessing housing, while healthcare-related needs - such as the need for consistent medical care or specialized health services - can complicate the search for appropriate housing. Additionally, individuals may need housing that supports their ongoing care needs, like access to healthcare facilities or modifications for physical disabilities. These compounded challenges highlight the urgent need for both accessible housing and integrated support systems.

Housing for Individuals Living with HIV/AIDS: Housing for individuals living with HIV/AIDS needs to be both affordable and adaptable to accommodate specific health-related requirements. This may include features like wheelchair access, in-home care for the elderly or disabled, and proximity to healthcare services. Many individuals may benefit from supportive housing models that offer access to medical care on-site or nearby. Such accommodations are essential for individuals to manage their condition effectively and maintain long-term stability in their living situations.

Support Services for Individuals Living with HIV/AIDS: Support services are vital in ensuring that individuals and their families living with HIV/AIDS maintain housing stability and improve their overall well-being. These services can include medical care, mental health support, case management, and social services. By providing these services in conjunction with housing solutions, individuals are better equipped to manage the complexities of their condition and daily life. For instance, case management may help coordinate access to housing, healthcare, and social services, while mental health support can assist in managing the emotional and psychological challenges that accompany living with HIV/AIDS. Ultimately, these services are essential to support the holistic needs of individuals living with HIV/AIDS and help them maintain a stable, healthy life.

Discussion

In our community, individuals facing special needs - such as those with physical or mental disabilities, seniors, people living with HIV/AIDS and victims of domestic violence - often encounter significant challenges when trying to find stable housing and necessary support services. These individuals may struggle with high housing costs, lack of accessible living spaces, or difficulties in maintaining independent living due to chronic health conditions, physical disabilities, or other circumstances.

For example, elderly individuals may have trouble affording housing or making necessary home repairs, while people with disabilities may need homes with special features, like wheelchair access. Those living with HIV/AIDS face additional barriers, including the need for ongoing healthcare and specialized housing that can support their medical needs. Survivors of domestic violence may face housing instability, sometimes compounded by a lack of financial resources and legal support.

DRAFT

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

Describe the jurisdiction's need for Public Facilities:

The jurisdiction may require investment in public facilities to support essential community functions, including community centers, senior centers, parks, recreational facilities, and facilities for individuals experiencing homelessness or with special needs. These facilities may play a critical role in supporting community well-being and providing essential services, especially for vulnerable populations. Addressing infrastructure needs may help ensure that public spaces are accessible, safe, and capable of accommodating a range of community activities. Upgrades to existing public buildings to meet ADA accessibility requirements and improve energy efficiency may also be a priority.

How were these needs determined?

Public facility needs are determined through ongoing community input, stakeholder consultations, and assessments of existing infrastructure. Feedback from residents, local organizations, service providers, and insights from community meetings, public hearings, and forums help identify areas of concern. Evaluations of public facilities, usage patterns, and demographic data, including LMISD Census data, further inform these needs. Continued collaboration with partners and regular data collection ensures the needs evolve to address changing community conditions.

The Non-Housing Community Development Needs section uses the following sources:

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

This process ensures needs are clearly identified, prioritized based on community input, and aligned with available resources.

Describe the jurisdiction's need for Public Improvements:

A municipality may require public improvements to enhance residents' quality of life and address ongoing infrastructure challenges. These improvements could involve the repair, rehabilitation, or construction of essential community infrastructure, such as streets, sidewalks, water systems, and sewer systems. Upgrades to existing facilities, including transportation networks and stormwater management systems, may also be necessary to improve safety, accessibility, and sustainability. Addressing these needs will support community growth, ensure equitable access to services, and protect public health and safety. The prioritization of these improvements will depend on the condition of current infrastructure and the evolving needs of the community.

How were these needs determined?

The process for developing and approving a Community Development Block Grant (CDBG) application typically involves several key steps to ensure public participation and compliance with federal requirements:

- **Application Preparation:** The municipality prepares the CDBG application, detailing proposed projects and funding allocations.
- **Public Hearings:** The municipality schedules and advertises public hearings in advance to encourage public participation, present the application, solicit feedback, and address community concerns.
- **Evaluation:** The County, acting as the lead agency, reviews the application packet to ensure alignment with federal guidelines and regulations.
- **Submission:** After incorporating necessary revisions, the County submits the Plan to the U.S. Department of Housing and Urban Development (HUD) for approval.

This structured approach fosters transparency, encourages community engagement, and ensures compliance with U.S. HUD requirements throughout the planning and approval process.

Describe the jurisdiction's need for Public Services:

The need for public services arises from the demand for essential resources that support residents' well-being. These services include healthcare, education, social services, public safety, housing assistance, transportation, and emergency services. Factors such as population growth, shifting demographics, and economic conditions drive this demand. Public services are especially vital for vulnerable populations, such as low-income individuals, seniors, and people with disabilities, ensuring equitable access to resources.

To meet the community's changing needs, municipalities and non-profits must continually assess and adapt their services. This proactive approach ensures that services stay aligned with evolving demographic, economic, and social factors.

How were these needs determined?

Ongoing community input, stakeholder consultations, and assessments of existing services drive the identification of public service needs. Feedback from residents, local organizations, and service providers, along with insights from community meetings, public hearings, and forums, highlight areas of concern. Evaluations of public services, usage patterns, and demographic data, including LMISD Census data, further inform these needs. Continued collaboration with partners and regular data collection ensures the needs remain responsive to evolving community conditions.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis provides a comprehensive look at the local housing landscape, guiding strategies and funding priorities for housing and community development. This analysis, alongside the Needs Assessment, helps identify challenges and opportunities that affect residents, particularly low- and moderate-income households.

Key areas covered in the analysis include:

- **Number of Housing Units** – Understanding the supply of housing available.
- **Cost of Housing** – Assessing affordability for homeowners and renters.
- **Condition of Housing** – Evaluating housing quality and maintenance needs.
- **Public and Assisted Housing** – Examining the availability of housing support programs.
- **Homeless Facilities and Services** – Identifying resources for individuals and families experiencing homelessness.
- **Special Needs Facilities and Services** – Reviewing housing and services for people with disabilities, seniors, and other vulnerable populations.
- **Barriers to Affordable Housing** – Exploring challenges that make housing less accessible, such as zoning laws, high costs, and limited supply.
- **Non-Housing Community Development Assets** – Highlighting infrastructure, workforce development, and economic resources that affect housing stability.
- **Needs and Market Analysis Discussion** – Bringing together data and insights to guide future housing strategies.
- **Broadband Needs of Low- and Moderate-Income Households** – Addressing internet access as a critical resource for education, work, and daily life.
- **Hazard Mitigation** – Considering risks such as flooding and natural disasters that affect housing security.

By examining these factors, the Housing Market Analysis provides data and insights that guide policy decisions and investments aimed at addressing housing challenges and improving affordability, stability, and resilience in the housing market.

Note: This analysis uses data from the Comprehensive Housing Affordability Strategy (CHAS). For more details, refer to the CHAS dataset at the end of this document or visit <https://www.huduser.gov/portal/datasets/cp.html>.

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

Introduction

This section analyzes the number of housing units in the jurisdiction, breaking down housing by type, size, and tenure. It examines the distribution of residential properties, from single-family homes to larger multi-unit buildings, and looks at the availability of housing for both owners and renters.

The analysis highlights units supported by federal, state, and local programs, focusing on those serving low- and moderate-income households. It evaluates the potential loss of affordable units, such as those affected by the expiration of Section 8 contracts.

Finally, this section discusses the demand for specific types of housing to address market gaps and ensure the housing supply meets the community's diverse needs.

The data may inform strategies to expand and preserve affordable housing and guide investments to address the most pressing housing needs.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	219,019	74%
1-unit, attached structure	29,272	9.8%
2-4 units	15,942	5.4%
5-19 units	13,705	4.6%
20 or more units	11,277	3.8%
Mobile Home, boat, RV, van, etc	7,542	2.5%
Total	296,757	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	1,702	0.7%	1,354	2.8%
1 bedroom	15,690	6.5%	10,653	22.2%
2 bedrooms	157,906	65.4%	28,813	60.2%
3 or more bedrooms	66,223	27.4%	70,71	14.8%
Total	241,521	100%	47,891	100%

Table 28 – Unit Size by Tenure

Data Source: 2019-2023 ACS

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

The jurisdiction offers a range of units assisted through federal, state, and local programs to support low- and moderate-income households. These programs primarily serve families and individuals facing challenges in accessing affordable housing due to income limitations.

Federal Programs include Section 8 Housing Choice Vouchers, which provide rental assistance to very low-income households, and Low-Income Housing Tax Credit (LIHTC) units, which help finance affordable rental housing. These programs generally serve households with incomes below 50% of the area median income (AMI), though specific eligibility may vary.

State Programs like the State Rental Assistance Program (SRAP) target households at risk of homelessness or those in need of subsidized rental housing, typically serving households at or below 60% of AMI. The Affordable Housing Trust Fund also supports the creation of affordable rental units for families, seniors, and individuals with disabilities.

Local Programs often focus on specific geographic areas and address localized needs. These programs typically prioritize low-income families, seniors, veterans, and individuals with disabilities, aiming to fill gaps left by federal and state programs.

While the availability of assisted units helps address the housing needs of low- and very low-income households, families with children, seniors, and individuals with disabilities, the demand for safe, decent, and affordable housing continues to outpace the available supply.

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

The County of Ocean does not own land, property, or plan to own land or property for public housing. Additionally, the County does not allocate any of its CDBG funds for public housing authority activities. U.S. Department of Housing and Urban Development (HUD) regulations also prohibit the use of HOME Program funds for public housing authority activities. However, the entitlement jurisdictions of the Ocean County Consortium may not be expecting an attrition of its affordable housing units during the period of the Plan.

Several factors contribute to the loss of affordable housing units within the jurisdiction, particularly when federal and state funding contracts expire or housing affordability restrictions end. The expiration of Section 8 Housing Choice Voucher contracts is one of the most common causes of affordable housing loss, as it often leads to rental units converting to market-rate housing. Additionally, when developers allow the expiration of Low-Income Housing Tax Credit (LIHTC) compliance periods, typically 15-30 years, they may convert affordable units to market rents if they choose not to renew their affordability commitments.

Furthermore, the physical deterioration of aging properties, especially those that lack adequate maintenance or updates, results in the removal of units from the affordable inventory. In some cases, owners redevelop properties into market-rate housing or other commercial uses.

To mitigate these losses, local efforts, such as preserving the existing affordable housing stock through rehabilitation programs or extending affordability agreements, play a critical role. However, given the ongoing demand for affordable housing, the loss of units may continue to challenge efforts to maintain a sufficient affordable housing supply.

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

The availability of housing units in the jurisdiction plays a vital role in meeting the needs of the population, especially low- and very low-income households, families with children, seniors, and individuals with disabilities. Federal, state, and local programs provide essential affordable housing options for these groups. While demand for affordable housing remains high, efforts focus on both preserving the existing affordable housing stock and encouraging the development of new units to meet current and future needs.

Factors such as the expiration of funding contracts, the aging of some properties, and the need for more affordable housing development offer opportunities for continued growth and improvement in the housing sector. Through sustained investment in preservation and development, alongside strategic planning, the community can strengthen its housing supply and ensure that more individuals and families have access to safe, decent, and affordable housing options in the future.

Describe the need for specific types of housing:

The availability of housing must meet the diverse needs of the population, particularly for low- and very low-income households, families with children, seniors, individuals with disabilities, and those at risk of homelessness. Several key housing types are critical to addressing these needs:

- **Permanently affordable rental options** for households earning less than \$25,000 per year. These units provide stability for those most vulnerable to housing instability but require ongoing support to remain viable in the long term.
- **Affordable homeownership opportunities** for households earning under \$50,000. Expanding access to homeownership helps increase financial security, though it requires careful planning to ensure long-term affordability and avoid potential displacement.
- **Preservation and rehabilitation of existing affordable housing.** Maintaining the affordability of existing housing stock through repairs and upgrades is essential, but it requires continuous investment and often faces challenges related to aging infrastructure and limited funding.
- **Specialized housing for populations with specific needs**, including persons with disabilities, mental health challenges, or other special requirements. This includes accessible homes for the hearing impaired or wheelchair users, and housing tailored to the needs of seniors or veterans. Meeting these needs can be complex and may involve adjusting existing housing to be more inclusive.

- **Housing for individuals experiencing homelessness.** This includes emergency shelters, transitional housing, and supportive housing, which are critical to addressing immediate needs but often face challenges in terms of funding and availability.

The community must also ensure that the housing market can address the preferences and needs of a wide range of residents. This means providing a mix of housing types, such as multi-family units, single-family homes, and mixed-use developments, located in areas with access to transportation, services, and employment opportunities. However, achieving this balance requires overcoming challenges such as zoning regulations, financing limitations, and community resistance to certain types of development.

While these efforts may not resolve all housing challenges immediately, a realistic approach that combines preservation, new development, and targeted interventions can gradually improve the housing situation for all. Continued collaboration among local governments, developers, and non-profit organizations is essential to creating sustainable, affordable housing options for the community.

Discussion

The need for housing in our community stems from factors such as income disparities and rising housing costs. Low-income households, seniors, and individuals with disabilities face the greatest challenges in accessing affordable housing options.

To meet these needs, local government municipalities should prioritize the development of permanently affordable rental units for households earning less than \$25,000 annually, along with affordable homeownership options for households earning less than \$50,000. Equally crucial is the preservation and improvement of existing affordable housing stock to prevent further loss of units.

Special needs populations, including those with disabilities, require housing that accommodates a wide range of needs, from wheelchair-accessible homes to housing designed for individuals with hearing impairments.

While the county government does not have direct responsibility for all housing matters, municipalities must streamline zoning and permitting processes. Additionally, the effective use of available resources and stronger collaborations between the public, private, and non-profit sectors can help address the ongoing housing challenges.

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

Introduction

The Housing Market Analysis (MA-15) for the County of Ocean evaluates key indicators related to housing costs, providing insights into trends and changes over time. This analysis includes essential metrics such as median home value, median contract rent, and rent paid across various income brackets. The key areas covered in the analysis are as follows:

- **Median Home Value:** An overview of the typical value of homes in the County.
- **Median Contract Rent:** Examines the affordability of rent across different income groups.
- **Rent Paid:** A breakdown of rent payments by tenants at different levels, highlighting cost burdens.
- **Housing Affordability:** The percentage of units affordable to households earning 30%, 50%, 80%, and 100% of Area Median Family Income (HAMFI).
- **Monthly Rent Data:** Compares Fair Market Rent (FMR) and HOME Rent levels with Area Median Rent (AMR) to assess the affordability gap.

Cost of Housing

	Base Year: 2017	Most Recent Year: 2022	% Change
Median Home Value	267,900	379,400	42%
Median Contract Rent	1,268	1,418	12%

Table 29 – Cost of Housing

Data Source: 2013-2017 ACS (Base Year), 2018-2022 ACS (Most Recent Year); B25077 & B25058

Rent Paid	Number	%
Less than \$500	2,599	5.8%
\$500-999	4,282	9.5%
\$1,000-1,499	17,722	39.3%
\$1,500-1,999	1,4911	33.1%
\$2,000 or more	5,564	12.3%
Total	45,078	100.0%

Table 30 - Rent Paid

Data Source: 2018-2022 ACS; B25056

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,285	No Data
50% HAMFI	8,995	18,283
80% HAMFI	24,844	44,087
100% HAMFI	No Data	69,993
Total	37,124	132,363

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,474	1,654	2,040	2,717	3,023
High HOME Rent	950	1,137	1,479	1,721	1,900
Low HOME Rent	896	960	1,151	1,330	1,483

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents; Fair Market Rent (FMR): HUD's 2025 Fair Market Rent publication for the Monmouth-Ocean, NJ HUD Metro FMR Area.

Is there sufficient housing for households at all income levels?

While the County of Ocean has a variety of housing options, the availability of sufficient housing for all income levels is limited, particularly for low- and moderate-income households. High demand for affordable housing and rising home prices have created a gap between the supply and need, especially for households earning less than 50% of the Area Median Family Income (HAMFI).

There are affordable units available, supported by federal, state, and local programs, but these are often limited and in high demand. Additionally, some affordable housing units may face the risk of loss due to factors such as the expiration of Section 8 contracts or physical deterioration of aging properties.

To meet the housing needs of all income levels, the County must continue to focus on preserving affordable housing, creating new affordable rental units, and ensuring that homeownership options remain within reach for households earning below the median income. Strategic development, partnerships, and resource allocation are necessary to address the growing demand for affordable housing across income groups.

In conclusion, while housing is available, it does not fully meet the demand, especially for the most vulnerable populations. Continued collaboration, strategic planning, and resource allocation are essential to address the growing demand and work toward sufficient housing for all income levels.

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

As home values and rents rise, housing affordability may become more challenging, particularly for low- and moderate-income households. Increasing home prices may limit the availability of affordable homeownership options, making it harder for first-time buyers or low-income renters to transition to ownership. For renters, rising rental costs may likely outpace income growth, stretching household budgets and increasing demand for affordable housing.

This trend may likely lead to greater competition for existing affordable housing units, as more individuals and families seek lower-cost options. In particular, households earning below 50% of the Area Median Family Income (HAMFI) may face greater challenges, as the gap between their incomes and rental prices widens. The growing affordability gap may also lead to more displacement in certain areas, with renters moving into neighborhoods with more affordable rents, potentially tightening the market in those areas.

Overall, the rising costs of housing may continue to pressure affordability, requiring local governments and stakeholders to adopt strategies that address the needs of lower-income households and ensure that affordable housing options remain available.

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

HOME rents and Fair Market Rents (FMR) are typically lower than the Area Median Rent (AMR), particularly for units designated for low- and moderate-income households. This creates a significant affordability gap, especially for households earning 50% or less of the Area Median Family Income (HAMFI). These households often cannot afford rents at the AMR level for available units, leading to a shortage of affordable housing options within the county.

This gap directly influences our strategy for affordable housing production and preservation. To close the affordability gap, we must focus on developing new rental units that meet the lower rent thresholds set by HOME and FMR programs. It is equally critical to preserve the existing affordable housing stock to prevent owners from converting units to higher market rates.

Addressing this challenge may require innovative financing solutions, such as subsidies, tax credits, and partnerships between local governments, private developers, and non-profit organizations.

Collaboration across sectors is essential to producing and maintaining housing that is affordable to low- and moderate-income families, ensuring that everyone has access to safe, stable housing in the County of Ocean.

Discussion

The availability of affordable housing for households at all income levels remains a critical concern in the County of Ocean. As housing costs fluctuate, low- and moderate-income households may continue to face significant challenges in finding housing that fits their budget. The affordability gap, a persistent issue, may depend on various factors, including broader economic conditions, housing market trends, and policy interventions at local, state, and federal levels.

The difference between HOME rents, Fair Market Rent (FMR), and Area Median Rent (AMR) is a key factor in the affordability equation. HOME rents and FMR are typically set lower than AMR, but fluctuations in the market could change how these rents align with what households can afford. Depending on future market dynamics, this gap may either stabilize, narrow, or continue to widen, affecting households' ability to secure affordable housing.

Regardless of market trends, addressing the affordability gap may require a comprehensive approach, focusing on both the production of new affordable housing and the preservation of existing affordable units. Innovative financing solutions, such as subsidies, tax credits, and partnerships with local governments, developers, and non-profit organizations, may be essential. A coordinated effort across sectors may ensure that affordable housing options remain available to low- and moderate-income families, mitigating the ongoing affordability challenge.

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

Introduction

The County of Ocean does not currently maintain a comprehensive inventory of housing units classified as suitable or unsuitable for rehabilitation. However, the County does maintain a waiting list of applicants interested in participating in its housing rehabilitation program.

For the purpose of this section, U.S. HUD defines “substandard condition” as a housing unit with significant deficiencies that negatively affect the health, safety, and livability of its occupants. These deficiencies may include issues such as major structural damage, inadequate plumbing or electrical systems, or roofing that presents risks to the residents. “Substandard condition but suitable for rehabilitation” refers to units that, while in need of repairs, possess a sound enough structure to justify investment in rehabilitation to restore their livability and functionality.

The following tables display the condition of both owner-occupied and renter-occupied housing units within the jurisdiction, categorized by the presence of specific deficiencies.

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

The County of Ocean does not maintain specific statutes for substandard housing under New Jersey state law. Instead, it follows a combination of state and local codes to assess housing conditions.

The County defines “substandard condition” in accordance with the New Jersey Uniform Building Code (UBC) and the U.S. Department of Housing and Urban Development's (HUD) Housing Quality Standards (HQS). HUD's HQS, established in 1995 and revised in 1999, set minimum standards for housing receiving federal assistance. Housing funded through HUD must meet these standards to qualify for support.

New Jersey also outlines criteria for determining substandard and standard housing conditions. The New Jersey Department of Community Affairs (DCA) provides general guidance on substandard housing conditions, which officials assess based on various factors, including safety and sanitation.

According to the DCA's Landlord-Tenant Information Service - Habitability Bulletin (updated September 2022), tenants have a right to safe, sanitary, and habitable housing. The bulletin highlights that residential leases carry an “implied warranty of habitability”, which obligates property owners to ensure the rental unit remains fit for residential purposes throughout the lease term. This includes maintaining vital facilities and repairing any damage. The tenant is responsible for maintaining and returning the property to the property owner in the same condition that the tenant received it, except for normal wear and tear. If the tenant causes damage through malicious or abnormal use, the tenant is responsible for the repair.

Additionally, the Rent Receivership Bulletin clarifies the authority and judgment of public officers in assessing the physical condition of a dwelling. The bulletin defines a "substandard dwelling" as one determined to be substandard by the public officer. While local municipal codes provide some standard guidance, much of the determination relies on the inspector's judgment when evaluating substandard conditions

Local Public Housing Authorities (PHAs) may apply additional standards when assessing substandard housing conditions.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	52,318	27%	22,905	49.3%
With two selected Conditions	569	0.3%	3,029	6.5%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	142,628	73%	20,534	44%
Total	195,515	100%	46,468	100%

Table 33 - Condition of Units

Data Source: 2018-2022 ACS; B25123

Year Unit Built

	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	40,355	21.1%	11,611	24%
1980-1999	60,386	32%	12,605	26%
1950-1979	80,064	42%	20,383	42%
Before 1950	10,523	5.5%	3,539	7%
Total	191,328	100%	48,138	100%

Table 34 – Year Unit Built

Data Source: 2018-2022 ACS; B25036

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	92,166	50%	20,491	52%
Housing Units build before 1980 with children present	16,413	17.8%	10,408	50.7%

Table 35 – Risk of Lead-Based Paint

Data Source: 2018-2022 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

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

Several key factors drive the need for owner and rental rehabilitation in the jurisdiction, including the condition of housing units, their age, and associated risks. Many properties, particularly those built before 1978, face a higher risk of lead-based paint hazards, which can pose serious health risks. The age and condition of these units, along with the presence of vacant properties, further increase the demand for rehabilitation efforts.

The jurisdiction faces significant challenges, particularly with older homes that have not received adequate maintenance or updates. Many of these homes have structural issues, mold, and outdated systems, making rehabilitation critical to ensuring safe, healthy living environments. Vacant units, if not addressed, can further destabilize neighborhoods and increase the risk of deterioration.

Rehabilitation efforts are essential to preserving affordable housing, improving the overall quality of life for residents, and stabilizing communities. These efforts also support local economic growth by creating jobs and increasing property values, while helping to maintain the unique character of older neighborhoods, especially those with historic or cultural significance. Addressing these housing conditions through targeted rehabilitation may help ensure that the jurisdiction can meet its housing needs while safeguarding the health and well-being of its residents.

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

Estimating the exact number of housing units occupied by low- or moderate-income families that contain lead-based paint hazards is challenging due to factors such as incomplete records, variations in housing maintenance, and the presence of lead-based paint in different forms. Many residential properties built before 1978 are at risk of containing lead-based paint. To reduce health risks, any pre-1978 housing unit undergoing rehabilitation or demolition with federal, state, or local funding must undergo a lead-based paint assessment before work begins. The County of Ocean actively incorporates

lead hazard assessments and remediation efforts into its housing rehabilitation programs to address this issue and ensure compliance with all relevant regulations.

Discussion

The need for owner and rental rehabilitation in the jurisdiction is a significant concern, largely driven by the age and condition of the housing stock. Many homes, especially those built before 1978, are at higher risk of lead-based paint hazards, which pose substantial health risks, particularly for young children. The age of these homes, along with structural issues, outdated systems, and deferred maintenance, further exacerbates the need for rehabilitation.

In addition to health risks, the condition of the housing stock affects the overall livability of neighborhoods. Vacant and deteriorating properties, if left unaddressed, can lead to further neighborhood destabilization, contributing to blight and a decline in property values. The rehabilitation of these properties not only mitigates health risks but also plays a crucial role in stabilizing communities, preserving affordable housing, and improving the quality of life for residents.

While estimating the exact number of low- or moderate-income housing units that contain lead-based paint hazards is challenging, the County of Ocean actively integrates lead hazard assessments and remediation efforts into its housing rehabilitation programs. By requiring lead-based paint assessments for pre-1978 properties undergoing rehabilitation or demolition with federal, state, or local funding, the County ensures that workers address these health risks before starting any work. These efforts reflect the County's broader commitment to improving the housing stock, safeguarding public health, and fostering economic growth by creating jobs and increasing property values.

Ultimately, the need for rehabilitation is not just about addressing physical decay but also about promoting the long-term stability of communities and ensuring that housing remains safe, healthy, and accessible to all residents. The County's efforts to address lead-based paint hazards through targeted rehabilitation efforts are an important part of this larger goal.

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

Introduction

The County of Ocean does not own land, property, or plan to own land or property for public housing. Additionally, the County does not allocate any of its CDBG funds for public housing authority activities. U.S. Department of Housing and Urban Development (HUD) regulations also prohibit the use of HOME Program funds for public housing authority activities.

Three public housing authorities operate within the County: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority is within the jurisdiction of the County of Ocean.

Public housing offers essential affordable housing for low- and moderate-income families. This includes traditional public housing units, housing choice vouchers, and specialized programs for veterans and individuals with disabilities, ensuring vulnerable populations have access to safe and stable housing.

The public housing stock includes both older properties in need of maintenance and modernization and newer units that better meet current needs. In addition, voucher programs, such as project-based and tenant-based vouchers, offer families the flexibility to find housing in the private market.

The Public Housing Authorities (PHAs) play a key role in improving housing conditions through restoration and revitalization efforts, focusing on accessibility, modernization, and community development.

This section outlines the total number of public housing units, their condition, and strategies for future improvements.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			604	930			0	1,266	613
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 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:

The County of Ocean does not own land, property, nor does it anticipate owning land or property for public housing. Additionally, the County does not allocate any of its CDBG funds for public housing authority activities, and U.S. Department of Housing and Urban Development (HUD) regulations prohibit the use of HOME Program funds for such purposes.

Three public housing authorities operate within the County: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority is located within the jurisdiction of the County of Ocean.

Since the County does not directly manage public housing, it does not handle the physical condition or specific number of units within these authorities. However, these Public Housing Authorities (PHAs) play a critical role in providing affordable housing to low-income families, seniors,

and individuals with disabilities. PHA staff actively inspect all housing units to ensure they meet safety and quality standards. Additionally, HUD conducts periodic inspections to ensure compliance with federal regulations, further ensuring safe living environments for residents.

DRAFT

Public Housing Condition

Public Housing Development	Average Inspection Score
Brian Kehoe Court Berkeley Twp. Housing Authority	100
Magnolia Gardens Berkeley Twp. Housing Authority	100
George J. Conway Brick Twp. Housing Authority	100
Forge Pond Brick Twp. Housing Authority	100
David M. Fried Brick Twp. Housing Authority	100
John J. Currey Building Lakewood Twp. Housing Authority	100
Lulu Duffy Cottages Lakewood Twp. Housing Authority	100
Peter Ward Tower Lakewood Twp. Housing Authority	100

Table 38 - Public Housing Condition

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

The restoration and revitalization needs of public housing units in the County of Ocean stem from the age of many properties and the growing demands of residents. Public Housing Authorities (PHAs) within the jurisdiction regularly assess and prioritize maintenance and improvements. Key areas of focus include:

- **Life-Safety and Code Compliance:** Updates to meet current safety standards, including fire alarms, sprinklers, and emergency lighting.
- **ADA Compliance:** Modifications to enhance accessibility for persons with disabilities, particularly in older buildings.
- **Infrastructure Upgrades:** Necessary improvements to mechanical, electrical, and plumbing systems. This includes roof replacements, HVAC updates, and repairs to the building envelope (e.g., windows and insulation).
- **Interior and Exterior Renovations:** Ongoing upgrades to kitchens, bathrooms, flooring, and paint, as well as structural repairs to foundations and exterior elements like porches.
- **Energy Efficiency Improvements:** Investments in energy-efficient windows, insulation, and heating systems to lower utility costs and increase sustainability.

These efforts help maintain the quality of housing, ensuring that public housing units continue to meet the needs of low-income families, seniors, and individuals with disabilities, while improving safety, comfort, and energy efficiency.

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

The County of Ocean does not directly manage public housing but works alongside local Public Housing Authorities (PHAs) to enhance housing options for low- and moderate-income families. The PHAs strive to improve the living environment of families by implementing various strategies aimed at expanding and maintaining housing stock, promoting self-sufficiency, and addressing specific community needs.

Expanding Housing Options:

- **Increase rental vouchers:** PHAs seek to procure additional rental vouchers whenever available to assist more families in need.
- **Maintain low vacancy rates:** By keeping housing vacancies low, PHAs ensure a higher availability of housing for eligible families.
- **Leverage private and public funds:** PHAs work to secure additional funding from both private and other public sources to create new housing opportunities, including special needs housing.

Enhancing Housing Choice:

- **Voucher support and outreach:** PHAs provide lease-up support and increase marketing efforts to property owners, especially in areas outside of poverty and minority concentration.
- **New homeownership programs:** PHAs also work to expand homeownership opportunities, helping families transition from renting to owning.

Fostering Self-Sufficiency:

- **Supportive services for employability:** PHAs promote services that enhance clients' employability, helping them move toward financial independence.
- **Support for elderly and families with disabilities:** They offer services to increase independence for elderly residents and families with disabilities, enhancing quality of life.
- **Resident organization assistance:** PHAs support resident organizations to help strengthen their capacity and ensure active community engagement.
- **Voluntary moves to unassisted housing:** Encouraging residents to move from assisted to unassisted housing supports long-term independence.

Targeted Assistance:

- **Focus on lower-income families:** PHAs prioritize families earning at or below 30% AMI, with a secondary focus on those earning 31-50% AMI. Admissions preferences are often set to prioritize families who are working.
- **Elderly and disabled support:** Public Housing Authorities actively seek special purpose vouchers for families with disabilities, as they become available, ensuring access to ADA-compliant housing.

Continuous Improvement:

- **Regular inspections and improvements:** Each PHA regularly inspects properties to ensure they meet safety and quality standards. The PHA makes necessary repairs, upgrades, and compliance improvements to keep properties in good condition.

These strategies are part of ongoing efforts by PHAs to ensure that public housing remains a safe, stable, and supportive environment for families in need. Through continuous investment in housing maintenance, self-sufficiency programs, and targeted assistance, PHAs work to enhance living conditions and provide opportunities for low- and moderate-income families.

Discussion

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

Fostering self-sufficiency through supportive services may improve employment and independence, particularly for the elderly and individuals with disabilities. Encouraging transitions from assisted to unassisted housing may promote financial independence.

By focusing assistance on the most vulnerable populations - those earning at or below 30% of the Area Median Income (AMI) - the PHAs ensure properties meet safety and quality standards. They regularly inspect and maintain the properties, working to provide safe, stable, and accessible housing for all residents.

These strategies may enhance housing conditions and contribute to long-term stability for low- and moderate-income families in the jurisdiction.

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

Introduction

This section outlines the facilities and services available to assist individuals and families experiencing homelessness or at risk of homelessness. These include emergency shelters, transitional housing, and permanent supportive housing, each tailored to meet the needs of different segments of the homeless population.

Beyond housing, essential mainstream services such as health care, mental health support, and employment assistance play a **crucial** role in providing comprehensive support for those in need.

The following sections may provide detailed information about the available facilities, the populations they serve, and the supportive services that complement housing solutions, all aimed at fostering long-term stability and independence for vulnerable individuals and families.

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)	52	414	0	81	0
Households with Only Adults	10	0	12	83	0
Chronically Homeless Households	0	0	0	35	0
Veterans	0	0	0	68	0
Unaccompanied Youth	12	0	12	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments: U.S. Department of Housing and Urban Development (HUD), HUD's 2024 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report, December 10, 2024.

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

The County of Ocean provides comprehensive services to prevent and address homelessness through the Continuum of Care (CoC) model. The CoC program offers one-time assistance to individuals and families facing temporary financial crises, such as job loss, medical emergencies, or significant changes in household composition. These crises often threaten housing stability, and the program works to prevent households from experiencing homelessness.

Several agencies, including the Board of Social Services (BOSS), the Department of Human Services (DHS), and the Department of Health, coordinate resources to address homelessness, poverty, and other human service needs in the county. These agencies fund and oversee a wide range of services that support individuals and families at risk of homelessness, ensuring a comprehensive and effective response.

Key services provided include:

- Case Management and Life Skills
- Alcohol and Drug Abuse Treatment
- Mental Health and AIDS-Related Treatment
- Education and Employment Assistance
- Clinical and Human Services
- Children's Social, Emotional, and Behavioral Health
- Disability Services and Women's Advocacy
- Child Care, Transportation, and Workforce Investment

Additionally, the County of Ocean operates a One-Stop Career Center that helps individuals build job readiness and secure employment, which is crucial for achieving long-term stability. The Workforce Investment Board (WIB), part of the DHS, facilitates employment opportunities and supports individuals transitioning from homelessness into the workforce.

Through the CoC model, all homeless adults receiving assistance must participate in the WorkFirst NJ Program, which helps them gain employment and achieve self-sufficiency. This comprehensive system of care, from immediate housing assistance to long-term employment support, empowers individuals and families to regain stability and avoid homelessness in the future.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The County of Ocean and its network of social service partners offer a variety of facilities and services to address the needs of homeless individuals, with specific attention to chronically homeless individuals

and families, families with children, veterans, and unaccompanied youth. These services support housing stability and self-sufficiency.

Emergency Shelter and Transitional Housing

- **Emergency Shelters:** Offer immediate, short-term relief to individuals and families facing homelessness, including veterans and unaccompanied youth.
- **Transitional Housing:** Assists individuals and families in moving from homelessness to permanent housing, providing self-sufficiency support like case management and life skills training.

Permanent Supportive Housing

- The County offers permanent supportive housing for chronically homeless individuals and families, including veterans and those with disabilities. This housing provides stable living with ongoing support services like case management and health care.

Support Services

- **Case Management:** Helps individuals secure housing and access other essential services.
- **Life Skills Training:** Offers tools for budgeting, job readiness, and daily living.
- **Mental Health and Substance Abuse Services:** Provide support for those facing mental health or addiction issues.
- **Veteran Services:** Offer housing and employment assistance tailored to veterans' needs.
- **Youth Services:** Provide shelter, education, and employment services for unaccompanied youth.

Mainstream Support Services

- **Health Care:** Ensure access to general health, dental, and vision services for physical well-being.
- **Employment Services:** Provide job training, resume building, and placement programs, including the One-Stop Career Center and WorkFirst NJ.

Facilities and Resources

- **Board of Social Services (BOSS):** Coordinates resources and services for the homeless.
- **Department of Human Services (DHS):** Partners with agencies to provide a comprehensive safety net.
- **Department of Health:** Delivers medical and mental health care to homeless individuals.

These services help homeless individuals, families, veterans, and unaccompanied youth in Ocean County work toward stability and self-sufficiency.

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

Introduction

The County of Ocean is committed to supporting residents with special needs, including the elderly, individuals with disabilities, those affected by substance use, people living with HIV/AIDS, and public housing residents. These populations often face challenges in finding suitable housing and accessing necessary support services.

This section outlines the housing and support services available to these individuals, including assistance for those returning from mental health or physical health institutions. It also highlights the County's plans for the coming year to address their needs, ensuring they have access to housing and services that promote stability and self-sufficiency.

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

The County of Ocean recognizes the unique needs of special populations, including the elderly, frail elderly, individuals with disabilities (mental, physical, developmental), those affected by substance use, people living with HIV/AIDS, their families, and public housing residents. These groups often face significant barriers in accessing stable, affordable housing that is equipped to meet their specific needs.

Elderly and Frail Elderly: Housing needs often include accessibility features, supportive services like healthcare and personal assistance, and a stable living environment to maintain independence. Many senior households own their homes and live independently, but those with limited incomes may face challenges related to substandard housing and lack access to essential resources like food, clothing, and transportation.

Individuals with Disabilities: They often experience difficulties finding accessible and affordable rental housing. They may require modified units, on-site support services, or specialized care to live independently and safely. In addition, access to public transportation that provides basic needs and services is a challenge for many, as is finding employment opportunities.

Substance Use and Mental Health Issues: These often intertwine, creating additional barriers to stable housing. Resources and treatment facilities are available, with an emphasis on reaching vulnerable populations such as youth, but continued access to supportive housing and case management services is essential for these individuals to maintain long-term stability.

People Living with HIV/AIDS: They often face unique challenges, including limited access to medical care, income instability, and increased risk of homelessness. Supportive services, including temporary housing assistance and case management, are critical to help stabilize housing and reduce the risk of homelessness for this population.

Public Housing Residents: They face specific challenges, including limited housing options such as high demand, inadequate funding, restricted eligibility, zoning and local regulations, and the physical condition of housing. These residents may also require programs that support financial independence, access to community services, and long-term housing solutions.

The County of Ocean is committed to supporting services that address the housing and support services needs of these populations. The County partners with a variety of local organizations to provide resources such as case management, healthcare services, life skills training, and housing assistance, all tailored to meet the specific needs of these vulnerable groups.

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

The County of Ocean follows a **Continuum of Care (CoC)** approach to ensure that individuals returning from mental and physical health institutions receive appropriate supportive housing and services. This collaborative approach brings together healthcare providers, housing agencies, and social service organizations to address the unique challenges faced by individuals reentering the community. The CoC's primary goal is to offer stable housing and integrated support services that foster long-term recovery, stability, and independence. Additionally, the CoC utilizes the U.S. Housing and Urban Development (HUD) Homeless Management Information System (HMIS) to effectively track and manage data on individuals and families experiencing homelessness, chronic homelessness, and those at risk of homelessness.

Key elements of the Continuum of Care for these individuals include:

1. **Case Management:** Case managers work directly with individuals to assess their needs, create personalized service plans, and connect them to essential healthcare and housing services to help them transition smoothly.
2. **Transitional Housing:** Temporary housing provides a safe environment for individuals as they adjust to independent living. These housing units are equipped with essential services, including healthcare, mental health counseling, and substance use treatment.
3. **Permanent Supportive Housing:** The CoC includes long-term housing options with integrated services that support individuals who face ongoing health challenges. These services may include access to healthcare, job training, and life skills development, helping individuals maintain stability and independence.
4. **Collaboration with Healthcare Providers:** The County collaborates with hospitals, mental health facilities, and substance abuse treatment centers to ensure that individuals receive continuous care after discharge, facilitating access to medications, therapy, and other necessary health services.

This Continuum of Care ensures that individuals transitioning from mental and physical health institutions receive stable housing and ongoing support, empowering them to maintain their health and independence, which significantly reduces their risk of homelessness.

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)

The County of Ocean plans to address the housing and supportive services needs of individuals with special needs who are not currently homeless. These activities aim to maintain access to stable housing, enhance quality of life, and support long-term independence for these vulnerable populations. Key activities include:

Expansion of Supportive Housing: The County plans to continue collaborating with local partners to increase supportive housing options for individuals with disabilities, the elderly, and those with chronic health conditions. This includes expanding access to permanent supportive housing units that provide stable housing along with integrated services, such as healthcare, case management, and life skills training.

Increase Access to Services: The County aims to strengthen partnerships with healthcare providers, social service organizations, and housing agencies to enhance access to wraparound services. These services may include mental health counseling, substance abuse treatment, job training, and financial literacy programs, all designed to foster long-term self-sufficiency and improve the well-being of special needs populations.

Transitional Housing Support: The County plans to continue offering transitional housing for individuals moving from institutional settings. This temporary housing may provide essential services including healthcare, counseling, and substance abuse support, to help individuals smoothly transition back into the community.

Case Management Services: A personalized case manager may continue helping individuals access the resources they need, coordinate services, and ensure housing options meet their unique needs.

Targeted Outreach and Education: The County plans to engage in outreach efforts to raise awareness about available services, resources, and housing options for individuals with special needs. These efforts may include community workshops, informational campaigns, and direct engagement with local service providers.

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))

The County of Ocean plans to assess the housing and supportive service needs of residents with special needs who are not currently homeless. The County plans to collaborate with regional non-profits and local, state, and federal social service agencies to ensure effective outreach and the identification of

gaps in services. To address these needs, the County plans to continue to implement several key activities, including:

- **Utilization of CDBG Funding:** The County plans to continue allocating CDBG funding to support housing initiatives and services for special needs populations, focusing on the provision of stable housing, mental health services, and access to workforce development programs.
- **Development of Supportive Housing:** The County plans to work with local partners to support housing options for individuals with disabilities, the elderly, and those with chronic health conditions.
- **Enhancement of Case Management Services:** Personalized case management aims to assist individuals in accessing healthcare, housing options, and social services, ensuring that the housing provided meets their specific needs.
- **Outreach and Education:** The County aims to undertake outreach efforts to raise awareness of available services and resources for individuals with special needs and educate residents about their housing options.

These activities may align with the County's one-year goals to enhance the stability, quality of life, and independence of non-homeless special needs populations

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

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

Regulatory barriers to affordable housing have become increasingly prevalent as communities nationwide aim to limit population growth, affecting both market-rate and affordable housing development. Key challenges within the current regulatory framework - such as restrictive zoning laws, high impact fees, growth controls, and outdated building codes - hinder the construction of diverse housing types. In some areas, these barriers make such development unfeasible. Additional factors, including 'Not In My Backyard' (NIMBY) opposition and the misuse of smart growth principles, further complicate the issue. Moreover, environmental regulations and excessive subdivision controls, as noted by the U.S. Department of Housing and Urban Development (HUD), contribute to rising costs and delays in the development process.*

Despite these challenges, the County remains committed to supporting Fair Housing policies and collaborates with local and regional partners to strengthen initiatives aimed at improving access to affordable housing for all.

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

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

Introduction

Ocean County's economy is diverse, with significant contributions from sectors like healthcare, retail, manufacturing, and public administration. This analysis aims to identify key trends, employment patterns, and infrastructure needs across various industries. It highlights the major workforce sectors, addressing current and future demands for skill development, business support, and infrastructural improvements that will drive sustainable growth. In this context, understanding the alignment between educational attainment and available job opportunities is essential for guiding both workforce development and business investment. By examining existing gaps, the County can better support initiatives that enhance economic stability, employment opportunities, and overall community well-being.

The County of Ocean is consistently steady with population growth because of new employment growth in retail trade, business relocation, and existing business expansion.

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	400	250	.5	1	.5
Arts, Entertainment, Accommodations	14,500	11,000	14	22	8
Construction	9,000	5,500	9	11	2
Education and Health Care Services	25,000	9,000	23	18	-5
Finance, Insurance, and Real Estate	7,000	2,500	6.5	5	-1.5
Information	2,500	500	2	1	-1
Manufacturing	6,000	1,000	5.5	2	-3.5
Other Services	5,000	2,500	1	05	-5
Professional, Scientific, Management Services	0	0	0	0	0
Public Administration	1,000	950	1	2	1
Retail Trade	20,000	12,000	19	25	6
Transportation and Warehousing	4,000	1,200	4	3	-1
Wholesale Trade	6,000	1,200	6	2	-4
Total	109,900	47,600	--	--	--

Table 40 - Business Activity

Data Source: 2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	153,800
Civilian Employed Population 16 years and over	141,200
Unemployment Rate	8.2
Unemployment Rate for Ages 16-24	25.4
Unemployment Rate for Ages 25-65	5.1

Table 41 - Labor Force

Data Source: 2019-2023 ACS

Occupations by Sector	Number of People
Management, business and financial	31,000
Farming, fisheries and forestry occupations	5,500
Service	16,500
Sales and office	40,000
Construction, extraction, maintenance and repair	17,500
Production, transportation and material moving	10,000

Table 42 – Occupations by Sector

Data Source: 2019-2023 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	72,000	55%
30-59 Minutes	43,000	33%
60 or More Minutes	16,000	12%
Total	131,000	100%

Table 43 - Travel Time

Data Source: 2019-2023 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	5,520	580	2,900
High school graduate (includes equivalency)	32,960	3,800	13,200
Some college or Associate's degree	34,480	3,060	10,680
Bachelor's degree or higher	36,600	1,520	7,350

Table 44 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	155	480	440	1,370	3,700
9th to 12th grade, no diploma	2,210	1,150	1,250	4,120	8,390
High school graduate, GED, or alternative	6,820	7,580	10,830	33,680	39,300
Some college, no degree	9,140	6,820	7,230	20,600	14,500
Associate's degree	2,000	3,190	3,630	8,410	3,750
Bachelor's degree	2,980	8,050	7,560	16,400	10,800
Graduate or professional degree	130	2,620	3,370	7,960	6,840

Table 45 - Educational Attainment by Age

Data Source: 2019-2023 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	41,482
High school graduate (includes equivalency)	74,275
Some college or Associate's degree	100,700
Bachelor's degree	137,730
Graduate or professional degree	\$102,000 (approx.)

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS

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

The major employment sectors in the jurisdiction are diverse and driven by a strong focus on services. Education, healthcare, and social assistance are pivotal in meeting the community's needs. Retail trade continues to play a vital role, while professional sectors, including science, management, and administrative services, contribute to economic development. Arts, entertainment, and accommodation also add significant value, alongside a steady presence of construction-related employment.

Most employers hire workers for private-sector roles, while others work in government positions or are self-employed business owners.

\These sectors form the foundation of the region's economy, providing a broad array of job opportunities that sustain both current and future growth, shaping a resilient community workforce.

Describe the workforce and infrastructure needs of the business community:

The business community in the jurisdiction faces several critical workforce and infrastructure needs. On the workforce side, there is a growing demand for skilled workers, particularly in sectors like healthcare, education, technology, and professional services. To support this, there is a need for workforce development programs that focus on specialized skills, such as management, healthcare, and technical expertise, aligning with current and future industry trends.

On the infrastructure side, the public sector plays a key role in maintaining and improving critical systems. Reliable transportation is essential for workers to access job opportunities and investments in public transit, roads, and alternative modes of transportation are necessary to support mobility. Additionally, to keep up with the growing demand for remote work, e-commerce, and technology-driven businesses, broadband and digital infrastructure may need enhancements.

Furthermore, businesses require modernized commercial spaces, including flexible workspaces that foster innovation and collaboration. These investments, alongside improvements to public utilities and other infrastructure, will help create a competitive environment for businesses to thrive.

Both public and private sectors must collaborate to address these needs, ensuring that businesses have the infrastructure and talent required to grow and succeed in an evolving economic landscape.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Over the planning period, various public and private sector efforts may influence the local economy, potentially creating both opportunities and challenges. Expected investments in infrastructure, such as transportation and digital connectivity, could improve access to jobs and business opportunities. These developments, if realized, may enhance transportation efficiency, expand broadband access, and support business growth.

There is also potential for increased demand in emerging sectors like technology and healthcare, which may lead to workforce development needs. Targeted training programs could help equip the workforce with skills to meet the needs of these evolving industries.

These changes will likely require coordinated efforts from both the public and private sectors. Infrastructure improvements, workforce training, and business support services will all be crucial to ensuring the community remains adaptable and prepared for any opportunities that arise.

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

The skills and education levels of the current workforce largely align with employment opportunities requiring bachelor's degrees, particularly in established industries such as retail, healthcare, and education. However, some sectors may face a growing need for more specialized training to meet the evolving demands of today's economy. While many workers possess the foundational skills needed for these industries, emerging sectors like technology, skilled trades, and professional services may require workers with advanced skills and specialized knowledge.

To address this gap, both the public and private sectors may need to expand educational and vocational training opportunities, focusing on high-demand fields such as information technology, engineering, healthcare specialties, and skilled labor. Public and private collaboration can play a key role in ensuring workers acquire the skills necessary to meet the needs of both established industries and new sectors, helping to support long-term economic growth and adaptability in the region.

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

A variety of organizations, including Workforce Investment Boards (WIB), community colleges, and local non-profits, actively support workforce-training initiatives. These programs aim to meet the evolving needs of the local job market by offering training that aligns with both current and emerging employment opportunities.

For example, the Ocean County Workforce Investment Board (WIB) oversees workforce development activities and establishes job programs to address workforce needs. The WIB operates through its One-

Stop Career Center and satellite locations throughout the county, which provide training, job search assistance, career counseling, and other valuable resources to both job seekers and employers.

Community colleges may provide certificate and degree programs in areas such as healthcare, information technology, and skilled trades, helping workers develop technical expertise in high-demand fields. WIB's One-Stop Career Center offers a range of services, including job search assistance, access to job listings, career coaching, resume building, and computer access. For employers, the Center provides support with recruiting, job postings, and information on training grants and tax credits.

Additionally, the One-Stop Career Center focuses on providing supportive services for vulnerable populations, such as dislocated workers, people with disabilities, veterans, and low-income individuals. These services may help address barriers to employment and ensure a more inclusive approach to workforce development.

These workforce-training initiatives may support the Plan by helping to build a skilled workforce that meets the needs of both existing and emerging industries. By enhancing access to training and workforce readiness services, these efforts may help reduce barriers to employment and contribute to the region's ongoing economic stability.

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

No

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

The County of Ocean does not currently participate in a Comprehensive Economic Development Strategy (CEDS).

Discussion

Ocean County's economy is diverse, with significant employment in sectors like retail, healthcare, education, and professional services. The workforce faces challenges in adapting to emerging industries like technology and healthcare, which may require additional specialized training. Key infrastructure needs include transportation improvements, digital connectivity, and modernized commercial spaces to support business growth. Planned public and private investments in these areas could create new opportunities for job and business growth. Workforce training initiatives, such as those provided by local Workforce Investment Boards and community colleges, are vital to meet the evolving demands of the job market. By addressing skill gaps and supporting business infrastructure, the County aims to foster sustainable economic development and job opportunities.

DRAFT

MA-50 Needs and Market Analysis Discussion

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

For this section, “concentration” refers to neighborhoods or Census tracts where certain housing challenges, such as affordability, overcrowding, or poor housing conditions, are more common among specific racial or ethnic groups. The U.S. Department of Housing and Urban Development (HUD) defines concentration based on the following criteria:

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

While identifying areas with a higher concentration of housing challenges is important, ongoing collaboration with local agencies, community organizations, and stakeholders supports this effort. By gathering insights from these partners and monitoring trends over time, local authorities can direct resources toward neighborhoods that face multiple housing concerns. These areas can then benefit from programs that aim to address both immediate housing needs and long-term stability.

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

For this section, “concentration” refers to neighborhoods or Census tracts where certain housing challenges, such as affordability, overcrowding, or poor housing conditions, are more common among specific racial or ethnic groups. The U.S. Department of Housing and Urban Development (HUD) defines concentration based on the following criteria:

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

While some areas in the jurisdiction may face greater housing challenges, low-income families are not necessarily concentrated in one specific geographic location. Identifying neighborhoods with a higher concentration of housing issues would require ongoing collection and analysis of demographic and housing data. Continuous collaboration with local agencies, community organizations, and stakeholders can further support this effort. By gathering information from these partners and monitoring trends, local authorities can direct resources toward areas experiencing multiple housing challenges. These areas might then become eligible for programs aimed at addressing both immediate housing needs and fostering long-term stability.

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

The Low- and Moderate-Income Survey Data (LMISD) is a critical tool for identifying neighborhoods with a higher concentration of low- and moderate-income (LMI) households. It reflects the assignment of block groups to each CDBG grantee based on the current fiscal year's program participation. This data allows for an analysis of the percentage of LMI persons in these block groups and helps in targeting resources to areas that are most in need of housing assistance.

In neighborhoods with a higher concentration of LMI households, limited access to affordable housing, economic challenges, and a higher demand for housing-related support often characterize the market. These areas often experience significant housing issues, such as overcrowding, aging infrastructure, and a higher likelihood of households facing housing instability. Additionally, residents in these neighborhoods may encounter further challenges, including lower income levels, a higher proportion of vulnerable populations (e.g., seniors, individuals with disabilities, and families with special needs), and limited resources for recovery or stability.

By utilizing LMISD and ongoing monitoring, local authorities can direct targeted programs and resources to neighborhoods with the highest needs. The data helps ensure that CDBG funding and other resources allocate to areas where they can have the most meaningful impact, addressing both immediate housing challenges and promoting long-term stability.

Are there any community assets in these areas/neighborhoods?

Many of these neighborhoods may contain valuable community assets that contribute to local stability and quality of life. These assets can include public facilities such as schools, libraries, community centers, and parks, which may provide essential services and recreational opportunities. Additionally, non-profit organizations, faith-based groups, and social service providers may play a role in supporting low- and moderate-income (LMI) residents by offering housing assistance, job training, food security programs, and healthcare services.

Access to public transportation could be another important asset, potentially helping residents connect to employment opportunities and essential services. Economic assets, such as small businesses, local markets, and workforce development programs, may also contribute to local economic activity and job opportunities, though their impact can vary based on market conditions and available resources.

By identifying and utilizing these assets where they exist, local governments and organizations may be able to support neighborhood resilience and align housing and community development efforts with existing strengths. However, the extent to which these assets effectively serve LMI communities can depend on factors such as accessibility, funding, and ongoing community needs.

Are there other strategic opportunities in any of these areas?

These might include improving access to affordable housing, increasing support for workforce development and education programs, or enhancing transportation options to connect residents with job opportunities. Additionally, community revitalization efforts or infrastructure improvements, such as upgrading roads, utilities, and public facilities, could potentially offer opportunities for long-term economic growth and stability.

Work in HUD Low and Moderate Income (LMI) priority neighborhoods, where at least 51% of households live in poverty, often referred to as Designated Targeted Neighborhoods (DTNs), could focus these efforts. Similarly, areas that need Americans with Disabilities Act (ADA) improvements, particularly those serving primarily LMI populations, could also benefit from targeted initiatives.

However, the feasibility of these opportunities would depend on available resources, community engagement, and ongoing support, and may vary across different areas. Identifying and leveraging these opportunities would require careful consideration of local needs and priorities, along with coordination among stakeholders.

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

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

Federal efforts may work to expand broadband access, but barriers persist, particularly in rural or underserved areas. Low- and moderate-income households in these regions often struggle to secure reliable and affordable internet due to gaps in infrastructure, high service costs, and other local challenges. For example, in rural areas, the lack of sufficient infrastructure and low population density makes it financially unfeasible for providers to offer affordable service, leaving residents with limited or no broadband options.

Since broadband is crucial for accessing employment, education, and essential services, addressing these needs remains a priority for future legislative initiatives.

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

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

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

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

Ocean County, NJ, faces a range of natural hazard risks due to its coastal location and the presence of the Pinelands Reserve. Coastal communities may experience flooding, storm surge, and erosion, especially during hurricanes and nor'easters. Low-lying areas are particularly susceptible to these impacts, which can affect infrastructure, housing, and public safety.

Inland, the Pinelands Reserve is a fire-adapted ecosystem where wildfires naturally occur. Seasonal weather patterns, including shifts in temperature and precipitation, may influence wildfire conditions.

By monitoring these risks and implementing strategies such as flood mitigation and wildfire management, the county can help reduce potential impacts and support long-term community resilience.

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

The vulnerability of low- and moderate-income households to natural hazard risks depends on factors such as location, housing conditions, and access to resources. Some affordable housing units may be in areas at higher risk for flooding or other hazards, while others may be in less vulnerable locations. The age and condition of housing can also affect resilience, with older structures potentially being more susceptible to damage.

Financial limitations may affect a household's ability to recover from disasters, particularly if they lack insurance or sufficient resources for repairs. Renters, in particular, may have fewer options for addressing structural damage.

While the County's rehabilitation programs may offer some assistance for recovery, their effectiveness depends on available funding and the specific needs of the affected population.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

DRAFT

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

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The County of Ocean, through a comprehensive planning process, engaged public, private, nonprofit agencies, and other organizations to create a strategy for the Plan that sets general priorities for allocating entitlement grant funds within the county. The Strategic Plan outlines the basis for assigning priorities to each category of need, identifies obstacles to serving underserved populations, and discusses the expected accomplishments the County aims to achieve.

The County determines the geographic allocation of resources through data analysis, including U.S. Census Block Group data, and feedback from consultations and surveys. While not all Census Block Group areas meet the 51% low- and moderate-income (LMI) threshold, the County prioritizes investments aimed at assisting LMI populations. This includes directing resources to areas in need of Americans with Disabilities Act (ADA) improvements and those primarily serving LMI populations. By employing a targeted approach, the County ensures it directs resources where they can have the greatest impact, addressing both local and regional needs and driving community development.

While affordable housing exists throughout Ocean County, municipal governments are responsible for meeting affordable housing obligations under the New Jersey Council on Affordable Housing (COAH). The County's role is to complement these efforts by allocating federal funds to community development projects that support both local priorities and federal goals, ensuring investments enhance housing and infrastructure to support sustainable growth and equitable development.

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

Priority Needs

Table 48 – Priority Needs Summary

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

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

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

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	Public Services Rehabilitation; Single-Unit Residential CDBG
Description	Public services support extremely low-, very low-, and low- and moderate-income individuals through case management, counseling (marital, family, individual, and substance abuse), crime prevention, and essential items like food, clothing, and shelter. Additional services include educational support, job training, home services for the elderly, healthcare assistance, and youth services. These services aim to alleviate emotional distress and provide support to individuals and families, regardless of background or circumstances.

	Basis for Relative Priority	The priority for public services stems from the critical need to assist individuals and families facing difficult circumstances. These services are vital in helping people overcome challenges such as housing instability, emotional distress, and limited access to necessities. By providing case management, counseling, crime prevention, and essential items like food, clothing, and shelter, these services work to enhance the well-being and stability of individuals and families. Additionally, offering educational support, job training, and healthcare assistance further strengthens the community's resilience and ability to thrive, regardless of background or circumstances.
6	Priority Need Name	Public Facility and Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Public Facility & Improvements
	Description	Local municipal governments provide public facilities and improvements to enhance the community's infrastructure, quality of life, and accessibility to essential services. These projects aim to support the well-being of residents by addressing community needs and fostering long-term growth and development.

	Basis for Relative Priority	<p>A public facility and improvements have eligible types of facilities and improvements and eligible costs associated with its activity that include but not limited to acquisition, construction, reconstruction, rehabilitation, or installation.</p> <p>Eligible types of facilities and improvements</p> <ul style="list-style-type: none"> • Infrastructure improvements (construction or installation) that include, but not limited to streets, curbs, and utility lines like water and sewer • Neighborhood facilities that include, but not limited to public schools, libraries, recreational facilities, parks, and playgrounds • Facilities for persons with special needs that include, but limited to homeless and domestic violence shelters, nursing homes, and group homes for the disabled <p>Eligible costs associated with eligible activities</p> <ul style="list-style-type: none"> • Energy efficiency improvements • Handicapped accessibility improvements that include, but not limited to buildings used for the general conduct of government • Architectural design features and other treatments aimed at improving aesthetic quality (e.g., sculptures, fountains, etc.)
7	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	
	Associated Goals	Planning and Administration
	Description	This priority involves the coordination, administration, and oversight of entitlement grant funding programs. It ensures effective management and monitoring to ensure compliance, progress, and alignment with funding goals.
	Basis for Relative Priority	Effective planning and administration play a crucial role in ensuring that entitlement grant funding programs achieve their goals. These activities allow for efficient resource allocation, compliance maintenance, and the achievement of program objectives. Prioritizing strong management and oversight maximizes the impact of these funds and ensures that projects meet their intended outcomes.

Narrative (Optional)

The County of Ocean has identified priority needs, including housing, public services, public facilities and improvements, Americans with Disabilities Act (ADA) enhancements, and services for special needs populations.

DRAFT

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

Influence of Market Conditions

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

Table 49 – Influence of Market Conditions

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

Introduction

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

The Plan does not confer legal rights or entitlements to individuals, groups, or entities, including designated recipients of funds or program beneficiaries. Its terms are subject to amendment and must comply with applicable laws, regulations, and ordinances. Numerical goals or outcomes serve as performance metrics but do not create a legal obligation.

The Plan serves as a strategic framework rather than a legally binding commitment. The County may adjust its terms and objectives based on evolving priorities, available resources, and changes in federal, state, or local laws. The County allocates funding for identified programs and projects based on several factors, including HUD approval, Congressional appropriations, compliance with environmental and legal laws, and adherence to procurement procedures through competitive bidding or other authorized contracting methods.

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	1,356,684	30,000	0	1,386,684	5,546,736	CDBG funds support community development programs in low- and moderate-income neighborhoods. This formula-based program develops viable urban communities by providing decent housing, creating a suitable living environment, and expanding economic opportunities for low- and moderate-income individuals. Programs include affordable housing development, housing preservation, public services for at-risk populations, public infrastructure improvements, and the reinvestment of program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,314,757	30,000	0	1,344,757	5,379,028	HOME funds support the development of affordable housing for low- and moderate-income communities through new construction and rehabilitation of single-family and multi-family units. As a formula-based initiative, the HOME program seeks to expand and enhance the supply of decent, safe, and affordable housing for individuals and families in need.

Table 50 - Anticipated Resources

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

The programs listed above receive allocations based on Congressional appropriations, with funding for program projects and activities provided once U.S. HUD releases the actual allocations. In addition to federal funds, private and non-federal resources may be essential to implementing this Plan. The County and its partners combine CDBG and HOME funds with New Jersey state resources, local government capital funds, and private foundations. Municipalities may accelerate project completion by utilizing these funding sources, which may help attract further financial support. Together, these resources directly support affordable housing, public facilities, and infrastructure improvements.

To ensure effective implementation, the Ocean County Planning Department (OCPD) collaborates with agencies that secure additional funding. Although OCPD does not directly receive extra resources, it may leverage partnerships to maximize available funding. The County of Ocean ensures it meets the 25% matching requirement for the HOME program by contributing non-federal funds, with a paper match currently satisfying this requirement for housing rehabilitation projects, and all future eligible matches may be permanent, non-federal contributions to the program.

As the administrator of the Tenant-Based Rental Assistance (TBRA) program, OCPD meets its matching requirements through in-kind contributions from New Jersey Social Services. Additionally, if a Community Housing Development Organization (CHDO) receives an affordable housing grant, it may contribute matching funds that can exceed the required 25%.

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

The County of Ocean does not own land or property and does not anticipate purchasing land or property for a public housing authority activity.

Discussion

In Ocean County, the CDBG and HOME programs play a vital role in improving the lives of residents by providing affordable housing, essential public services, and housing rehabilitation. Through partnerships with local nonprofit organizations, these grants empower communities to address key needs, including the construction, purchase, or rehabilitation of affordable housing for rent or homeownership, as well as offering rental assistance to low-income individuals.

The true strength of these programs lies in their ability to foster meaningful collaborations. By supporting Community Housing Development Organizations (CHDOs), regional and local nonprofits, government agencies, private foundations, and other stakeholders, both CDBG and HOME programs create a network of support that significantly enhances the quality of life for vulnerable populations. Together, these partnerships not only deliver critical financial assistance but also build long-term, sustainable improvements in the community.

DRAFT

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS	Government		Jurisdiction
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY	Government		Jurisdiction
New Jersey Dept. of Human Services	Government		Jurisdiction
New Jersey Division of Mental Health Services	Government		Jurisdiction
Ocean County Board of Social Services	Government		Jurisdiction
Berkeley Township Housing Authority	PHA	Public Housing	Jurisdiction
Brick Township Housing Authority	PHA	Public Housing	Jurisdiction
LAKEWOOD HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
O.C.E.A.N., Inc.	CHDO	Ownership Rental	Jurisdiction
Homes For All, Inc.	CHDO	Ownership Rental	Jurisdiction
Contact of Ocean & Monmouth Counties	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Foodbank of Monmouth and Ocean Counties	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Interfaith Health and Support Services of Southern Ocean County, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Interfaith Hospitality Network of Ocean County, Inc.	Non-profit organizations	Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Just Believe, Inc.		Homelessness Non-homeless special needs public services	
Long Beach Island Community Center, Inc.		Non-homeless special needs public services	
Northern Ocean Habitat For Humanity, Inc.		Non-homeless special needs public services	
Ocean's Harbor House		Non-homeless special needs public services	
Providence House		Non-homeless special needs public services	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

In many situations, the service to fill the need adapts to market forces. Partnerships maximize the use of funds to serve more beneficiaries by combining resources such as materials, labor, land, and technology. This approach allows them to achieve a higher yield of beneficiaries, surpassing the cost of production. However, this strategy does not always align with the needs of the most vulnerable populations, who may require more personalized, intensive support.

In response to these gaps, the institutional delivery system must continue to adapt to market dynamics while ensuring that it addresses the unique needs of vulnerable populations.

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

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

Table 52 - Homeless Prevention Services Summary

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

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

For chronically homeless individuals and families, the system prioritizes permanent supportive housing and long-term case management. Families with children receive rapid rehousing and stabilization support, while veterans and their families' access tailored services through local veterans' organizations, including housing, healthcare, and PTSD support. Unaccompanied youth benefit from programs offering shelter, education, and life skills development.

As the County's lead agency, the Ocean County Board of Social Services (BOSS) plays a critical role in institutional service delivery. BOSS serves as the primary point of entry for low- to moderate-income individuals and families, offering prevention resources such as the County's Rental Assistance Program to assist those at risk of eviction. Additionally, BOSS helps clients assess eligibility for rapid re-housing (RRH) services and coordinates referrals. When a potential client reaches out to BOSS, the agency initiates case management procedures to assess eligibility for supportive services, ensuring clients receive the necessary resources to prevent homelessness and transition to stable housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

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

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

- **Limited Affordable Housing:** There is a shortage of affordable housing, and long wait times for permanent supportive housing create barriers to long-term stability.
- **Shortage of Providers:** There are shortages of mental health and substance abuse treatment providers, which limits access to essential services.
- **Unaccompanied Youth:** These individuals often face difficulties accessing age-appropriate housing and support services tailored to their specific needs.

- **Criminal Records:** Individuals with criminal records may face significant challenges in securing housing or employment, preventing them from accessing critical resources.
- **Complex Application Processes:** The complexity of application processes for assistance programs can lead to confusion and delays, hindering timely access to support.

Additional Areas for Improvement:

- **Crisis Shelter Availability:** There may be a need for more crisis shelter options to address immediate homelessness situations more effectively.
- **Outreach Services:** Enhanced outreach efforts may help reach chronically homeless individuals and those who may not seek services on their own.
- **Transportation Access:** Transportation barriers may limit some individuals' ability to access available resources and services, which could impede their efforts to regain stability.

To address these gaps, it is crucial to leverage the Central Referral System (CRS), which already coordinates service delivery within the County. Enhancing the effectiveness of this system to better target chronically homeless individuals and streamline referral processes may be essential in improving the allocation of resources. Additionally, expanding affordable housing options, increasing funding for supportive services, streamlining application processes, and improving coordination among service providers may also be necessary. Ongoing assessments and collaboration with stakeholders may be essential to ensure the system evolves to meet the changing needs of vulnerable populations.

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

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

- **Re-evaluate Existing Programs:** Conduct regular assessments to ensure that current programs scale appropriately, remain effective, and respond to the community's evolving needs.
- **Streamline Discharge Coordination:** Improve discharge policies for individuals exiting institutionalized care, ensuring smooth transitions into housing and supportive services.
- **Foster Development Community Relationships:** Strengthen partnerships with the development community to raise awareness of funding opportunities and support the creation of affordable housing projects.
- **Explore Housing Rehabilitation Funds:** Identify and leverage housing rehabilitation funds to preserve and improve existing housing stock, increasing availability.
- **Collaborate with Housing Authorities:** Partner with local housing authorities to address concerns and develop strategies for implementing homeless preferences in housing allocations.
- **Create Education and Awareness Opportunities:** Develop educational initiatives that increase access to information and empower individuals seeking assistance to better understand and navigate available resources and services.
- **Connect Participants with Services:** Ensure ongoing efforts to link individuals with appropriate housing supports and services tailored to their needs.
- **Enhance Outreach Efforts:** Expand outreach services to increase geographic accessibility, including flexible operating hours, language support, ADA accommodations, and a client-centered approach.
- **Address HMIS Utilization Barriers:** Identify and resolve barriers preventing shelter agencies from using the Homeless Management Information System (HMIS), ensuring full participation and data accuracy.
- **Improve Data Integration:** Improve data-sharing capabilities across service providers to enhance resource coordination and prioritize the most vulnerable populations effectively.

By implementing these strategies, the service delivery system may better address priority needs and ensure vulnerable populations receive the support required for long-term stability.

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Development Assistance CHDO	2025	2029	Affordable Housing		Affordable Housing Development	HOME: \$1,869,282	Rental units constructed: 10 Household Housing Unit
2	Rental Assistance TBRA	2025	2029	Homeless Non-Homeless Special Needs		Renter Assistance	CDBG: \$2,620,000	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted
3	Rehabilitation; Substantial & Moderate HOME	2025	2029	Affordable Housing		Housing Preservation Homeownership Assistance	CDBG: \$870,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit
4	First-Time Homebuyers Assistance	2025	2029	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$960,000	Direct Financial Assistance to Homebuyers: 80 Households Assisted
5	Public Facility & Improvements	2025	2029	Non-Housing Community Development		Public Facility and Improvements	CDBG: \$2,371,376	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100000 Persons Assisted
6	Public Services	2025	2029	Homeless Non-Homeless Special Needs		Public Services for At-Risk Populations	CDBG: \$1,009,760	Public service activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Rehabilitation; Single-Unit Residential CDBG	2025	2029	Non-Homeless Special Needs		Housing Preservation Homeownership Assistance Public Services for At-Risk Populations	CDBG: \$775,000	Homeowner Housing Rehabilitated: 400 Household Housing Unit
8	Planning and Administration	2025	2029	Planning and Administration		Planning and Administration	CDBG: \$1,250,000 HOME: \$673,258	

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Development Assistance CHDO
	Goal Description	The goal is to expand the availability of decent, safe, and affordable housing for low- and moderate-income renters. By supporting housing development, the goal is to ensure these households have access to stable housing that meets their needs and enhances their overall quality of life.
2	Goal Name	Rental Assistance TBRA
	Goal Description	Tenant-Based Rental Assistance (TBRA) provides a rental subsidy to help individual households at higher risk for housing instability or homelessness afford housing costs, including rent, utility costs, and security and utility deposits. The goal is to provide essential support for those at risk of housing displacement, fostering long-term housing stability.

3	Goal Name	Rehabilitation; Substantial & Moderate HOME
	Goal Description	This program provides moderate and substantial rehabilitation assistance to low- and moderate-income homeowners. The moderate rehabilitation program offers deferred loans ranging from \$1,000 to \$24,999, while the substantial rehabilitation program offers deferred loans ranging from \$25,000 to \$50,000 and requires a ten-year deferred loan. These programs bring homes up to local and state building codes and require a 25% match in funding. The goal is to improve living conditions and extend the lifespan of homes for eligible homeowners.
4	Goal Name	First-Time Homebuyers Assistance
	Goal Description	This program provides financial assistance to low- and moderate-income first-time homebuyers, covering costs such as closing fees and down payments. The goal is to increase homeownership opportunities and help households build long-term financial stability. The goal is to increase homeownership opportunities, empowering households to build long-term financial stability and create a foundation for future wealth.
5	Goal Name	Public Facility & Improvements
	Goal Description	This program provides grants to public or private nonprofit entities for the improvement of publicly owned facilities. These improvements include accessibility upgrades (e.g., ADA compliance), safety enhancements, and facility renovations that support the well-being of the public. The goal is to ensure that public spaces meet community needs and are safe and accessible for all individuals.
6	Goal Name	Public Services
	Goal Description	This program provides operational support to organizations serving low- and moderate-income individuals. The funding supports a range of public services, including healthcare, education, emergency assistance, and job training, helping vulnerable populations access essential services that improve their quality of life.
7	Goal Name	Rehabilitation; Single-Unit Residential CDBG
	Goal Description	This program offers repair and rehabilitation services for single-unit residential properties, including energy efficiency improvements, handicapped accessibility modifications, emergency repairs, and weatherization. The goal is to improve the safety, comfort, and energy efficiency of homes, thereby enhancing living conditions for residents.

8	Goal Name	Planning and Administration
	Goal Description	This program oversees grant implementation, ensuring compliance, evaluating outcomes, and aligning with goals for affordable housing, public services, and community development. Eligible costs include staff salaries, wages, and other program administration expenses.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The jurisdiction plans to serve a significant number of extremely low-, very low-, and low- and moderate-income individuals and families, based on available resources, housing needs, and projected demand. However, the exact figures may vary due to factors such as program funding, project implementation, and evolving community needs.

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

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

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

Activities to Increase Resident Involvements

The County of Ocean does not own or anticipate owning land or property for public housing, nor does it use CDBG funds for public housing authority activities. Furthermore, U.S. Department of Housing and Urban Development (HUD) regulations also prohibit the use of HOME Program funds for public housing authority activities.

Three public housing authorities (PHAs) operate within the County: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority falls within the County's jurisdiction.

The Public Housing Authorities (PHAs) actively seek consultation with residents on both new and updated policy provisions, as well as development activities, ensuring their active involvement in key decision-making processes. PHAs collaborate with resident leaders to identify and address the needs and priorities of residents, fostering a sense of ownership and engagement within the community. In addition to regular consultations, PHAs host numerous public meetings and hearings to discuss proposed activities, offering platforms for residents to voice their concerns, provide feedback, and help shape future initiatives. These efforts aim to enhance transparency, build trust, and encourage increased community support and participation in public housing programs.

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

No

Plan to remove the 'troubled' designation

The U.S. Department of Housing and Urban Development (HUD) designates public housing authorities (PHAs) as "troubled" if they receive a Public Housing Assessment System (PHAS) score below 60%. This assessment evaluates PHAs in areas like physical condition, finances, management, and funding.

For PHAs designated as troubled, HUD offers support, such as technical assistance, management improvements, and additional funding to address specific concerns. In some cases, HUD helps implement corrective action plans.

This designation and the PHAS assessment are not applicable to the County of Ocean, as it does not manage public housing directly.

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

Barriers to Affordable Housing

Regulatory barriers to affordable housing have become increasingly prevalent as communities nationwide aim to limit population growth, affecting both market-rate and affordable housing development. Key challenges within the current regulatory framework - such as restrictive zoning laws, high impact fees, growth controls, and outdated building codes - hinder the construction of diverse housing types. In some areas, these barriers make such development unfeasible. Additional factors, including 'Not In My Backyard' (NIMBY) opposition and the misuse of smart growth principles, further complicate the issue. Moreover, environmental regulations and excessive subdivision controls, as noted by the U.S. Department of Housing and Urban Development (HUD), contribute to rising costs and delays in the development process.*

Despite these challenges, the County remains committed to supporting Fair Housing policies and collaborates with local and regional partners to strengthen initiatives aimed at improving access to affordable housing for all.

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

In addition to these efforts, the County of Ocean recognizes other specific barriers to affordable housing:

- Unwilling or unable property owners who fail to maintain or improve housing conditions to levels that are safe, decent, and sanitary, compromising residents' well-being.

- Elderly low-income residents who are physically and financially unable to make necessary repairs to their homes, leading to deteriorating housing conditions.
- Limited availability of larger housing units for low-income families, especially those needing three or more bedrooms to accommodate growing families.
- Capacity constraints of non-profit service providers and housing developers, limiting their ability to meet the growing demand for affordable housing.

To address these barriers, the County may continue working with its qualified Community Housing Development Organizations (CHDOs) and housing partners. Together, they will:

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

Through these strategies, the County aims to foster a more inclusive, affordable, and sustainable housing landscape for residents.

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

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

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

The County of Ocean, through its Continuum of Care (CoC), is committed to reaching out to homeless individuals, particularly those who are unsheltered, and assessing their individual needs to provide appropriate housing and support services. The CoC's overall goals include preventing homelessness, rapidly re-housing individuals when homelessness occurs, and providing wraparound services to promote housing stability and self-sufficiency.

Key actions include:

- **Outreach and Engagement:** The CoC supports outreach efforts aimed at engaging unsheltered individuals in communities. This includes street outreach teams that work to establish rapport with those on the streets, assess their immediate needs, and connect them with shelters and services.
- **Coordinated Entry System (CES):** The CoC uses a CES to evaluate the needs of individuals and ensures that housing and services prioritize the most vulnerable. This helps streamline the process of matching individuals with available resources.
- **Funding Applicants:** The CoC regularly provides funding to service providers that focus on reaching out to unsheltered individuals and helping them navigate the system. These applicants assist with homelessness prevention, emergency shelter, rapid re-housing, and other services, helping individuals get the support they need.
- **Ongoing Assessment:** As individuals move through the system, the CoC ensures that they receive continuous case management to assess their evolving needs, ensuring that they transition into permanent housing with the proper supports in place.

These efforts are part of a larger strategy to prevent homelessness, rapidly re-house individuals, and provide wraparound services that promote long-term stability.

Addressing the emergency and transitional housing needs of homeless persons

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

Additionally, BOSS funds supportive services that help individuals move from homelessness toward housing stability and self-sufficiency. These services include case management, access to health and mental health resources, employment assistance, and housing readiness programs. The goal is to ensure

that individuals not only find temporary shelter but also receive the tools and resources needed to transition into permanent housing and become self-sufficient.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Continuum of Care (CoC) quickly provides housing for unsheltered families with dependent children. When the CoC identifies a family in need, a mobile outreach team conducts an assessment and places the family in the most appropriate housing, such as a hotel, shelter, or transitional housing. The CoC also prioritizes housing for chronically homeless individuals and veterans, collaborating with Public Housing Authorities (PHAs) to find suitable housing options.

The County of Ocean supports the Community Emergency Assistance Services (CEAS) through several initiatives:

- Collaborates with municipal governments to maintain and develop new funding for the CoC.
- Participates in the Point-In-Time Count (PITC) to assess homelessness.
- Supports non-profit organizations that provide affordable housing for low- and moderate-income individuals and families.
- Allocates CDBG funds to maintain housing stock and assist low-income families through homeowner rehabilitation programs.
- Funds family shelters, domestic violence shelters, child crisis centers, and emergency youth shelters across Ocean County, including shelters for women and families.
- Provides rent and utility assistance for homelessness prevention through the HOME Program.

These actions aim to shorten the time people experience homelessness, help them access affordable housing, and prevent future homelessness.

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

The Continuum of Care (CoC) plays a critical role in preventing homelessness for low-income individuals and families, especially those at heightened risk after institutions or systems of care discharge them. This includes individuals transitioning from healthcare, mental health, or correctional facilities, as well as those receiving assistance from public and private agencies addressing housing, health, social services, employment, education, or youth needs.

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

The CoC partners with both public and private organizations, creating a unified network that offers access to essential services such as healthcare, employment assistance, educational opportunities, and other critical social services. This network equips at-risk individuals with the necessary tools to maintain housing stability.

A key feature of the CoC's strategy is the Coordinated Entry System (CES), which prioritizes those at greatest risk of homelessness. Through CES, the system quickly connects individuals to housing placements and services, reducing delays in accessing necessary support.

In addition, the CoC supports prevention programs that offer emergency financial aid, legal assistance, and case management services to help individuals and families maintain their housing. These services prevent homelessness by providing immediate relief and support.

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

The County of Ocean, in collaboration with the Board of Social Services (BOSS), strengthens these prevention efforts by coordinating resources across government agencies. BOSS operates a central call center as the primary entry point for individuals seeking homelessness prevention services. The call center assesses individuals and families and refers them to programs like the Ocean County Tenant-Based Rental Assistance Program, which provides short-term financial assistance to those at imminent risk of homelessness.

By providing a comprehensive and coordinated system of care, the CoC ensures that low-income individuals and families - especially the most vulnerable - access the critical services they need to avoid homelessness. These efforts foster housing stability, empower individuals, and strengthen the entire community.

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

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

In accordance with U.S. Department of Housing and Urban Development (HUD) regulation 24 CFR Part 35, the County of Ocean is committed to controlling lead-based paint (LBP) hazards in federally assisted or government-owned housing, particularly in units where young children (ages 6 and under) may reside. The Ocean County Department of Health (DOH) leads the efforts to prevent lead hazards within the County. As part of its housing rehabilitation program, the County assesses LBP hazards in all units built before 1978, providing up to \$10,000 per unit for inspections, hazard reduction, and temporary relocation during the process.

The County of Ocean plans to implement the following actions to reduce lead-based paint hazards:

- Promote lead hazard remediation by providing families, communities, and professionals with information and technical assistance on lead-based paint testing and abatement programs.
- Raise awareness by disseminating information about lead hazards, recalled children's products, and the risks of lead exposure.
- Coordinate lead hazard identification across departments to ensure consistent guidelines for lead hazard reductions in all rehabilitation programs.
- Require lead inspections for residential structures built before 1978 that receive federal, state, or local funding for rehabilitation.
- Inspect commercial buildings built before 1978, especially when children will use them, if the rehabilitation receives funding from federal, state, or local programs.
- Ensure lead poisoning screening for at-risk children.
- New Jersey mandates lead testing for Medicaid-eligible children under 72 months. All results must be reported, and levels at or above 10 µg/dL are submitted to the Ocean County Health Department for inclusion in its Children's Lead Poisoning Database.
- Allocate funding to cover the costs of lead-based paint testing and abatement in housing rehabilitation projects.
- Inform property owners of potential lead-based paint contamination in older homes when they receive rehabilitation funding.
- Maintain records of all lead-based paint inspections and abatement activities to ensure compliance with regulations.
- Educate first-time homebuyers (FTHBs) about lead-based paint hazards by providing the U.S. Environmental Protection Agency's (EPA) pamphlet, *Protect Your Family from Lead in Your Home*, at workshops.

By executing these actions, the County of Ocean seeks to reduce lead-based paint hazards in housing, contributing to safer homes for all families, especially those with young children. These strategies demonstrate the County's commitment to improving housing quality and minimizing the risks of lead exposure.

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

The County of Ocean takes direct action to reduce lead poisoning and hazards through prevention, identification, and mitigation. Lead-based paint in older housing poses severe health risks, particularly to young children, leading to developmental delays, neurological damage, and other serious conditions.

To combat this, the County implements a multi-faceted approach:

- **Identifying Lead Hazards:** Inspectors assess pre-1978 residential and commercial properties to detect hazards early. By enforcing lead inspection requirements in federally assisted or rehabilitated properties, the County eliminates risks before they harm residents.
- **Mitigation & Financial Support:** The County allocates up to testing, hazard reduction, and temporary relocation. This funding removes financial barriers, allowing homeowners and property managers to take corrective action.
- **Education & Public Awareness:** The County raises awareness by distributing information on recalled children's products and educating first-time homebuyers about lead risks. These efforts encourage proactive safety measures in private homes and rental properties.
- **Health Monitoring & Intervention:** Health officials conduct mandatory lead testing for Medicaid-eligible children under 72 months to track exposure rates. They report elevated blood lead levels to ensure affected families receive support while authorities eliminate contamination sources.
- **Regulatory Compliance & Oversight:** The County maintains detailed records of inspections and abatement activities to enforce HUD and state regulations. This ongoing oversight ensures consistent enforcement and keeps housing conditions safe over time.

By executing these actions, the County of Ocean systematically reduces lead exposure, protects high-risk populations, and works toward eliminating lead hazards in residential and commercial properties.

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

The County of Ocean incorporates lead hazard reduction into its housing policies and procedures by ensuring full compliance with 24 CFR Part 35 regulations on lead-based paint hazards. The Ocean County Department of Planning (OCPD) and the Department of Health (DOH) enforce these regulations and ensure that contractors, subrecipients, and community partners adhere to them.

Key actions integrated into the policies include:

Lead Certification: All contractors and inspectors involved in federally funded housing rehabilitation projects must obtain lead-certification licensure for testing and abatement. This ensures that they meet the required regulatory standards.

Lead Inspections: The County enforces lead inspection requirements for properties built before 1978 that receive CDBG and HOME funding. Contractors identify and address lead hazards during rehabilitation projects.

Awareness and Education: The OCPD and DOH distribute lead hazard information to at-risk households, helping residents understand the risks and safety measures. The County includes this information in the First-Time Homebuyer Guidelines, ensuring that new homeowners receive guidance on lead hazards and the necessary precautions to take.

Record Keeping and Oversight: The County maintains detailed records of inspections and abatement activities, ensuring long-term compliance with federal and state regulations. This oversight helps mitigate lead exposure risks over time.

By embedding these actions into housing policies, the County actively reduces lead hazards and protects residents, particularly children, from lead exposure.

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

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

The County of Ocean dedicates itself to reducing the number of families living at or below the poverty level by providing a comprehensive strategy that focuses on access to essential resources, increasing employment opportunities, and ensuring housing stability. The County's approach integrates several key goals, programs, and policies that aim to improve the quality of life for low-income households and support their journey toward self-sufficiency.

Affordable Housing Initiatives: The County supports affordable housing development by allocating CDBG and HOME funds, ensuring low-income families have access to safe, stable housing. Expanding the availability of affordable housing reduces the financial strain on poverty-level families, enabling them to prioritize other essential needs such as healthcare and education.

Employment and Job Training Programs: to boost employment opportunities, the County collaborates with local workforce development organizations to provide job-training programs. These initiatives aim to enhance job readiness, improve skills, and connect individuals with employers offering sustainable, well-paying positions in industries that support long-term economic stability.

Education and Support Services: The County offers various educational programs aimed at improving the long-term prospects of families in poverty. These services include adult education programs, early childhood education, and support for at-risk youth. By equipping individuals with the knowledge and skills needed to secure higher-paying jobs, the County supports economic mobility and breaks the cycle of poverty.

Access to Public Assistance Programs: The County ensures that eligible families have access to critical public assistance programs such as Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), and other safety net services. Streamlining access to these programs helps alleviate the immediate financial pressures faced by families and stabilizes their living conditions.

Health and Social Services: The County provides access to health services, mental health support, and substance abuse treatment programs to address barriers that prevent families from achieving economic stability. By ensuring families have the health support they need, the County helps remove obstacles to employment and self-sufficiency, contributing to long-term poverty reduction.

Collaboration with Community Organizations: The County collaborates with local nonprofits, faith-based organizations, and other community stakeholders to enhance service delivery and leverage resources. These partnerships ensure that families receive a holistic, coordinated approach to poverty reduction, with support in housing, education, employment, and health services.

Through these coordinated efforts, the County of Ocean strives to reduce poverty by ensuring that families have access to affordable housing, education, employment opportunities, and essential support services. This strategy empowers residents to achieve greater economic independence and long-term stability.

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

The jurisdiction's poverty-reducing goals, programs, and policies are closely coordinated with efforts to improve the availability of affordable housing through partnerships with local organizations, municipalities, and private developers. Although the County does not directly own land or operate its own public housing authority (PHA), it plays a key role in facilitating access to housing resources. This coordination ensures that housing stability aligns with broader poverty-reduction strategies, providing low-income families with stable, affordable housing as a foundation for improving their overall economic well-being.

- **Affordable Housing as a Platform for Stability:** The County strategically allocates CDBG and HOME funds to provide affordable housing solutions that stabilize families. Stable housing supports other poverty-reducing efforts by allowing families to focus on securing employment, improving health, and utilizing supportive services without the constant stress of housing instability.
- **Synergy between Housing and Employment Initiatives:** A key goal of the affordable housing plan is to align housing development with employment programs, including job training and workforce development services. By focusing on areas where partner organizations develop affordable housing, the County aims to ensure that families gain access to both stable housing and economic opportunities, ultimately improving their financial security and supporting long-term economic mobility.
- **Comprehensive Support through Public Assistance Programs:** The housing strategy works in tandem with public assistance programs such as TANF and SNAP, ensuring that families have immediate access to financial relief while working towards long-term self-sufficiency. This coordination helps families access both short-term and sustainable support, making the path to stability more achievable.
- **Collaborative Network of Community Partners:** The County encourages collaboration with local nonprofits, faith-based organizations, and other stakeholders to create a unified approach to poverty reduction. These partnerships are essential for delivering a broad range of services, including housing, employment, education, and healthcare, ensuring that families receive the support necessary for upward mobility.
- **A Unified Path toward Long-Term Economic Stability:** By coordinating housing with poverty-reduction programs, the County works to ensure that families not only receive stable housing but also have access to the resources and opportunities needed to achieve long-term economic independence. This holistic approach integrates housing stability with access to employment, education, and health services, providing a comprehensive strategy for success.

Through this approach, families gain both stable, affordable housing and the support needed to break the cycle of poverty, paving the way for long-term success and independence.

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 County ensures effective monitoring of CDBG-funded projects by tracking and evaluating in line with HUD regulations under 91.230. This includes:

- **Goal Setting and Benchmarks:** Specific, measurable goals are set for each project, with timelines, milestones, and performance metrics related to housing outcomes, income eligibility, and program compliance.
- **Financial Oversight:** The County monitors finances through regular reports and audits, verifying expenditures and ensuring adherence to budget.
- **Communication and Support:** Regular communication with subrecipients addresses issues and provides technical assistance to keep projects on track.
- **Site Visits and Inspections:** Routine site visits evaluate project activities and verify that quality standards meet requirements.
- **Outcome Measurement:** The County assesses each project's effectiveness, measuring increased affordable housing, improved living conditions, and enhanced community well-being.
- **Public Input and Transparency:** The County seeks community feedback to align projects with local needs and expectations.
- **Risk Analysis:** the County identifies subrecipients for monitoring using a risk analysis process and enforces specific protocols for assessment, such as timeliness testing and workout plans.
- **Compliance Monitoring:** The County reviews payroll to ensure compliance with the Davis-Bacon Act, New Jersey Prevailing Wage requirements, and Section 3 regulations. The County also monitors MBE/WBE participation and submits contractor/subcontractor information to HUD.
- **Long-Term Affordability Compliance:** The County ensures CDBG and HOME-assisted projects meet long-term affordability requirements, including tenant income reviews, Fair Housing compliance, and physical condition standards.
- **Housing Rehabilitation Program:** The program requires eligibility screening and an affidavit confirming the dwelling as the primary residence, with annual monitoring.

Through these measures, the County ensures proper use of funds, regulatory compliance, and positive outcomes for low- and moderate-income residents.

Expected Resources

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

Introduction

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

The Plan does not confer legal rights or entitlements to individuals, groups, or entities, including designated recipients of funds or program beneficiaries. Its terms are subject to amendment and must comply with applicable laws, regulations, and ordinances. Numerical goals or outcomes serve as performance metrics but do not create a legal obligation.

The Plan serves as a strategic framework rather than a legally binding commitment. The County may adjust its terms and objectives based on evolving priorities, available resources, and changes in federal, state, or local laws. The County allocates funding for identified programs and projects based on several factors, including HUD approval, Congressional appropriations, compliance with environmental and legal laws, and adherence to procurement procedures through competitive bidding or other authorized contracting methods.

Contingency Provision:

The County implements a contingency provision annually to manage budgetary appropriations from Congress or U.S. HUD. Regardless of the timing of the federal appropriations process, the County formally seeks authorization each year to adjust CDBG and HOME funding recommendations in both draft and final versions of the Plan without requiring additional meetings. These adjustments rely on estimates, percentages, or actual annual appropriations, allowing proportional modifications to align with actual allocation.

Once U.S. HUD provides the actual allocation amounts, the County may adjust estimates accordingly, either increasing or decreasing funding. If federal funding decreases significantly, the County may convene a meeting to discuss revised funding recommendations. All project, activity, and

budget allocations follow the County's contingency provision.

The Ocean County Planning Department's website provides updates on HUD funding awards, deadlines, and date changes:
<https://planning.co.ocean.nj.us/frmCECommDev>.

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	1,356,684	30,000	0	1,386,684	5,546,736	CDBG funds support community development programs in low- and moderate-income neighborhoods. This formula-based program develops viable urban communities by providing decent housing, creating a suitable living environment, and expanding economic opportunities for low- and moderate-income individuals. Programs include affordable housing development, housing preservation, public services for at-risk populations, public infrastructure improvements, and the reinvestment of program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,314,757	30,000	0.00	1,344,757	5,379,028	HOME funds support the development of affordable housing for low- and moderate-income communities through new construction and rehabilitation of single-family and multi-family units. As a formula-based initiative, the HOME program seeks to expand and enhance the supply of decent, safe, and affordable housing for individuals and families in need.

Table 54 - Expected Resources – Priority Table

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

The programs listed above receive allocations based on Congressional appropriations, with funding for program projects and activities provided once U.S. HUD releases the actual allocations. In addition to federal funds, private and non-federal resources may be essential to implementing this Plan. The County and its partners combine CDBG and HOME funds with New Jersey state resources, local government capital funds, and private foundations. Municipalities may accelerate project completion by utilizing these funding sources, which may help attract further financial support. Together, these resources directly support affordable housing, public facilities, and infrastructure improvements.

To ensure effective implementation, the Ocean County Planning Department (OCPD) collaborates with agencies that secure additional funding. Although OCPD does not directly receive extra resources, it may leverage partnerships to maximize available funding. The County of Ocean ensures it meets the 25% matching requirement for the HOME program by contributing non-federal funds, with a paper match currently satisfying this requirement for housing rehabilitation projects, and all future eligible matches may be permanent, non-federal contributions to the program.

As the administrator of the Tenant-Based Rental Assistance (TBRA) program, OCPD meets its matching requirements through in-kind contributions from New Jersey Social Services. Additionally, if a Community Housing Development Organization (CHDO) receives an affordable housing grant, it may contribute matching funds that can exceed the required 25%.

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

The County of Ocean does not own land or property and does not anticipate purchasing land or property for a public housing authority activity.

Discussion

In Ocean County, the CDBG and HOME programs play a vital role in improving the lives of residents by providing affordable housing, essential public services, and housing rehabilitation. Through partnerships with local nonprofit organizations, these grants empower communities to address key needs, including the construction, purchase, or rehabilitation of affordable housing for rent or homeownership, as well as offering rental assistance to low-income individuals.

The true strength of these programs lies in their ability to foster meaningful collaborations. By supporting Community Housing Development Organizations (CHDOs), regional and local nonprofits, government agencies, private foundations, and other stakeholders, both CDBG and HOME programs create a network of support that significantly enhances the quality of life for vulnerable populations. Together, these partnerships not only deliver critical financial assistance but also build long-term, sustainable improvements in the community.

Annual Goals and Objectives

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

Goals Summary Information

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Development Assistance CHDO	2025	2029	Affordable Housing		Affordable Housing Development	HOME: \$303,282	Rental units constructed: 2 Household Housing Unit
2	Rental Assistance TBRA	2025	2029	Homeless Non-Homeless Special Needs		Affordable Housing Development	HOME: \$500,000	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
3	Rehabilitation; Substantial & Moderate HOME	2025	2029	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$180,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
4	First-Time Homebuyers Assistance	2025	2029	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$200,000	Direct Financial Assistance to Homebuyers: 14 Households Assisted
5	Public Facility & Improvements	2025	2029	Non-Housing Community Development		Public Facility and Improvements	CDBG: \$598,034	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
6	Public Services	2025	2029	Homeless Non-Homeless Special Needs		Public Services for At-Risk Populations	CDBG: \$176,000	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
7	Rehabilitation; Single-Unit Residential CDBG	2025	2029	Non-Homeless Special Needs		Housing Preservation Homeownership Assistance	CDBG: \$155,000	Homeowner Housing Rehabilitated: 80 Household Housing Unit
8	Planning and Administration	2025	2029	Planning and Administration			CDBG: \$217,070 HOME: \$131,475	

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Development Assistance CHDO
	Goal Description	The goal is to expand the availability of decent, safe, and affordable housing for low- and moderate-income renters. By supporting housing development, the goal is to ensure these households have access to stable housing that meets their needs and enhances their overall quality of life.
2	Goal Name	Rental Assistance TBRA
	Goal Description	Tenant-Based Rental Assistance (TBRA) provides a rental subsidy to help individual households at higher risk for housing instability or homelessness afford housing costs, including rent, utility costs, and security and utility deposits. The goal is to provide essential support for those at risk of housing displacement, fostering long-term housing stability.
3	Goal Name	Rehabilitation; Substantial & Moderate HOME
	Goal Description	This program provides moderate and substantial rehabilitation assistance to low- and moderate-income homeowners. The moderate rehabilitation program offers deferred loans ranging from \$1,000 to \$24,999, while the substantial rehabilitation program offers deferred loans ranging from \$25,000 to \$50,000 and requires a ten-year deferred loan. These programs bring homes up to local and state building codes and require a 25% match in funding. The goal is to improve living conditions and extend the lifespan of homes for eligible homeowners.
4	Goal Name	First-Time Homebuyers Assistance
	Goal Description	This program provides financial assistance to low- and moderate-income first-time homebuyers, covering costs such as closing fees and down payments. The goal is to increase homeownership opportunities and help households build long-term financial stability. The goal is to increase homeownership opportunities, empowering households to build long-term financial stability and create a foundation for future wealth.

5	Goal Name	Public Facility & Improvements
	Goal Description	This program provides grants to public or private nonprofit entities for the improvement of publicly owned facilities. These improvements include accessibility upgrades (e.g., ADA compliance), safety enhancements, and facility renovations that support the well-being of the public. The goal is to ensure that public spaces meet community needs and are safe and accessible for all individuals.
6	Goal Name	Public Services
	Goal Description	This program provides operational support to organizations serving low- and moderate-income individuals. The funding supports a range of public services, including healthcare, education, emergency assistance, and job training, helping vulnerable populations access essential services that improve their quality of life.
7	Goal Name	Rehabilitation; Single-Unit Residential CDBG
	Goal Description	This program offers repair and rehabilitation services for single-unit residential properties, including energy efficiency improvements, handicapped accessibility modifications, emergency repairs, and weatherization. The goal is to improve the safety, comfort, and energy efficiency of homes, thereby enhancing living conditions for residents.
8	Goal Name	Planning and Administration
	Goal Description	This program oversees grant implementation, ensuring compliance, evaluating outcomes, and aligning with goals for affordable housing, public services, and community development. Eligible costs include staff salaries, wages, and other program administration expenses.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The CDBG program, authorized under Title I of the Housing and Community Development Act of 1974 (as amended), provides block grant funds to metropolitan cities and urban counties based on a federal formula that evaluates factors like poverty levels, housing conditions, and population size. HUD awards these grants to entitlement communities—designated localities that meet certain criteria—to support affordable housing and community development activities that revitalize neighborhoods, promote economic development, and improve community facilities and services.

This section outlines the planned initiatives for the upcoming year, utilizing CDBG and HOME program funding, along with program planning and administration, to address key community needs. These projects advance the County’s commitment to expanding affordable housing, improving public services for vulnerable populations, and fostering community development. The initiatives reflect the priorities identified in the strategic plan and align with local objectives to support low- and moderate-income households, promote housing stability, and enhance the overall quality of life in Ocean County. The activities and projects primarily focus on benefiting low- and moderate-income (LMI) neighborhoods and households, creating viable communities and ensuring access to safe, affordable housing.

AP-38 Project Summary outlines the specific projects and their expected outcomes.

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

#	Project Name
33	Planning and Administration County Housing Rehabilitation Administration HOME

Table 61 – Project Information

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

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

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

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

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

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

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

Challenges facing the HOME program include limited funding, zoning restrictions, and rising housing costs, which can impede the development of new affordable housing projects and make it more difficult to meet the increasing demand for affordable housing.

While these challenges remain, the County continues to prioritize addressing housing needs through ongoing collaboration, innovative solutions, and the strategic use of available resources. The ultimate aim is to create a more inclusive and sustainable community where all individuals and families can access safe, stable, and affordable housing, ensuring a better quality of life for those most in need.

AP-38 Project Summary

Project Summary Information

1	Project Name	Parks, Recreational Facilities Improvements - Municipal Park - Eagleswood
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Eagleswood Township: Parks, Recreational Facilities Improvements - Municipal Park
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	146 Division Street, West Creek, NJ 08092
2	Planned Activities	Eagleswood Township is requesting funding for the installation of handicapped accessibility improvements at the Eagleswood Township Municipal Complex park and recreation facility. This project includes the addition of ADA-compliant playground equipment and matting, ensuring a safe and accessible play space for local residents, including children with disabilities. The project site location is at the Eagleswood Township Municipal Complex park and recreation facility, 146 Division Street, West Creek, NJ 08092.
	Project Name	Handicapped Accessibility Improvements - Various Facilities - Jackson
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$180,034.00
	Description	Jackson Township: Handicapped Accessibility Improvements - Various Facilities
	Target Date	1/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	2900
	Location Description	45 Don Connor Boulevard, municipal buildings, parks, and other properties, Jackson, NJ 08527
	Planned Activities	Jackson Township is seeking funds for the installation of handicapped accessibility improvements, includes ADA-compliant standard automatic door operators, doors, curb cuts, curbs, and sidewalks, ramps, and more, at Jackson Township Senior Center, park and recreation facilities, and other municipal properties. These enhancements will increase accessibility for people with disabilities and low-to-moderate income senior residents, including those served by the Commission of the Disabled Person. Moreover, this center possesses an official State of New Jersey recognition as a facility catering to the needs of both cooling and heating. The project site location spans multiple locations at Jackson Township Senior Center, 45 Don Connor Boulevard, Jackson, NJ 08527, park and recreation facilities, and other municipal properties.
3	Project Name	Handicapped Accessibility Improvements - Rose Street - Lakehurst
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Lakehurst Borough: Handicapped Accessibility Improvements - Rose Street
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Rose Street, Lakehurst, NJ 08753
	Planned Activities	Lakehurst Borough is seeking funds for the installation of handicapped accessibility ADA-compliant curb cuts, curbing, sidewalk, and hot mix asphalt at Rose Street. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7210 Census Block 2 and LMI 62%. The project site location is at Rose Street, Lakehurst, NJ 08733.

4	Project Name	Handicapped Accessibility Improvements - New York Avenue - Lavallette
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Lavallette Borough: Handicapped Accessibility Improvements - New York Avenue
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	New York Avenue, Lavallette, NJ 08735
	Planned Activities	Lavallette Borough is seeking funds for the purchase of handicapped accessibility improvements, includes ADA-compliant standard mobility mats, on its oceanfront beaches at New York Avenue. These mats will create safer, more accessible pathways over the dunes, benefiting residents with disabilities and seniors with mobility challenges. The project site location is at New York Avenue, Lavallette, NJ 08735.
5	Project Name	Street Improvements - Atlantis Boulevard - Little Egg Harbor
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Little Egg Harbor Township: Street Improvements - Atlantis Boulevard
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Atlantis Boulevard, Little Egg Harbor, NJ 08087

	Planned Activities	Little Egg Harbor Township is seeking funds for the installation of flood and drainage improvements, includes drainage piping, inlets, tidal valves, and pavement restoration, at Atlantis Boulevard. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7361.06, Block Group 1, LMI 60.90%. The project site location is at Atlantis Boulevard, Little Egg Harbor, NJ 08087.
6	Project Name	Handicap Beach Access and Accessibility Equipment - Long Beach
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Long Beach Township: Handicap Beach Access and Accessibility Equipment
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Township of Long Beach, NJ 08008
	Planned Activities	Long Beach Township is seeking funds for purchasing two (2) utility terrain vehicle (UTV) vehicle for the Long Beach Gator Service Program. The utility terrain vehicle (UTV) will provide accessibility to the beaches for physically challenged individuals. The UTV beach access vehicle is solely to transport and assist physically challenged individuals in obtaining access from the street-side beach entrance to the ocean beach. The project site location spans multiple locations throughout Long Beach, NJ 08008.
7	Project Name	Handicapped Accessibility Improvements - Municipal Building - Manchester
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Manchester Township: Handicapped Accessibility Improvements - Municipal Building

	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	1 Colonial Drive, Manchester, NJ 08759
	Planned Activities	Manchester Township is seeking funds for the installation of handicapped accessibility at the Municipal Building. The project includes installing an ADA-compliant ramp, stairs, and entrance doorway. The existing handicapped ramp and stairs leading to the courtroom - used for council meetings, zoning board sessions, and other gatherings - will be demolished and replaced with updated ADA-compliant structures. These improvements will particularly benefit residents with disabilities and seniors with mobility challenges. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7202.02, Block Group 2, LMI 74%. The project site location is at the Municipal Building, 1 Colonial Drive, Manchester, NJ 08759.
8	Project Name	Parks, Recreational Facilities Improvements - Willis H. Jones First Aid Memorial Park - Ocean Gate
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Ocean Gate Borough: Parks, Recreational Facilities Improvements - Willis H. Jones First Aid Memorial Park
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Wildwood Avenue, East Arverne Avenue, and East Cape May, Ocean Gate, NJ 08740

	Planned Activities	Ocean Gate Borough is seeking funds for the installation of handicapped accessibility to the municipal building at Willis H. Jones First Aid Memorial Park. The project includes installing an ADA-compliant public restroom facility. The existing bathroom will be renovated to include wheelchair accessible stalls, proper turning space, grab bars, accessible sinks, and clear signage. Pathways leading to the facility will also meet ADA-compliant slope and surface requirements. These improvements will particularly benefit residents with disabilities and seniors with mobility challenges as well as parents with children. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7290, Block Group 2, LMI 72.90%. Project location is to the municipal building at Willis H. Jones First Aid Memorial Park, Wildwood Avenue (intersection with East Avenne Avenue and East Cape May Avenue), Ocean Gate, NJ 08740.
9	Project Name	Handicapped Accessibility Improvements - Arnold Avenue - Point Pleasant
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Point Pleasant Borough: Handicapped Accessibility Improvements - Arnold Avenue
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Arnold Avenue, Front Street, Philadelphia Avenue, Lawrence Avenue, Pine Bluff Avenue, Morris Avenue, and Rue Avenue, Point Pleasant, NJ 08742
	Planned Activities	Point Pleasant Borough is seeking funds for the installation of handicapped accessibility improvements, includes ADA-compliant standard curb cuts, curbs, and sidewalks, and detectable warning pads, at Arnold Avenue. The project site location spans multiple locations along Arnold Avenue at Front Street, Philadelphia Avenue, Lawrence Avenue, Pine Bluff Avenue, Morris Avenue, and Rue Avenue, Point Pleasant, NJ 08742.

10	Project Name	Handicapped Accessibility Improvements - Ocean Avenue - Seaside Park
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Seaside Park Borough: Handicapped Accessibility Improvements - Ocean Avenue
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Ocean Avenue, Island Avenue, North Avenue, 1st Avenue, and 2nd Avenue, Seaside Park, NJ 08752
11	Planned Activities	Seaside Park Borough is seeking funding for ADA-compliant improvements to enhance accessibility from the boardwalk to Ocean Avenue. The project includes reconstructing ADA-compliant curb cuts, curbing, ramps, and sidewalks at multiple locations to ensure safe and accessible access for the public, including seniors and individuals with disabilities. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7280.02, Block Group 1, LMI 51.20%. Project site location spans multiple locations along Ocean Avenue at Island Avenue, North Avenue, 1st Avenue, and 2nd Avenue, Seaside Park, NJ 08752.
	Project Name	Handicap Beach Access and Accessibility Equipment - Ship Bottom
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	Ship Bottom Borough: Handicap Beach Access and Accessibility Equipment
	Target Date	1/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	Borough of Ship Bottom, NJ 08008
	Planned Activities	Ship Bottom Borough is seeking funds for the purchase of handicapped accessibility improvements, includes ADA-compliant standard mobi-mats, on its oceanfront beaches. These mats will create safer, more accessible pathways over the dunes, benefiting residents with disabilities and seniors with mobility challenges. The project site location spans multiple locations throughout Ship Bottom, NJ 08008.
12	Project Name	Handicapped Accessibility Improvements - Municipal Building - South Toms River
	Target Area	The target area is undefined.
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$38,000.00
	Description	South Toms River Borough: Handicapped Accessibility Improvements - Municipal Building
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	500
	Location Description	19 Double Trouble Road, South Toms River, NJ 08757
	Planned Activities	South Toms River Borough is seeking funds for the installation of handicapped accessibility at the Municipal Building. The project includes installing an ADA-compliant door operators to the entrance doorway. These improvements will particularly benefit residents with disabilities and seniors with mobility challenges. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7240, Block Group 1, LMI 59.90%. The project site location is at the Municipal Building, 19 Double Trouble Rd, South Toms River, NJ 08757.
13	Project Name	Homeless Coordinated Entry Program - Salaries & Operating Expenses - Affordable Housing Alliance

	Target Area	The target area is undefined.
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$17,000.00
	Description	Affordable Housing Alliance: Homeless Coordinated Entry Program - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	410
	Location Description	Service provided throughout Ocean County
	Planned Activities	The Affordable Housing Alliance (AHA) is seeking funds to supplement the Continuum of Care (CoC) funds aimed at assisting individuals and families experiencing homelessness throughout Ocean County. The funding will be allocated to extend the hours of a part-time intake staff salary. This extension will increase the part-time position from 20 hours to 35 hours weekly. The AHA Coordinated Assessment Entry team staff salary will collaborate with municipalities, nonprofits, faith-based organizations, and other non-governmental organizations (NGOs) to identify the homeless population within the Ocean County Consortium. They will also conduct assessments using a standardized assessment tool and input data into the Homeless Management Information System (HMIS) in compliance with HUD requirements. The funds will be utilized to support salaries and operational expenses.
14	Project Name	Senior Services - Salaries & Operating Expenses - Caregiver Volunteers of Central Jersey
	Target Area	The target area is undefined.
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$17,000.00
	Description	Caregiver Volunteers of Central Jersey: Senior Services - Salaries & Operating Expenses
	Target Date	1/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	1500
	Location Description	Service provided throughout Ocean County
	Planned Activities	Caregiver Volunteers of Central Jersey (CVCJ) is seeking funds to support senior transportation services, enabling access to medical appointments, shopping, and healthcare services. This support sustains hunger relief, medical access, and social connection programs. The funds will support salaries and operational expenses.
15	Project Name	24-Hour Crisis Hotline - Salaries & Operating Expenses - Contact of Ocean County
	Target Area	The target area is undefined.
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$17,000.00
	Description	Contact of Ocean County: 24-Hour Crisis Hotline - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1500
	Location Description	Service provided throughout Ocean County
16	Project Name	Family Promise Homeless Services - Salaries & Operating Expenses - Family Promise of the Jersey Shore
	Target Area	The target area is undefined.
	Goals Supported	Public Services

	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$10,000.00
	Description	Family Promise of the Jersey Shore: Family Promise Homeless Services - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	1000
	Location Description	Service provided throughout Ocean County
	Planned Activities	Family Promise of the Jersey Shore (FPOJS) is seeking funds to support its homeless services program, including case management, emergency shelter supportive services, and employment services. These programs are available to low- and moderate-income individuals and families. The funds will support salaries and operational expenses.
	Location Description	Service provided throughout Ocean County
17	Project Name	Rehabilitation; Single-Unit Residential - Salaries & Operating Expenses - Homes For All, Inc.
	Target Area	The target area is undefined.
	Goals Supported	Rehabilitation; Single-Unit Residential
	Needs Addressed	Housing Preservation
	Funding	CDBG: \$60,000.00
	Description	Homes For All, Inc.: Rehabilitation; Single-Unit Residential – Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	20
	Location Description	Service provided throughout Ocean County

	Planned Activities	Homes For All, Inc. is seeking funds for rehabilitating single-unit residential housing to low- and moderate-income homeowners, including elderly, persons with disabilities, and veterans throughout Ocean County. Work repair and replacement include roofs, furnace boilers, HVAC, subfloor, pipes and handicapped ramps. Critical repairs alleviate health and safety issues, structural code violations, and other severe conditions. The funds will support salaries and operational expenses.
18	Project Name	Emergency Shelter & Assistance - Homeless Families with Children - Salaries & Operating Expenses - Interfaith Family Services
	Target Area	The target area is undefined.
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$30,000.00
	Description	Interfaith Family Services: Emergency Shelter & Assistance - Homeless Families with Children - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	30
	Location Description	Service provided throughout Ocean County
	Planned Activities	Interfaith Family Services is seeking funds for providing shelter, meals, intensive case management, and other supportive services to homeless families with children in Ocean County. The funds will support salaries and operational expenses.
19	Project Name	Outreach and Case Management - Homelessness - Salaries & Operating Expenses - Just Believe, Inc.
	Target Area	The target area is undefined.
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$13,000.00
	Description	Just Believe, Inc.: Outreach and Case Management - Homelessness - Salaries & Operating Expenses
	Target Date	1/31/2027

	Estimate the number and type of families that will benefit from the proposed activities	600
	Location Description	Service provided throughout Ocean County
	Planned Activities	Just Believe, Inc. is seeking funds to support employee salaries for case management and outreach. Additionally, the funds will cover utility expenses, including mobile communication services such as cell service and internet, to facilitate intake services in the field. The funds will support salaries and operational expenses.
20	Project Name	Counseling Services & Children Day Care - Salaries & Operating Expenses - Long Beach Island Community Center, Inc.
	Target Area	The target area is undefined.
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$35,000.00
	Description	Long Beach Island Community Center, Inc.: Counseling Services & Children Day Care - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	250
	Location Description	4700 Long Beach Boulevard, Long Beach, NJ 08008
	Planned Activities	Long Beach Island Community Center, Inc. (LBICC) requests funds for counseling services and children services to support extremely low-, low - and moderate-income individuals and families. Counseling services include staffing that provides: family therapy, martial, group, individual counseling, parenting education, education on meeting the internal and external problems associated with extended unemployment and under employment; veterans counseling and crime prevention through youth services and sexual abuse and assault programs. Children services includes staffing that provides: quality, comprehensive day care. The funds will support salaries and operational expenses.

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

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

	Planned Activities	Ocean's Harbor House is seeking funds for a range of services that support the homeless, abused, neglected, and abandoned youth. These services include safe and secure emergency and transitional housing, food, clothing and medical care, individual, group and family counseling, employment and vocational assistance, crisis intervention and case management, employment and educational assistance services, recreation programs, and aftercare services. The requested funds will help cover staffing and operational expenses essential to sustaining the transitional living program, ensuring the continued delivery of these vital services. The funds will support salaries and operational expenses.
24	Project Name	Emergency Response Program - Battered & Abused Spouses - Salaries & Operating Expenses - Providence House [Catholic Charities]
	Target Area	The target area is undefined.
	Goals Supported	Public Services
	Needs Addressed	Public Services for At-Risk Populations
	Funding	CDBG: \$15,000.00
	Description	Providence House [Catholic Charities]: Emergency Response Program - Battered & Abused Spouses - Salaries & Operating Expenses
	Target Date	1/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	250
	Location Description	Service provided throughout Ocean County
	Planned Activities	Providence House [Catholic Charities] is seeking funds for an emergency shelter and response program, which consists of a hotline and a confidentially emergency shelter for domestic abuse survivors and their children who are primarily low- and moderate-income persons. The shelter accessibility is 24-hours-a-day, 365 days-a-year to assist those in imminent danger, who realize the vulnerabilities of safety, social isolation, self-confidence, housing, financial resources, and education. The funds will support salaries and operational expenses.
25	Project Name	Housing Development Assistance CHDO HOME
	Target Area	The target area is undefined.

	Goals Supported	Housing Development Assistance CHDO
	Needs Addressed	Affordable Housing Development
	Funding	HOME: \$303,281.53
	Description	Housing Development Assistance CHDO HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	Service provided throughout Ocean County.
	Planned Activities	The availability of decent, safe, and affordable housing is expanding for renters in low- and moderate-income households.
26	Project Name	Rental Assistance TBRA HOME
	Target Area	The target area is undefined.
	Goals Supported	Rental Assistance TBRA
	Needs Addressed	Housing Preservation
	Funding	HOME: \$500,000
	Description	Rental Assistance TBRA HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	47
	Location Description	Service provided throughout Ocean County
27	Planned Activities	Tenant-based rental assistance (TBRA) is a subsidy that helps households cover housing costs, such as rent, and security and utility deposits.
	Project Name	Rehabilitation; Substantial & Moderate HOME
	Target Area	The target area is undefined.
	Goals Supported	Rehabilitation; Substantial & Moderate HOME
	Needs Addressed	Housing Preservation Homeownership Assistance
	Funding	HOME: \$180,000

	Description	Rehabilitation; Substantial & Moderate HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	6
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Moderate and substantial rehabilitation program provided to owner-occupied low- and moderate-income households. The moderate rehabilitation program provides ten-year deferred loans from \$1,000 to \$24,999. The substantial rehabilitation program provides deferred loans from \$25,000 to \$50,000 that require a ten-year deferred loan. A twenty-five percent (25%) match is required for all funding. A dwelling rehabilitated to local and state building codes.
28	Project Name	First-Time Homebuyers Assistance
	Target Area	The target area is undefined.
	Goals Supported	First-Time Homebuyers Assistance
	Needs Addressed	Homeownership Assistance
	Funding	HOME: \$200,000
	Description	First-Time Homebuyers Assistance
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	14
	Location Description	Service provided throughout Ocean County
	Planned Activities	Financial assistance provided to first-time homebuyers (low- and moderate-income households) with funds for closing costs and down-payment assistance.
29	Project Name	Planning and Administration CDBG
	Target Area	The target area is undefined.
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$217,070

	Description	Planning and Administration
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Provide overall coordination, implementation, and monitoring of entitlement grant programming.
30	Project Name	Planning and Administration HOME
	Target Area	The target area is undefined.
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: \$131,475
	Description	Planning and Administration HOME
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County.
	Planned Activities	Provide overall coordination, implementation, and monitoring of entitlement grant programming.
31	Project Name	County Housing Rehabilitation Program CDBG
	Target Area	The target area is undefined.
	Goals Supported	Rehabilitation; Single-Unit Residential CDBG
	Needs Addressed	Housing Preservation Homeownership Assistance
	Funding	CDBG: \$100,000
	Description	County Housing Rehabilitation Program CDBG
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	5
	Location Description	Service provided throughout Ocean County
	Planned Activities	Moderate and substantial rehabilitation program provided to owner-occupied low- and moderate-income households.
32	Project Name	County Housing Rehabilitation Administration CDBG
	Target Area	The target area is undefined.
	Goals Supported	Rehabilitation; Single-Unit Residential CDBG
	Needs Addressed	Housing Preservation Homeownership Assistance Planning and Administration
	Funding	CDBG: \$25,000
	Description	County Housing Rehabilitation Administration CDBG
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Administration of the Housing Rehabilitation Program.
33	Project Name	Planning and Administration County Housing Rehabilitation Administration HOME
	Target Area	The target area is undefined.
	Goals Supported	Planning and Administration County Housing Rehabilitation Administration HOME
	Needs Addressed	Housing Preservation Homeownership Assistance Planning and Administration
	Funding	HOME: \$25,000
	Description	Planning and Administration County Housing Rehabilitation Administration HOME
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Administration of the Housing Rehabilitation Program.

DRAFT

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

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

Program resources support public facility projects and limited clientele activities countywide. Ocean County adjusts HUD funding allocations as needed to respond to market conditions. The County prioritizes investment in designated target areas—those with high concentrations of low-income and minority populations—to maximize impact. Municipalities and regional non-profits apply for funding to support projects benefiting low- and moderate-income households, aligning with the Plan’s priorities. The Ocean County CDBG Steering Committee reviews and recommends activities for funding, while the CHAC Committee oversees recommendations for the HOME Program. Funding decisions reflect the primary housing and community development needs identified in the Needs Assessment, Housing Market Analysis, and input from stakeholders and citizens who contributed to the Plan. The greatest challenge in addressing underserved needs remains the significant gap between demand for supportive services and available resources.

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Grant funding and resource allocation prioritize community development and housing programs that support low- and moderate-income individuals and families. Investments focus on areas with the greatest need for affordable housing, infrastructure improvements, and supportive services. While some projects may not fall within a 51% low- and moderate-income area, they still target populations with the most pressing needs based on income criteria and other factors identified in the Needs Assessment and stakeholder input.

Discussion

The County regularly evaluate geographic target areas and may adjust funding allocations as needed to address its most critical needs effectively, benefiting low- and moderate-income populations and areas.

Affordable Housing

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

Introduction

The County of Ocean plans to use CDBG and HOME funds to rehabilitate single-family homes and support the construction of affordable housing units. The one-year goals for affordable housing include:

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

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

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

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

Discussion

The County of Ocean focuses on the following affordable housing activities:

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

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

Introduction

The County of Ocean does not own land, property, or plan to own land or property for public housing. Additionally, the County does not allocate any of its CDBG funds for public housing authority activities. U.S. Department of Housing and Urban Development (HUD) regulations also prohibit the use of HOME Program funds for public housing authority activities.

Three public housing authorities operate within the County: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority is within the jurisdiction of the County of Ocean.

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

The Public Housing Authorities (PHAs) may continue seeking additional funding to address public housing needs and acquire more Housing Choice Vouchers (HCV) as they become available. The PHAs may focus on maintaining and improving their housing stock, with an emphasis on the following activities:

- Remediating lead-based paint hazards and enhancing the safety and security of housing units.
- Seeking funding for necessary rehabilitation and modernization of housing, including life-safety code compliance at housing sites.
- Addressing ADA compliance by modifying non-dwelling spaces and making necessary upgrades to family housing properties.
- Planning mechanical, electrical, plumbing, and envelope improvements for buildings.
- Implementing upgrades to HVAC systems, roofs, bathrooms, kitchens, flooring, foundations, and exterior paint.

In addition to these efforts, the PHAs may work to increase the number of available units and explore strategies to support homeownership opportunities for public housing residents where applicable.

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

The County of Ocean does not own or anticipate owning land or property for public housing, nor does it use CDBG funds for public housing authority activities. Furthermore, U.S. Department of Housing and Urban Development (HUD) regulations also prohibit the use of HOME Program funds for public housing authority activities.

Three public housing authorities (PHAs) operate within the County: Berkeley Township Housing Authority, Brick Township Housing Authority, and Lakewood Township Housing Authority. Of these, only the Berkeley Township Housing Authority falls within the County's jurisdiction.

The PHAs continue to prioritize promoting self-sufficiency among residents through various initiatives. These include encouraging resident management, supporting homeownership opportunities, and ensuring a safe, drug-free environment. Additionally, the PHAs provide resources to help residents exercise their rights under fair housing laws.

The PHAs regularly consult with residents on both new and updated policy provisions, as well as the review of development activities. They collaborate closely with resident leaders to address residents' needs and priorities and host public hearings to gather community input, providing residents with an opportunity to voice their concerns.

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

The U.S. Department of Housing and Urban Development (HUD) designates public housing authorities (PHAs) as “troubled” if they receive a Public Housing Assessment System (PHAS) score below 60%. This assessment evaluates PHAs in areas like physical condition, finances, management, and funding.

For PHAs designated as troubled, HUD offers support, such as technical assistance, management improvements, and additional funding to address specific concerns. In some cases, HUD helps implement corrective action plans.

This designation and the PHAS assessment are not applicable to the County of Ocean, as it does not manage public housing directly.

Discussion

The County of Ocean does not own or manage public housing, nor does it allocate HOME funds for public housing activities. However, the County acknowledges the role of the local Public Housing Authorities (PHAs) in addressing public housing needs. The PHAs may continue to seek funding to maintain and improve their housing stock, ensure compliance with safety and accessibility standards, and support resident self-sufficiency initiatives. While the County does not have direct oversight, it remains committed to collaborating with stakeholders to support affordable housing efforts within its jurisdiction.

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

Introduction

The U.S. Department of Housing and Urban Development (HUD) does not formula qualify an Emergency Solutions Grant (ESG) for the County of Ocean. However, the County actively supports the Continuum of Care (CoC) model to address homelessness and prevent homelessness for individuals and families at risk. A key component of the CoC approach is outreach and assessment, ensuring service providers connect homeless individuals and those at risk with appropriate services based on their specific needs.

Although the County of Ocean does not receive ESG funding through HUD, it remains committed to enhancing housing opportunities for all residents, particularly those experiencing homelessness or at risk. The County collaborates with government entities, non-profit organizations, and faith-based organizations to provide critical services and facilities. These efforts aim to meet the immediate needs of homeless individuals and families and to prevent future homelessness.

The County and its partners continue to fund programs that support homelessness prevention, rapid rehousing, and wrap-around services that foster housing stability and self-sufficiency.

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 County of Ocean, in collaboration with its partners, may continue to provide outreach and education to homeless individuals, especially those who are unsheltered. Through a comprehensive approach, the County and its partners may assess the needs of individuals and families experiencing homelessness and connect them with appropriate services.

Key actions include:

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

These efforts may contribute to a broader strategy aimed at connecting individuals with housing, services, and support in the region.

Addressing the emergency shelter and transitional housing needs of homeless persons

The County of Ocean is committed to addressing the emergency shelter and transitional housing needs of individuals and families experiencing homelessness. While the County does not directly receive Emergency Solutions Grant (ESG) funding from the U.S. Department of Housing and Urban Development (HUD), it actively supports local efforts to meet the needs of this population.

Through partnerships with regional non-profit organizations, the County continues to provide funding and resources for the operation and maintenance of emergency shelters and transitional housing facilities. These services are essential for individuals and families experiencing homelessness, including those who are chronically homeless, veterans, families with children, single parents, single men and women, unaccompanied youth, and victims of domestic abuse.

The County of Ocean, in collaboration with its partners, ensures that these shelters not only provide a safe place to stay but also offer supportive services aimed at helping individuals regain stability. This includes services such as case management, access to healthcare, job training, and housing assistance.

These ongoing efforts are part of a broader strategy to provide both immediate relief and long-term solutions to homelessness in the County, fostering an environment where individuals can transition from crises to stability and self-sufficiency.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The County of Ocean may be helping individuals and families transition from homelessness to permanent housing and independent living. Through its participation in the Continuum of Care (CoC), the County may collaborate with local organizations to provide both housing and supportive services aimed at addressing the specific needs of homeless individuals and families, including chronically homeless individuals, veterans, families with children, and unaccompanied youth.

To achieve this, the County of Ocean and its partners may continue to implement the following strategies:

- **Rapid Rehousing and Financial Assistance:** The County will provide financial assistance, including security deposits, rental subsidies, and utility assistance, to help individuals and families regain housing stability. The County may also offer case management and other supportive services to ensure long-term success.

- **Permanent Supportive Housing:** The County may continue to support programs offering permanent supportive housing through the U.S. Housing and Urban Development's (HUD) Continuum of Care (CoC) model. These programs may aim to provide long-term housing stability and services for individuals with complex needs.
- **Tenant-Based Rental Assistance (TBRA):** The County may use HOME funds to support the TBRA Program, offering direct financial assistance for rental deposits and monthly subsidies to help households transition into stable housing.
- **Chronic Homelessness Initiatives:** The County may continue to support initiatives targeting the elimination of chronic homelessness, including supporting funding applications and implementing programs for chronically homeless individuals.
- **Self-Sufficiency Programs:** In partnership with local organizations, the County may support programs that equip individuals and families with the tools and skills necessary for long-term stability and self-sufficiency.

These combined efforts may be part of a broader strategy aimed not only at transitioning individuals and families into permanent housing but also at preventing future homelessness by addressing immediate needs and striving for long-term stability. The County may continue to focus on reducing the duration of homelessness and working toward sustainable solutions for vulnerable populations

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

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

Before discharge, individuals may receive comprehensive housing resources and support to facilitate a seamless transition and prevent homelessness. In addition to discharge planning, the County may provide financial assistance, case management, and referrals to healthcare, employment, and social services, further reducing the risk of homelessness. Through strategic collaboration with local partners, the County may help vulnerable populations reintegrate into the community and achieve lasting housing stability.

Discussion

The County of Ocean may work with local organizations to provide a range of services aimed at supporting individuals, families, and those with chronic disabilities, addressing the needs of vulnerable populations, and ensuring access to resources for stable housing and overall well-being.

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

Introduction

Regulatory barriers to affordable housing have become increasingly prevalent as communities nationwide aim to limit population growth, affecting both market-rate and affordable housing development. Key challenges within the current regulatory framework - such as restrictive zoning laws, high impact fees, growth controls, and outdated building codes - hinder the construction of diverse housing types. In some areas, these barriers make such development unfeasible. Additional factors, including 'Not In My Backyard' (NIMBY) opposition and the misuse of smart growth principles, further complicate the issue. Moreover, environmental regulations and excessive subdivision controls, as noted by the U.S. Department of Housing and Urban Development (HUD), contribute to rising costs and delays in the development process.*

Despite these challenges, the County remains committed to supporting Fair Housing policies and collaborates with local and regional partners to strengthen initiatives aimed at improving access to affordable housing for all.

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

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

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

- Support home rehabilitation programs that may provide financial assistance to low- and moderate-income households, ensuring the preservation and enhancement of the existing housing stock. These efforts may help reduce the need for new construction in areas where land use restrictions may limit development, promoting affordable housing options within established communities.
- Assist seniors and individuals with disabilities through home rehabilitation efforts, enabling them to safely age in place and remain in their homes longer. By providing financial support for necessary repairs and modifications, this initiative may help residents avoid displacement due to unaffordable housing costs and addresses challenges posed by restrictive zoning and building codes.
- Reduce housing instability by providing rental assistance, helping to prevent rental and utility arrears. This strategy may be essential in areas with limited rental housing availability, where zoning and growth limitations may restrict new rental developments, thus improving access to stable housing in the short term.

- Offer down payment assistance to income-qualified first-time homebuyers, helping them overcome financial barriers to homeownership. This strategy may support homeownership opportunities in areas where high land costs and property taxes may otherwise prevent first-time buyers from entering the market.
- Educate the community about available housing programs that may support and promote inclusive housing policies. This includes educating civic leaders, developers, and residents on zoning reforms, tax incentives, and strategies for overcoming the challenges posed by restrictive land use policies.

The County may work toward creating a more inclusive housing market that better meets the needs of all income levels by helping to reducing barriers.

Discussion

The County of Ocean may be committed to creating and supporting policies that foster inclusivity, ensure affordable housing availability, and address the systemic challenges that disproportionately affect vulnerable communities.

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

Introduction

The County of Ocean may be committed to addressing the diverse housing needs of its residents, with a focus on low- and moderate-income households, individuals and families experiencing homelessness, and underserved populations. Through strategic collaboration with non-profit organizations, municipalities, and other key partners, the County may be actively working to enhance the availability and sustainability of affordable housing.

The County's efforts may include a comprehensive range of programs aimed at not only increasing affordable housing options but also reducing health hazards like lead-based paint in older homes. In partnership with the Ocean County Department of Health, strict enforcement of lead-based paint abatement measures may be prioritized for homes built prior to 1978, particularly those housing children or vulnerable individuals.

This section outlines the key actions taken to develop and strengthen the institutional structure necessary to ensure the success of these programs. These actions may directly benefit low- and moderate-income households, individuals at risk of homelessness, and other vulnerable groups. By prioritizing the elimination of barriers to safe, affordable housing, the County may continue to build a more equitable and inclusive community for all residents.

Actions planned to address obstacles to meeting underserved needs

The County of Ocean may be actively addressing obstacles to meeting the needs of underserved populations, including the elderly, disabled, homeless, and extremely low-income households. The County may take the following actions to reduce or eliminate these barriers and ensure access to necessary housing and support services:

- Apply for federal and/or state funding sources to address underserved needs and support funding applications from other entities within our jurisdiction.
- Provide affordable housing access for extremely low-, very low-, low-, and moderate-income families through new construction or the rehabilitation of rental units for these income groups.
- Offer down payment and closing cost assistance, as well as affordable mortgage assistance, to enable homeownership.
- Support homeless individuals and families, along with other underserved populations, by allocating funds to non-profit agencies providing services to these groups.
- Foster cooperation between agencies by participating in various coordinating bodies, such as the Community Housing Advisory Committee (CHAC), Community Emergency Assistance Services (CEAS), and the Continuum of Care (CoC).
- Improve infrastructure in low- and moderate-income neighborhoods by implementing a Community Development Block Grant (CDBG) activity that benefits residents in primarily residential areas where at least 51 percent of the population is low- and moderate-income, i.e., area benefit (LMA).

- Provide housing assistance for seniors, including frail elderly, through senior-only housing projects, rental housing, senior referrals, and socialization services.
- Support a Tenant-Based Rental Assistance (TBRA) program and provide emergency housing and utility assistance to prevent homelessness.
- Support housing initiatives for physically and mentally disabled individuals, including rehabilitation and development of aging housing stock.
- Support CDBG and CoC programs for individuals and families with children to prevent homelessness.
- Distribute and target housing and public services to extremely low- and low-income persons, including TBRA, housing rehabilitation, rental assistance, public safety, medical and healthcare services, and family counseling.

Actions planned to foster and maintain affordable housing

The County of Ocean may continue to invest in affordable housing projects that provide rental and homeownership opportunities for low- and moderate-income households using federal funds. The County may be committed to preserving and enhancing the supply of affordable housing for extremely low-, very low-, and low- and moderate-income residents by implementing the following activities, among others:

- Provide down payment and closing cost subsidies to eligible first-time homebuyers from extremely low-, very low-, and low- and moderate-income households.
- Allocate HOME (entitlement and set-aside) program funds to certified Community Housing Development Organizations (CHDOs), housing developers, or partnerships for the development and rehabilitation of multi-family rental and single-family homeownership housing, as well as the acquisition of single-family housing (with or without rehabilitation).
- Offer financial assistance through the HOME program for the rehabilitation of owner-occupied residences.
- Leverage HOME funding to maximize financial capacity and enhance project feasibility.
- Provide a 24-month rental subsidy through the Tenant-Based Rental Assistance (TBRA) housing program to assist eligible households.
- Preserve affordable housing through collaboration with housing agencies to implement foreclosure prevention strategies, mortgage modifications, refinancing options, and other solutions to help retain safe and affordable housing.
- Ensure that constructed, purchased, and rehabilitated housing utilizing HOME and other federal/state funds remain affordable for the prescribed period, with strict enforcement through deed restrictions and ongoing monitoring.
- Assist the Public Housing Authority (PHA) in advancing its Workforce Housing Program, which mandates that developers designate a specific number of housing units for households with incomes between 60-140% of the Area Median Income (AMI) in new residential developments.

Actions planned to reduce lead-based paint hazards

The U.S. Department of Housing and Urban Development (HUD) regulation 24 CFR Part 35, titled *Lead-Based Paint Poisoning Prevention in Certain Residential Structures*, requires the control of lead-based

paint (LBP) hazards in federally assisted or government-owned housing, especially if young children (ages 6 and under) will occupy the unit. The Ocean County Department of Health (DOH) oversees lead hazard prevention in the County. As part of its housing rehabilitation program, the County of Ocean may assess LBP hazards in all units built before 1978 and allocates up to \$10,000 per single-family unit for LBP inspections, hazard reduction, and temporary relocation of occupants during the process.

The County of Ocean may undertake the following actions to address and reduce lead-based paint hazards:

- Promote lead hazard remediation by providing families, communities, and professionals with information and technical assistance on lead-based paint testing and abatement programs.
- Raise awareness by disseminating information about lead hazards, recalled children's products, and the risks of lead exposure.
- Coordinate lead hazard identification across departments to ensure consistent guidelines for lead hazard reductions in all rehabilitation programs.
- May require lead inspections for residential structures built before 1978 that receive federal, state, or local funding for rehabilitation.
- May inspect commercial buildings built before 1978, especially when children will use them, if the rehabilitation receives funding from federal, state, or local programs.
- Ensure lead poisoning screening for at-risk children.
- New Jersey mandates lead testing for Medicaid-eligible children under 72 months. All results must be reported, and levels at or above 10 µg/dL are submitted to the Ocean County Health Department for inclusion in its Children's Lead Poisoning Database.
- Allocate funding to cover the costs of lead-based paint testing and abatement in housing rehabilitation projects.
- Inform property owners of potential lead-based paint contamination in older homes when they receive rehabilitation funding.
- Maintain records of all lead-based paint inspections and abatement activities to ensure compliance with regulations.
- Educate first-time homebuyers (FTHBs) about lead-based paint hazards by providing the U.S. Environmental Protection Agency's (EPA) pamphlet, *Protect Your Family from Lead in Your Home*, at workshops.

By executing these actions, the County of Ocean aims to reduce lead-based paint hazards in its housing stock significantly, working to ensure that homes remain safe, healthy, and accessible to all families, particularly those with young children.

Actions planned to reduce the number of poverty-level families

The County of Ocean and its partners may continue efforts to reduce poverty through family stabilization programs, employment-related support services, and affordable housing subsidies. These initiatives may focus on prevention, crisis intervention, transitional support, permanent housing, and long-term assistance for individuals and families experiencing or at risk of homelessness.

For the duration of the Plan, the County may:

- Advocate for services and funding to promote self-sufficiency and economic stability.
- Coordinate and share data with organizations focused on economic growth and job training.
- Assist seniors, veterans, and active service members in achieving greater independence.
- Support O.C.E.A.N. Inc., the County's anti-poverty agency.
- Fund housing agencies and Public Housing Authorities (PHAs) that run Family Self-Sufficiency programs, offering at-risk families educational, health care, and economic stability services.
- Assist the Ocean County Board of Social Services (BOSS) in funding non-profits that provide health and human services.
- Support the Ocean County One-Stop Center, which operates a full-service career center for job searches, placements, and recruitment.
- Use HOME funds for the Tenant-Based Rental Assistance (TBRA) program to assist homeless individuals and families.
- Use CDBG public service funds to fund non-profit (s) that implement homeless prevention programs.

By pursuing these actions, the County may make progress in reducing poverty and supporting families in need.

Actions planned to develop institutional structure

The County of Ocean maintains a strong institutional framework for managing community development programs through partnerships among public, private, and non-profit sectors. Key departments include the Board of Social Services (BOSS), Health, Human Services, Planning, Senior Services, and the Veterans Bureau.

To enhance program efficiency, compliance, and accessibility, the County may:

- Identify Low-Moderate Areas (LMA) for targeted assistance.
- Strengthen partnerships with non-profit and for-profit affordable housing providers.
- Coordinate with municipal partners, subrecipients, and Community Housing Development Organizations (CHDOs) in developing the Plan.
- Engage in committees overseeing the Continuum of Care (CoC) and Community Emergency Assistance Services (CEAS).
- Provide homeownership assistance to families needing down payment and closing cost support.
- Participate in training and conferences with affordable housing and public service providers.
- Inform and involve citizens in the Citizen Participation Plan (CPP) process.

This approach may contribute to more efficient service delivery and maximize community benefits.

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

service agencies

The County of Ocean may continue to enhance coordination between public and private housing and social service agencies by fostering stronger partnerships and improving communication across sectors.

Key actions may include:

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

By pursuing these actions, the County may foster a more collaborative environment that improves access to housing and services for residents in need.

Discussion

The County of Ocean may continue its focus on enhancing affordable housing access and addressing the needs of low- and moderate-income households, individuals at risk of homelessness, and other vulnerable populations. The County may work to break down barriers to housing by collaborating with non-profit organizations, municipalities, and housing developers to meet community-specific needs through targeted solutions.

Key actions may include expanding partnerships with service providers in healthcare, employment, financial counseling, and childcare to offer holistic support. The County may allocate resources to agencies assisting underserved populations and promote initiatives that foster family stability, such as down payment assistance and the preservation of affordable housing.

Through stronger coordination between public housing authorities, social service agencies, and housing providers, the County may seek to avoid duplication of efforts, share data, and develop integrated

service delivery models. Additionally, the County's efforts to combat lead-based paint hazards in older homes and support housing for seniors and disabled individuals may be central to creating safe living environments.

By engaging in regular partnerships, piloting new programs, and participating in state and regional forums, the County may ensure it remains aligned with evolving needs, trends, and funding opportunities. These coordinated efforts may contribute to building a more inclusive and sustainable community for all Ocean County residents.

DRAFT

Program Specific Requirements

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

Introduction

The CDBG and HOME programs rely on Congressional funding, which HUD distributes to entitlement jurisdictions through a formula allocation. The County of Ocean answers the following questions based on its federal allocations.

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.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

The County of Ocean does not use forms of investment not described in §92.205(b).

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

The County of Ocean Consortium receives HOME Investment Partnership Program block grant funding annually from the U.S. Department of Housing and Urban Development (HUD) to create affordable housing for low- and moderate-income households. The County of Ocean has allocated funding from the HOME program to initiate the First-Time Homebuyer (FTHB) Program for income-eligible households. The County of Ocean complies with § 92.254 and it has developed a resale and/or a recapture guideline for its HOME program.

First-time Homebuyer (FTHB)

The First-time Homebuyers Program offers a direct subsidy of \$10,000.00 for down payment and closing cost assistance secured by a deferred loan, mortgage, and mortgage note with an affordability period of six (6) years. The program features reduced bank fees and closing costs (including no points) and a minimum down payment of three (3) percent (1-1/2 percent of which MUST be from the borrower's own contribution, the other 1-1/2 percent can be from the County's HOME Program subsidy). The County of Ocean's program guidelines contain the following recapture provision:

If you sell your home (or change ownership) within the first six years of purchasing it, you will be subject to repayment of the full amount of HOME funds awarded to you through a deferred loan from the County of Ocean. The returned funds will be re-allocated into the HOME Program.

If the home transfers title within the six (6) year affordability period, the HOME recipient is subject to recapture the entire amount of the HOME-funded direct subsidy. There is no interest associated with the repayment. All recaptured funds will be reallocated into the HOME Program. If the HOME recipient maintains ownership of the home for the entire six (6) year affordability period, the lien is forgiven. In the event of any foreclosure on the property during the affordability period, the net proceeds (if any) of the foreclosure sale shall be used to repay in full all of the debt to the Lender. Net proceeds are the funds remaining after the first lien is satisfied. If there are no net proceeds, then there is no recapture obligation.

Housing Rehabilitation

With regard to the Housing Rehabilitation Program, home improvements are provided to eligible homeowners in the form of a Deferred Loan Agreement, which creates a ten-year (10) lien on the property. If the property transfers ownership within ten (10) years, the County will recapture all or a portion of the HOME funds associated with the project. The County's program guidelines contain

the following recapture guidelines:

A reduction of repayment during the affordability period depends on how long the loan was in effect. For the first five years of the affordability period, any change of title will constitute the full recapture of the HOME-assisted funding. Thereafter, repayment is prorated as follows:

0-5 years - Full amount
6 years - 80%
7 years - 65%
8 years - 50%
9 years - 25%
10 years - 0%

There is no interest associated with these loans. If the homeowner remains in the home for the full term of ten (10) years, the lien is forgiven. All recaptured funds will be reallocated into the HOME Program.

Tenant-Based Rental Assistance (TBRA)

Funding for the Tenant-Based Rental Assistance Program is provided to participants in the form of a grant as a rental subsidy; therefore, there is no resale or recapture provision associated with this program.

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

The CHDO Program guidelines and executed CHDO Agreements state that housing units assisted with HOME funds must meet the affordability requirements set forth in 24 CFR 92.252 and shall be enforced by a deed restriction on the property. The deed restriction shall be duly filed with the Ocean County Clerk. Affordability restrictions remain in force regardless of the transfer of ownership.

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

The County of Ocean does not intend to refinance existing debt secured by multifamily housing that HOME funds rehabilitate.

Comprehensive Housing Affordability Strategy ("CHAS") data

Summary Level: County

Created on: March 24, 2025

Data for: Ocean County, New Jersey

Year Selected: 2017-2021 ACS

Income Distribution Overview	Owner	Renter	Total
Household Income less-than or= 30% HAMFI	22,905	14,875	37,780
Household Income >30% to less-than or= 50% HAMFI	25,130	10,400	35,530
Household Income >50% to less-than or= 80% HAMFI	28,335	8,455	36,790
Household Income >80% to less-than or=100% HAMFI	21,145	4,825	25,970
Household Income >100% HAMFI	91,840	9,820	101,660
Total	189,355	48,375	237,730
Housing Problems Overview 1	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	57,345	27,575	84,920
Household has none of 4 Housing Problems OR cost burden not available, no other problems	132,010	20,800	152,810
Total	189,355	48,375	237,730
Severe Housing Problems Overview 2	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	25,695	17,200	42,895
Household has none of 4 Severe Housing Problems OR cost burden not available, no other problems	163,660	31,175	194,835
Total	189,355	48,375	237,730
Housing Cost Burden Overview 3	Owner	Renter	Total
Cost Burden less-than or= 30%	132,970	21,420	154,390
Cost Burden >30% to less-than or= 50%	32,205	11,570	43,775
Cost Burden >50%	22,950	14,530	37,480
Cost Burden not available	1,225	850	2,075
Total	189,355	48,375	237,730
Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total

	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	30,270	7,510	37,780
Household Income >30% to less-than or= 50% HAMFI	23,730	11,800	35,530
Household Income >50% to less-than or= 80% HAMFI	16,315	20,475	36,790
Household Income >80% to less-than or= 100% HAMFI	6,615	19,355	25,970
Household Income >100% HAMFI	7,990	93,670	
Total	84,920	152,810	237,730
Income by Housing Problems (Renters only)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total
	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	11,895	2,980	14,875
Household Income >30% to less-than or= 50% HAMFI	8,780	1,620	10,400
Household Income >50% to less-than or= 80% HAMFI	4,980	3,475	8,455
Household Income >80% to less-than or= 100% HAMFI	1,060	3,765	4,825
Household Income >100% HAMFI	860	8,960	9,820
Total	27,575	20,800	48,375
Income by Housing Problems (Owners only)	Household has at least 1 of 4	Household has none of 4 Housing Problems	Total
	Housing Problems	OR cost burden not available, no other problems	
Household Income less-than or= 30% HAMFI	18,375	4,530	22,905
Household Income >30% to less-than or= 50% HAMFI	14,950	10,180	25,130
Household Income >50% to less-than or= 80% HAMFI	11,335	17,000	28,335
Household Income >80% to less-than or= 100% HAMFI	5,555	15,590	21,145

Household Income >100% HAMFI	7,130	84,710	91,840
Total	57,345	132,010	189,355
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	29,940	23,305	37,780
Household Income >30% to less-than or= 50% HAMFI	23,330	10,305	35,530
Household Income >50% to less-than or= 80% HAMFI	15,455	2,710	36,790
Household Income >80% to less-than or= 100% HAMFI	6,100	665	25,970
Household Income >100% HAMFI	6,425	500	101,660
Total	81,250	37,480	237,730
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	11,655	10,415	14,875
Household Income >30% to less-than or= 50% HAMFI	8,575	3,800	10,400
Household Income >50% to less-than or= 80% HAMFI	4,580	245	8,455
Household Income >80% to less-than or= 100% HAMFI	895	20	4,825
Household Income >100% HAMFI	395	50	9,820
Total	26,100	14,530	48,375
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	18,280	12,885	22,905
Household Income >30% to less-than or= 50% HAMFI	14,755	6,505	25,130
Household Income >50% to less-than or= 80% HAMFI	10,880	2,465	28,335
Household Income >80% to less-than or= 100% HAMFI	5,210	645	21,145
Household Income >100% HAMFI	6,030	450	91,840
Total	55,155	22,950	189,355

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.