

Township of Toms River
5-Year Consolidated Plan & First Year Action Plan

Program Years FY 2025-2029

Annual Action Plan for FY 2025

DRAFT

Prepared by Alaimo Engineering Group

March 28, 2025

Executive Summary

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

1. Introduction

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

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

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

Toms River Township's allocation of Community Development Block Grant Funding has fluctuated since the completion of the 2020-2025 Five-Year Consolidated Plan. The entitlement funding level from fiscal year 2020 at \$405,118.00 has fluctuated over the years with a fiscal year

2024 level of \$413,259.00. The average year to year funding for Fiscal Years 2015 to 2019 was \$414,212.80 as shown in Figure 1.

Figure 1 – Toms River CDBG, CDBG-CV, and Program Income Funds				
Year	Entitlement Funding Amount	Program Income	CDBG-CV	Total
2020	\$405,118.00	\$12,000.00	\$895,212.00	\$1,312,330.00
2021	\$426,499.00	\$0.00	\$0.00	\$ 426,499.00
2022	\$414,155.00	0.00	0.00	\$ 414,155.00
2023	\$412,033.00	\$0.00	\$0.00	\$ 412,033.00
2024	\$413,259.00	\$0.00	\$0.00	\$ 413,259.00
Total	\$2,071,064	\$12,000	\$895,212.00	\$2,978,276.00

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

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

The need assistance to low-moderate income renters, homeless populations, domestic violence populations, the elderly, and other at risk populations was identified as a need. The Township's survey results indicated that the following objectives are supported.

3. Evaluation of past performance

The Township has met its 1.5 timeliness ratio every year from 2020-2024. The Township has assisted a total of 15,756 individuals/households with various services.

4. Summary of citizen participation process and consultation process

The Township of Toms River hosted 3 committee meetings with its Affordable and Fair Housing Committee, released a survey to gather public input, and hosted three public meetings in the preparation of the Township's 5-Year Comprehensive Plan and 1-Year Action Plan process. The Township representative, John Mele, also attended the County's CHAC meetings.

5. Summary of public comments

The Township of Toms River has modified its 5-year objectives to include priorities identified in its Impediments to Fair Housing and priorities established by the Mayor's Affordable and Fair Housing Committee and its Needs Survey results:

Housing Needs Ranking:

High Priority Housing Activities include:

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

Medium Priority Housing Activities include:

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

Neighborhood Improvements:

Medium - High Priority Activities include:

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

Medium Priority Activities include:

- Economic Development

Public Service Ranking:

High Priority Activities include:

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

- Substance abuse services
- Senior Services
- Homeless Services

Medium - High Priority Activities include:

- Transportation services
- Food banks

Medium Priority Activities include:

- Fair Housing
- Rental Assistance
- HIV/AIDS services

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

All comments and/or views were accepted, however all were not included in the 5-Year Comprehensive Plan and 1-Year Action Plan. The following comments were not incorporated into the plans for the reasons identified.

During the Mayor's Affordable and Fair Housing Committee, some members indicated that federal and state assistance programs had an all-or-nothing mentality and low threshold, which encouraged clients to refuse work that would increase their income over the federal minimum threshold because they would lose all assistance. The clients had noted that they could not afford to cover their needs without assistance if they made slightly more than the federal threshold. There needs to be a better transition into self-sufficiency that does not harm the clients the program is trying to assist. The Township agrees with the identification of the problem; however, it has no authority to change state or federal law to create a tiered assistance support system that encourages self-sufficiency.

This comment was accepted and considered but not included in the 5-Year Comprehensive Plan or 1-Year Action Plan because a state or federal agency can only address the concern. The Township has no control over the matter.

7. Summary

The Township received numerous thoughtful comments from the Mayor's Affordable and Fair Housing Committee. In addition, the Township online Needs Survey also noted which items were of high, medium, and low priority.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Toms River	Div. of Community Development/Planning/Toms River

Table 1 – Responsible Agencies

Narrative

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

Toms River Township has participated in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program since 1986, as a municipal member of the Ocean County Entitlement Program. In 1989, Toms River became an

entitlement community after reaching and exceeding the HUD population threshold of 50,000 residents. Toms River Township receives Community Development Block Grant funding but not HOME funding. However, Toms River Township is a member of the Ocean County Consortium, which does receive HOME funding. As such, the Township residents benefit from HOME funds. Toms River Township is responsible for administering its CDBG allocation. Toms River Township prepares its own Consolidated Plan and Action Plans and submits them to the county for inclusion in the County Consolidated Plan and Action Plans. Ultimately Toms River Township is responsible for submitting its own plans for its allocation.

Consolidated Plan Public Contact Information

The Township's Community Division contacts are:

John Mele, Director

Community Development & Township Engineer

33 Washington Street

Toms River, NJ 08753

Richard Hunt, Township Planner

Alaimo Group, Inc

rhunt@tomsrivertownship.com

33 Washington Street

Toms River, NJ 08753

Lucia Lynch

33 Washington Street

Toms River, NJ 08753

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

1. Introduction

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

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

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

The Township also attends Ocean County’s CHAC meetings. The County Housing Advisory Committee consists of representatives from the entitlement communities that make up the Ocean County Consortium, an Ocean County Human Services representative, an Ocean County Board of Social Services representative, affordable housing advocates, and affordable housing providers.

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

The Ocean County Continuum of Care is run through the Ocean County Department of Health. Toms River representative John Mele attends all Ocean County Housing Advisory Committee (CHAC) meetings. The Ocean County Department of Health sends a representative to the CHAC meetings. In addition, the Township has invited a Ocean County Department of Health member to participate in its Mayor’s Affordable and Fair Housing Committee. Input from the CHAC

meeting is utilized to form policies to present to the Mayor's Affordable and Fair Housing Committee.

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

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

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

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

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

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

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Contact is a member of the Township's Affordable and Fair Housing Committee. They assist the Township to identify pressing needs of the chronically homeless and those facing homelessness.
4	Agency/Group/Organization	O.C.E.A.N., Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	OCEAN Inc. provides many services to low-moderate income households from childcare, energy efficiency, energy payment assistance, and other public services. The organization also constructs new affordable housing, performs housing rehabilitation, and provides first time homebuyer education programs.
5	Agency/Group/Organization	Northern Ocean Habitat For Humanity, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy

Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Northern Ocean Habitat for Humanity constructs new housing for low-moderate-income families and provides rehabilitation services for housing owned by seniors and low-moderate-income households. It provides valuable insight into the needs of seniors and the low-moderate-income population.
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Table 2 – Agencies, groups, organizations who participated

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Ocean County Department of Human Services	2024 "Strategic Plan to End Homelessness Ocean County NJ" Continuum of Care Plan prepared by Monarch Housing.

Table 3 – Other local / regional / federal planning efforts

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

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

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

On December 5, 2024, the Task Force conducted a prioritization session, concluding that each recommendation is essential and serves a vital purpose in guiding its efforts. Affordable housing was identified as both the solution and a preventive measure for maintaining a healthy housing system. In 2025, the Task Force will focus on fostering municipal engagement to gain a clearer understanding of local affordable housing obligation plans across the County and to explore opportunities for strengthening collaborative efforts. Currently, due to the limited allocation capacity of the Trust Fund, the Task Force recommends initiating a competitive contract solicitation in the first quarter of 2025 to secure programming for June, focusing on the following priority areas:

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

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

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))

Narrative (optional):

Toms River Township has coordinated with Ocean County Planning Department, Brick Township, and Lakewood Township in the development of the plan. The County hosts the County Housing Advisory Committee meetings, which bring together various Ocean County departments and the entitlement municipalities. Most of the coordination occurs on the use of the HOME funds, which the county receives on behalf of the Consortium. CDBG funds are utilized for township-identified concerns and not to address county-wide concerns. However, some concerns are similar to County wide concerns such as assisting the homeless population. The state of NJ was not involved in the creation of the 5-year Con Plan and did not participate in local or county meetings. The Township did coordinate with the NJ Court master and Fair Share Housing Program to get feedback about the possibility of using its affordable housing trust fund for a rapid rehousing program. Unfortunately, the program was not permitted due to the fact that affordable housing trust funds must be utilized to create permanent housing.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

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

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

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

Demo

Citizen Participation Outreach

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>December 2024 public meeting - seven public members attended.</p> <p>March 4, 2025 Public Meeting - no public attended</p> <p>Public Review of Action Plan and Comment Period - No comments received</p> <p>April and May 2025 Public Meeting - no comments, no public attended</p>	no comments	all comments were accepted and received	
2	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	n/a	none received	none received	

Table 4 – Citizen Participation Outreach

Demo

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

Housing Needs Ranking:

High Priority Housing Activities include:

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

Medium Priority Housing Activities include:

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

Neighborhood Improvements:

Medium - High Priority Activities include:

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

Medium Priority Activities include:

- Economic Development

Public Service Ranking:

High Priority Activities include:

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

Medium - High Priority Activities include:

- Transportation services
- Food banks

Medium Priority Activities include:

- Fair Housing
- Rental Assistance
- HIV/AIDS services

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

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

Summary of Housing Needs

During the 2010 U.S. Census count, Toms River Township had 88,791 residents, which increased to 95,438 during the 2020 U.S. Census Decennial Count. Between the 2010 US Census and 2020 US Census, Toms River Township gained 6,647 residents, a population growth of 7.5% over the ten-year period. Much of this population growth can be attributed to the construction of inclusionary housing and rebuilding after Superstorm Sandy.

According to data from the 2020 American Community Survey (ACS), there are approximately 36,075 households in Toms River Township, which represents a 4% increase in housing since 2009.

According to the U.S. American Community Census survey, the median value of owner-occupied housing units between 2019 and 2023 was \$387,500, with a median monthly owner cost of \$2,363 for those with mortgages and \$910 for homeowners without mortgages. The median gross rent between 2019 and 2023 was \$1,672.00.

Housing payments in Toms River are 24% higher than the national median for both homeowners and renters and align with Ocean County's median monthly costs for homeowners and renters. According to the 2016-2020 CHAS data, Toms River Township has 6,725 renters and 34,200 homeowners. According to data provided in table 7, over 26% of renters are cost-burdened, and an additional 22.2% are severely cost-burdened. Over 11% of homeowners are cost-burdened, and an additional 11.4% are considered severely cost-burdened. The US Department of Housing and Urban Development defines Housing Cost Burden as housing cost greater than 30% of the household's income and Severe Cost Burden is housing cost greater than 50% of the household's income.

According to 2023 American Community Survey Census data estimates, 6.2% or approximately 6,144 residents of Toms River are living in poverty. Toms River Township's estimated poverty rate is significantly lower than Ocean County's poverty rate of 10%, New Jersey's poverty rate of 9.7%, and the nation's most recent poverty rate of 11.1%.

The Township of Toms River has identified a lack of money for down payments and closing costs, lack of education and job skills, availability and location of affordable housing stock, and federal and state assistance program payments as barriers to affordable housing. Results from the consultation, citizen participation, and needs assessment processes confirm that the lack of affordable housing is still a significant problem in the Township of Toms River. According to citizen input, Affordable Housing and Homelessness assistance programs were the most common selection in the community needs survey.

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

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,160	5,780	5,450	3,840	15,845
Small Family Households	1,070	1,669	1,890	1,630	8,500
Large Family Households	155	310	505	450	1,509
Household contains at least one person 62-74 years of age	1,425	1,285	1,315	919	4,470
Household contains at least one person age 75 or older	1,679	2,175	1,119	408	1,200
Households with one or more children 6 years old or younger	320	660	790	419	1,208

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	160	45	40	0	245	15	25	45	0	85
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	15	0	0	15	15	0	0	20	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	15	150	45	210	15	30	40	0	85
Housing cost burden greater than 50% of income (and none of the above problems)	914	570	15	0	1,499	2,370	1,050	340	154	3,914
Housing cost burden greater than 30% of income (and none of the above problems)	150	809	685	130	1,774	744	1,240	1,110	680	3,774
Zero/negative Income (and none of the above problems)	175	0	0	0	175	84	0	0	0	84

Table 7 – Housing Problems Table

Data 2016-2020 CHAS

Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,074	645	205	45	1,969	2,410	1,105	420	174	4,109
Having none of four housing problems	610	899	1,239	670	3,418	1,065	3,125	3,590	2,955	10,735
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	450	560	270	1,280	510	860	529	1,899
Large Related	35	100	175	310	89	170	160	419
Elderly	409	238	135	782	2,194	1,064	475	3,733
Other	325	519	315	1,159	364	199	324	887
Total need by income	1,219	1,417	895	3,531	3,157	2,293	1,488	6,938

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	245	245	445	510	0	955
Large Related	0	0	20	20	85	50	20	155
Elderly	364	79	15	458	1,605	400	125	2,130
Other	0	315	224	539	279	0	0	279
Total need by income	364	394	504	1,262	2,414	960	145	3,519

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	0	30	150	0	180	30	30	25	0	85
Multiple, unrelated family households	0	0	0	45	45	0	0	15	20	35
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	0	30	150	45	225	30	30	40	20	120

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

According to Table 6, Toms River Township has a total of 36,075 households, of which 44.2% consists of households with at least one resident who is 62 years or older. The breakdown of the senior citizen lead households consists of 26% of all Toms River Households having a member between the ages of 62 -74, and 18.2% of all Toms River households having a member 75 years or older. The second largest household type consists of small-family households. Toms River has 14,759 small-family households, which makes up 40.9% of the total household count. A small family household is defined as one consisting of 2 to 4 persons, where neither person is 62 years or older.

Figures from Table 9 show approximately 3,531 or 52.5% of renter households and 6,938 or 20.3% of owner households earn less than 80% of the Area Median Income (AMI) and are experiencing a cost burden. Figures from Table 10 show an additional 1,262 or 18.8% of renter and 3,519 or 10.3% of owner households earn less than 80% AMI and are experiencing severe cost burden.

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.

Individuals and Families with Disabilities

The Census Bureau defines disability as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes them from being able to go outside the home alone or to work. According to 2019-2023 ACS 5-year estimate data, 13.3% of the civilian noninstitutionalized population in Toms River reported a disability. The population with disabilities

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consisted of 12,664 total residents of which 5,516 were males and 7,148 were females. The likelihood of having a disability increases with age ranging from 2.1% of people under 18 years old, 9.2 % of people 18 to 64 years old, and 34.7 % of those 65 and over for the Toms River Township population.

ARC of Ocean County is the primary service provider for persons with disabilities and their families. The need for housing and residential services far outweighs the organization's current capacity. ARC of Ocean County currently provides housing and residential services for 170 residents with disabilities at 19 group homes, 37 supervised apartments, and 6 supportive living apartments throughout Ocean County. The 19 group homes include 3 homes for individuals who are medically fragile. These homes have LPN staffing on site from 8-16 hours per day to support ongoing medical needs. In addition to housing support, ARC of Ocean County also provides vocation services, family services such as respite care and support groups, clinical support, and partnerships with businesses.

Toms River Township has Group Home facilities that can accommodate 116 residents with various disabilities. These group homes are managed by various groups such as Ocean County ARC, AMIB, Opportunity Knocks, 21 Plus, Allies, Cerebral Palsey, Easter Seals, Ocean County Mental Health, Preferred Behavioral Health, Rapha, and Community Options. 19 group homes, 37 supervised apartments, 6 supportive living apartments. Included in the 19 group homes are 3 homes for individuals who are medically fragile. These homes have LPN staffing on site from 8 - 16 hours per day to support ongoing medical needs. The Residential program currently supports 170 individuals throughout Ocean County. Toms River Township has an affordable housing trust fund. Toms River policymakers granted staff the right to use trust funds to create more group homes in exchange for 30-year affordability controls. No group homes have taken the opportunity to use the funds to purchase land or buildings to create new group homes.

In addition to Group Homes, Toms River has long-term care beds at Long-Term Care Facilities. Project Freedom Project Village is a 70-unit apartment complex that provides barrier-free apartments for people with mobility problems. One-, two-, and three-bedroom family apartments are rented to income-qualified households.

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

Providence House provides domestic violence services. Services include a 24-hour hotline services, counseling, education, specialized children's programs, legal advocacy and a Safe House at no cost to survivors and their children. Providence House also provide a confidential and secure emergency shelter for victims of domestic violence and their children who are in need of a temporary place to stay in order to be safe. Providence Houses Toms River location serves up to 15 families in their Emergency Shelter program at a time. Unfortunately, most victims of domestic violence face considerable challenges obtaining permanent housing even after safety is achieved. These challenges include lack of affordable housing, lack of transportation, difficulties obtaining stable employment, and difficulty amassing enough money to pay housing and utility deposits.

What are the most common housing problems?

HUD focuses on three specific housing problems: cost burden, overcrowding, and substandard housing. Of those housing problems, the most common housing problem for the Township of Toms River continues to be cost burden and housing affordability. Housing is generally considered "affordable" if the tenants pay no more than 30% of their household income toward housing costs.

Cost Burden is a fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities. Cost Burden counts the households whose housing cost burden is greater than 30% of household income. Severe Cost Burden counts the households whose housing cost burden is greater than 50% of household income. Based on 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, approximately 10,469 households in Toms River or 29% are experiencing housing cost burden greater than 30% of household income. An additional 4,781 households or 13.3% are experiencing housing cost burden greater than 50% of household income.

Overcrowding is having complete kitchens and bathrooms but housing more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, and half-rooms. Severe Overcrowding is having complete kitchens and bathrooms but housing more than 1.51 persons per room with the same exclusions. Overcrowding appears to be more of an issue for single-family households, renter and owner, with income less than 50-80% of the Area Median Income (AMI).

HUD defines substandard housing as housing without hot and cold-piped water, a flush toilet and a bathtub or shower; or kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator. HUD also considers substandard housing to be the most severe housing problem because it poses a risk to the health, safety, and physical well-being of the occupants. Dilapidated housing is associated with exposure to lead and asthma triggers not to mention violence and crime. According to CHAS data (table 7), substandard housing is a much bigger problem for renters in Toms River than it is for owners percentage wise, however number wise more homeowners are impacted.

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

Income heavily influences housing problems. The lower the household income the more severe the housing problems. Households making 0-30% of the Area Median Income (AMI) by far had the most housing problems. Overcrowding appears to be more of an issue for renters with income less than 50-80% of the AMI. While substandard housing is more of an issue for renters. Housing Cost burdened impacts renters and owners. More owners cost and severely cost burdened; however percentage wise more renters are cost burdened and severely cost burdened. Homeowners make up 80% of all households and therefore have more numbers that need assistance although they represent a lower percentage.

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

The Township of Toms River does not provide rapid re-housing assistance. However, the Township did recently research using its Affordable Housing Trust fund to create such a program in late 2024. Unfortunately, New Jersey regulations do not allow the funds to be used to provide these services.

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 Township of Toms River does not collect statistics on the “at-risk” population; however, examining the data on housing cost burden, especially in the extremely low-income range, can provide a reasonable estimate of unstable households with an increased risk of homelessness. Figures from Table 7 show that there are 3,284 households in the extremely low-income range experiencing a housing cost burden and another 894 households experiencing a severe housing cost burden. Based on income and housing cost burden data, approximately 11.6% of households in Toms River Township are at an increased risk of homelessness.

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

One of the criteria that HUD uses to define an individual or family as “at risk of homelessness” is that they live in housing that has characteristics associated with instability and increased risk of homelessness. These characteristics include overcrowding, housing cost burden, and substandard housing. For example, an individual or family that lives in the home of another because of economic hardship or lives in a housing unit where there are more than 1.5 persons per room are at a higher risk of homelessness due to inability to afford stable and appropriate housing. Renters also appear to have an increased risk of homelessness compared to homeowners. In Toms River Township, 52.5% of renters are cost burdened versus only 20.3% of homeowners earning less than 80% of the Area Median Income (AMI). Renters are also more likely to be severely cost burdened compared to homeowners, where 18.8% of renter households earning less than 80% AMI experience severe cost burdened. In comparison, 10.3% of owner households are severely cost burdened.

Discussion

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Toms River Township has an Affordable Housing Trust Fund that it uses to assist developers in producing affordable housing for extremely low to moderate-income households, housing rehabilitation, and other assistance to keep units affordable. The Township's CDBG program is used to assist non-profits in providing services to various groups to assist their clients with various needs such as food, emergency shelter, transportation, and other needs for eligible clients. The Township's CDBG program also performs Housing Rehabilitation for both owner and rental properties.

The needs ranking for the FY 2025-29 5-Year Comprehensive Plan has noted the need for more affordable housing units, homelessness assistance, and programs for domestic violence victims.

NA-15 Disproportionately Greater Need: Housing Problems – 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

As defined by HUD, a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level.

According to the 2020 U.S. Decennial Census Toms River Township's population of 95,438 residents predominantly classify themselves as White, with 79% (73,671) classified as White, 4.3% (3,780) Asian, 3.6% (3,155) as African American, 0.5% (445) some other race, 0.1% (65) as American Indian and Alaska Native, and 0% (11) as Native Hawaiian and Other Pacific Islander. Approximately 2.8% (2,718) of the Township's population is classified as two or more races. Approximately 12.5% (11,593) of Toms River Township residents are Hispanic.

Table 13 shows the racial composition of households with one or more housing problems earning 0% to 30% of Area Median Income. There are 4,379 households with one or more housing problems, earning 0% to 30% of Area Median income. Approximately 88% of the households identified as whites, 4.8% as Black/African American, 1.5% as Asian, 0.5% as American Indian or Alaska Native, and 3.6% as Hispanic. Whites had a higher percentage of need than their population percentage, however the difference was not 10%. No racial group was disproportionately in need.

Table 14 shows the racial composition of households with one or more housing problems, earning between 30% and 50% of the area's median income. There are 3,799 households with one or more housing problems, earning between 30% to 50% of Area Median income. Approximately 72% of the households identified as whites, 10.8% as Black/African American, 0.4% as Asian, and 9.2% as

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Hispanic. Black/African American households had more households in need than their population percentages. However, they were not 10% or more than their population percentage. No racial group was disproportionately in need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,379	779	0
White	3,854	684	0
Black / African American	210	0	0
Asian	65	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	159	94	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 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%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,799	1,980	0
White	2,744	1,715	0
Black / African American	410	70	0

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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
Asian	14	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	135	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 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%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,425	3,024	0
White	1,990	2,654	0
Black / African American	110	40	0
Asian	60	95	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	260	230	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 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	1,030	2,815	0
White	930	2,510	0
Black / African American	20	25	0
Asian	0	150	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	114	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 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

No groups were disproportionately impacted. Whites were close to being disproportionately affected at the 0% to 30% income groups, while Black/African American had elevated percentages at the 30 to 50% income groups.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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

As defined by HUD, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.

According to the 2020 U.S. Decennial Census Toms River Township's population of 95,438 residents predominantly classify themselves as White, with 79% (73,671) classified as White, 4.3% (3,780) Asian, 3.6% (3,155) as African American, 0.5% (445) some other race, 0.1% (65) as American Indian and Alaska Native, and 0% (11) as Native Hawaiian and Other Pacific Islander. Approximately 2.8% (2,718) of the Township's population is classified as two or more races. Approximately 12.5% (11,593) of Toms River Township residents are Hispanic.

The US Department of Housing and Urban Development identifies severe housing problems as:

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

CHAS data in Table 17 shows the racial composition of households with one or more severe housing problems earning 0% to 30% of Area Median Income. There are 3,484 households with one or more housing problems, earning 0% to 30% of Area Median income. Approximately 88.8% of the households identified as whites, 3.6% as Black/African American, 1.9% as Asian, 0.6% as American Indian or Alaska Native, and 4.0% as Hispanic. Whites had a higher percentage of need than their population percentage and were only slightly less than 10% above their population percentage. No racial group was disproportionately in need.

CHAS data in Table 18 shows the racial composition of households with one or more severe housing problems, earning between 30% and 50% of the area's median income. There are 1,750 households with one or more housing problems, earning between 30% to 50% of Area Median income. Approximately 83% of the households identified as whites, 4% as Black/African American, 0.8% as Asian, and 9.7% as Hispanic. No racial group was disproportionately in need.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,484	1,675	0
White	3,094	1,450	0
Black / African American	125	85	0
Asian	65	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	139	120	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 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%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,750	4,024	0
White	1,445	3,004	0
Black / African American	70	415	0
Asian	14	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	170	315	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 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%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	625	4,829	0
White	490	4,149	0
Black / African American	0	155	0
Asian	0	155	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

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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
Hispanic	130	360	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 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	219	3,625	0
White	214	3,230	0
Black / African American	0	45	0
Asian	0	150	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	179	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 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

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No groups were disproportionately impacted at any income level. Households that identified as Whites were close to being disproportionately affected at the 0% to 30% income groups.

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

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

Introduction:

Housing Cost Burden is a fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities. Cost Burden counts the households whose housing cost burden is greater than 30% of household income. Severe Cost Burden counts the households whose housing cost burden is greater than 50% of household income.

Housing Cost Burden

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

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

According to the 2020 U.S. Decennial Census Toms River Township's population of 95,438 residents predominantly classify themselves as White, with 79% (73,671) classified as White, 4.3% (3,780) Asian, 3.6% (3,155) as African American, 0.5% (445) some other race, 0.1% (65) as American Indian and Alaska Native, and 0% (11) as Native Hawaiian and Other Pacific Islander. Approximately 2.8%

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(2,718) of the Township's population is classified as two or more races. Approximately 12.5% (11,593) of Toms River Township residents are Hispanic.

Toms River Township has 36,075 households. Approximately 87% of households earning less than 30% of the Area Median Income and experiencing a housing cost burden are white, 1% Black, 3.5% Asian, and 6.7% are Hispanic. Approximately 78% of households earning between 30 and 50% of Area Median Income and experiencing a housing cost burden are white, 8.9% are Black/African American, 2.3% are Asian, and 7.3% are Hispanic. No race or ethnicity has a disproportionate greater need of housing assistance.

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?

No racial or ethnic group in Toms River Township has a disproportionately greater need. Whites are the predominant racial group and are proportionately represented as needing assistance. Black/African Americans, Asians, Native Americans, and Hispanics also required assistance in proportion to their income categories.

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

All racial and ethnic groups needed affordable and safe affordable housing.

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

Racial/ethnic groups are dispersed throughout the Township. However, particular areas have a higher concentration of racial/ethnic groups. Hispanics are concentrated north of Route 37, east of Route 166, west of Lakewood Road (Route 9), south of Route 70, and north of Oakridge Parkway. African Americans/Blacks are concentrated predominately in the western portion of the Township, specifically west of Route 9 when north of Route 37, within the downtown area, and west of the downtown south of Route 37. Asian households are concentrated south of Bey Lea Road, north of Route 37, east of Route 166, and west of Hooper Avenue. Individuals who identify as two or more races are found in many blocks, including the blocks in the North Beaches section of Toms River Township, Silverton, and other neighborhoods scattered throughout the Township.

NA-35 Public Housing – 91.205(b)

Introduction

The Township does not have a public housing authority. IDIS forces the Township to select a public housing authority and for this purpose Toms River Township selected Berkeley. All numbers provided in the Tables below are for Berkeley and not Toms River Township.

Totals in Use

	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 in use	0	0	329	212	0	207	0	0	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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	1	0	0	0	0	0	0

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Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	215	50	0	50	0	0
# of Disabled Families	0	0	75	52	0	51	0	0
# of Families requesting accessibility features	0	0	329	212	0	207	0	0
# 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

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	307	150	0	147	0	0	0
Black/African American	0	0	19	61	0	60	0	0	0
Asian	0	0	1	1	0	0	0	0	0

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Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	0	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

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	23	10	0	10	0	0	0
Not Hispanic	0	0	306	202	0	197	0	0	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:

Toms River does not have a public housing agency.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Toms River does not have a public housing agency.

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

Toms River does not have a public housing agency.

Discussion

Toms River does not have a public housing agency.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

There were a total of 556 homeless in Ocean County On January 23, 2024 according to the 2024 New Jersey Homeless Point-In-Time count. Toms River Township does not quantify the number of homeless individuals within the Township Border. The Township and nonprofits located within Toms River Township participate in the Ocean County Homeless Point in Count. The Ocean County Point in Count Study no longer asks the residents to state which municipality they last resided in. Therefore it is difficult to estimate how many homeless individuals reside in Toms River.

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):

Data is not available at the Township or County level. Data is provided at the New Jersey State level only.

Nature and Extent of Homelessness: (Optional)

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

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

A total of 23 unsheltered families with children, 83 unsheltered veterans, and 214 unsheltered domestic violence victims were counted during the 2024 NJ Point-In-Time Count.

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

In New Jersey, African American/Black individuals had a disproportionate rate of being homeless. They make up 12% of New Jersey's population; however, they are disproportionately homeless, with a rate of 48.8%. Individuals who identify as White are underrepresented in the homeless population rates at 23.4%, while whites make up 51.5% of the total New Jersey population. All other ethnic and racial groups are proportionately represented. The Hispanic population was disproportionately represented in the poverty rates but not in the homeless count rates.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Ocean County counted 556 homeless individuals during the 2024 Point-In-Time Homeless Count. Ocean County contributed 4% to the total New Jersey Homeless population of 9,148 individuals. Ocean County identified 109 of their homeless individuals counted as chronically homeless and 40 unsheltered homeless individuals.

Discussion:

The policy change with the Point in Time Counts makes it difficult for communities to identify how they can serve their local homeless population.

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

Introduction:

HUD lists the following as special needs populations: elderly (62 and older), frail elderly, persons with mental, physical, and developmental disabilities, persons with alcohol and other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault, and stalking.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to the 2019-2023 American Community Survey (ACS) 5-Year Estimates, approximately 19,222 Toms River Township residents (19.8%) are 65 and over. Most elderly residents own their homes; however, approximately 18.2% are renters. Of those renting, 48.9% spend more than 30% of their household income on rent. Almost a third (31%) of Toms River's elderly residents live alone. Nearly 77% receive a social security income of, on average, \$24,134 annually, and 34.7% (7159) have a disability.

Persons with Disabilities

According to the Disability and Health Data System (DHDS), slightly under a quarter (23.1%) of the population of New Jersey 18 years of age or older has some type of disability. Of those with a disability, the most common disability types are cognitive (10.4%), mobility (10.1%), and independent living (6.1%). According to ACS data, 12.9% (12,664) of Toms River Township's population has some form of disability. ARC of Ocean County is the primary provider of services for persons with disabilities from birth through end-of-life for Ocean County residents. Annually, the organization serves 170 individuals and their families with residential assistance and provides other programs such as respite care, counseling, vocational training, and clinical support services.

Persons with HIV/AIDS and Their Families

The Centers for Disease and Control America's HIV Epidemic Analysis Dashboard indicates that New Jersey had an estimated 1,010,000 new HIV infections (diagnosed and undiagnosed) in 2022 for individuals aged 13 and older. Ocean County had 1,544 new HIV/AIDS cases reported in 2021. Ocean County residents who identified as white had the highest number of new diagnoses, but less than their population ratio, while residents identifying as Black or African American and Hispanic had proportions that were higher than their population percentage at 21% and 16%. The largest share of new diagnoses were between 25 and 44 years old. Males had a significantly higher chance of being diagnosed with HIV/AIDS (more than double) relative to females. Men

who participated in male-to-male sex contact and injection drug use were diagnosed at higher rates than females. Women were most likely to get diagnosed from participating in heterosexual sexual contact and injection drug use.

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

Toms River Township has a Mayor's Affordable and Fair Housing Committee. This committee comprises various groups representing various groups in the community. This group indicated that affordable housing and homelessness assistance programs are needed. The Township released a Needs Survey. The needs survey indicated that affordable housing and assistance programs to help individuals with supportive services such as childcare, transportation, and homelessness assistance were needed.

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

Toms River Township is part of the Edison – New Brunswick, NJ Metropolitan area and the greater New York-Newark- Jersey City NY-NJ-CT-PA Metropolitan area. A total of 4,842 individuals were diagnosed with HIV/Aids in the Edison metropolitan area in 2022 according to Statimetric. Toms River Township does not receive funding from the Housing Opportunities for Persons with AIDS Program (HOPWA). However, Edison receives it for the entire metropolitan area. In 2024, Edison received 26 million dollars to distribute through its HOPWA Program, which benefits eligible Toms River residents.

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

Toms River Township does not receive HOME funding. Ocean County receives Home funding for the entire Consortium. Ocean County does utilize some of its funding for Tenant Rental Assistance Programs for income-eligible families.

Discussion:

Toms River Township uses its Affordable Housing Trust fund to assist developers in constructing affordable housing for very low—to moderate-income households.

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

Describe the jurisdiction's need for Public Facilities:

There were no public facility improvements that were identified.

How were these needs determined?

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

Describe the jurisdiction's need for Public Improvements:

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

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

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

The following public services were noted by the public.

High Priority Activities include:

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

- Substance abuse services
- Senior Services
- Homeless Services

Medium - High Priority Activities include:

- Transportation services
- Food banks

Medium Priority Activities include:

- Fair Housing
- Rental Assistance
- HIV/AIDS services

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Toms River Township has 44,208 residential units consisting of primarily 1-unit detached structures. Approximately 80% of the housing stock is 1-unit detached structures, 4% (1,934) 1-unit, attached structures, 3% (1,140) 2-4 units, 6% (2,765) 5-19 units, 3% (1,483) 20 or more units and 4%(1,525) mobile home, boat, RF, van, etc. The owner-occupied housing units consist mostly of 3 or more bedrooms. Renter-occupied housing units are mostly comprised of two-bedroom units. The Township does not have a public housing authority and does not expect to lose any existing affordable housing units. No dead-restricted affordable housing units were lost during Super Storm Sandy; however, low-moderate income housing was lost due to the loss of winter rental properties. The completion of Super Storm Sandy recovery has brought back some of the winter rental properties; however, not all areas are as affordable as they once were. Many houses on the barrier island were demolished and replaced with new more expensive housing stock.

All residential properties by number of units

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

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

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

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Applicants receiving CDBG assistance for rental units must earn 80% of the median income or less. Toms River Township provides funds to a housing assistance provider and public service providers. Most of their programs are tailored to clientele earning 30% or less of the median income and 30-50% of the median income.

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

Unknown. Toms River Township does not have a housing authority. The state of New Jersey provides Section 8 vouchers to Toms River residents. Tenant Based Rental Assistance is provided by Ocean County. There is no expected loss of units for the Tenant-Based Rental Assistance program. Toms River Township has created affordable housing utilizing its Affordable Housing Trust Fund and does not expect to lose any affordable units. The Township funds a housing assistance program and does not anticipate losing any affordable units. The Township's stock of affordable housing units is not located in flood-prone areas. Winter rental units have returned to the market after the completion of the Super Sany rebuilding, however not all are affordable. Many of the older housing stock on the barrier island were replaced with new more expensive housing stock.

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

The current availability of housing units does not meet the needs of the population. Many affordable housing units were permanently lost during Hurricane Sandy. The Township continues to use its affordable housing trust fund to assist developers in building new affordable housing units and extend affordable housing controls at sites where such controls are expiring.

Describe the need for specific types of housing

Affordable rental housing is needed to replace the seasonal affordable housing stock that was permanently lost when Super Storm Sandy devastated Toms River Township. The barrier island housing stock has been rebuilt. However, many of the older housing stock was replaced with new, more expensive housing stock.

Discussion

Due to Super Storm Sandy damage, there has been an increase in the demand for housing units. The Township is starting to see an increase in the supply of rental units; however, the increase in

rental units is being developed by developers, not the Township. The Township Planning and Zoning Board has seen an increase in applications from developers requesting to create multi-family housing. Many of these units have been constructed.

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

Introduction

Table 33 below shows a 5% increase in median home value between 2009 and 2020 and a 12% increase in median contract rent. In 2020, the median home value of owner-occupied housing units was \$298,800, an increase of 5% since 2015. As of 2020, the majority of available rental units (42%) fell within the \$1,000 to \$1,499 range, with the next highest concentration (24%) falling within the \$1,500 to \$1,999. Since 2015, the median gross rent has increased by 48% from \$628 to \$928 monthly.

Concerning affordability, only 7% (408) of rental units are at 30% of HUD Area Median Family Income (HAMFI), 22% are at 50% HAMFI, and 71% are at 80% of HAMFI. Only 11% of owner units are at 50% HAMFI, and 34% are at 80% HAMFI. These numbers indicate a lack of affordable housing units for renters and owners.

Cost of Housing

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

Table 28 – Cost of Housing

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

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

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

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

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1385	1546	1916	2604	2904
High HOME Rent	1385	1546	1889	2174	2405
Low HOME Rent	1143	1225	1470	1698	1893

Table 31 – Monthly Rent

Data Source: 2024 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing to accommodate all income groups. In particular, those earning less than 30% of median income and between 30% and 50% of median income require the most assistance finding affordable housing.

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

Housing affordability has declined due to the increase in rents. Demand has also increased, which has increased the cost of rental units and owner-occupied housing. The COVID-19 pandemic increased the demand for housing in the suburbs, including Toms River Township. Return to Office policies may lower the demand; however, the decrease is not anticipated to be significant because Toms River Township is within a moderate commute to New York City and North Jersey economic hubs.

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

The high HOME rents for the efficiency and one-bedroom units are comparable. The high HOME rents for the two-bedroom, three-bedroom, and four-bedroom units are lower than the fair market rents. The rents are lower by 1.4% for the two-bedroom, 16.5% for the three-bedroom, and 17.2% for the four-bedroom units. This indicates that more three—to four-bedroom affordable housing units must be developed to compensate for the rental gap.

Discussion

There appears to be a need for more affordable three—and four-bedroom rental units since subsidization programs are not keeping up with fair market value. Affordable Housing production continues, including units with one to three bedrooms.

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

Introduction

There are 8,710 owned units with one selected housing condition and 115 owned units with two housing conditions. There are 3,425 rental units with one selected housing condition and 390 with two housing conditions. There are 20,290 owned units and 3,145 rental units with no conditions. There are proportionally more renter-occupied units with housing conditions than owner-occupied units. This indicates a need for a rental assistance housing rehabilitation program.

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

The following definitions are used by the Township of Toms River when determining the condition of housing:

- Standard condition – the unit meets code standards.
- Substandard condition – the unit does not meet code standards or contains one of the selected housing conditions (Over-crowding-1.01 or more persons per room, lacking a complete kitchen, lack of plumbing facilities and/or other utilities, and cost overburden).
- Suitable for rehabilitation - the amount of work required to bring the unit up to minimum code standards, and the existing debt on the property, together are less than the fair market value of the property.
- Not suitable for rehabilitation - the amount of work required to bring the unit up to minimum code standard exceeds the fair market value of the property after rehabilitation work is complete.

Condition of Units

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

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

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

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	16,360	56%	3,393	49%
Housing Units build before 1980 with children present	2,068	7%	1,383	20%

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	8,630
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

Toms River Township has a large senior population needing assistance maintaining their homes. Improvements are also required to accommodate walkers, wheelchairs, and other assistance equipment as they age. Low-income families also require assistance in modifying their homes. Toms River Township has a rental stock of varying ages, although the complexes with affordable housing stock are predominantly younger than 25. Older rental stock may need to be upgraded and require assistance with maintenance.

Toms River Township has a Certificate of Occupancy that all owners must get for rental properties. The purpose of the CO is to protect renters from code violations. In addition to

upholding codes to keep the public safe, the Township also has a housing rehabilitation program open to homeowners and renters. The program corrects building code violations, ADA accessibility, repairs/replaces major housing components, etc, in exchange for a 10-year dead restriction lien. The purpose of the lien is to keep the unit affordable for 10 years. The lien is forgivable after the 10-year time period is up. Many senior homeowners, like low-income homeowners, take advantage of the program. In 2024, the Township retained Northern Ocean Habitat for Humanity to operate the Toms River Housing Rehabilitation Program following the Township Housing Rehabilitation Manual. The Township had lost its inspectors and could no longer manage the program in-house. In 2025, the Toms River Affordable Housing Trust Fund and CDBG funds will be utilized to fund the Toms River Housing Program to increase the number of rehabilitated units through the program.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Older housing tends to drop in price, thereby becoming more affordable to lower-income groups. According to 2016-2020 CHAS data, approximately 2,068 homes constructed before 1980 have children present who could be exposed to lead. It is unknown how many of those homes are owned by low—to moderate-income groups.

Discussion

The Township of Toms River assumes all properties built before 1980 have lead-based paint during Toms River housing rehabilitation program projects. Housing Rehabilitation is permitted for both income-eligible owner-occupied and rental-occupied units.

A

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Township of Toms River does not have a public housing authority. The State of New Jersey provides Section 8 vouchers. Ocean County provides HOME Tenant-Based Rental Assistance to Township residents.

The numbers provided below are for Berkeley Township since IDIS requires a selection of a public housing authority.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			336	167			0	0	0
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Township of Toms River does not have a public housing authority or public housing units.

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 Township of Toms River does not have a public housing authority or public housing units.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

The Township of Toms River does not have a public housing authority or public housing units.

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

The Township of Toms River does not have a public housing authority or public housing units.

Discussion:

The Township of Toms River does not have a public housing authority or public housing units.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Toms River Township does not construct or operate homeless shelters; however, nonprofits have shelters in Toms River. Toms River has two shelters: Providence House Domestic Violence Shelter and Ocean's Harbor House for Runaway or Homeless Youth. Ocean County manages a Code Blue Emergency Shelter during the winter months when the Temperatures drop to freezing overnight at one of its facilities located in Toms River. Interfaith Hospitality operates temporary shelters in its network of Churches.

Toms River does not receive Public Housing or ESG grants and is therefore not required to enter housing assistance data for homeless individuals. Toms River does not have data to input into Table 43.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

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

Assistance to Homeless households is provided through nonprofits. Providence House and Harbor House offer case management and counseling on-site. Interfaith Hospitality partners with health, mental health, places of worship, and other nonprofits that offer various services, including employment training. Assistance is voluntary, and some nonprofits have complained that some homeless households will not accept the services.

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.

Toms River Township funds three organizations that provide temporary and transitional housing assistance to its homeless population.

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

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

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

Introduction

Toms River Township has diverse housing stock, including group homes, halfway houses, Long-Term Care Facilities with Medicaid beds, emergency shelters (Providence House and Harbor House), low-moderate income rental and for-sale housing, and senior affordable housing units. In addition, Toms River Township funds several nonprofits catering to residents needing supportive housing.

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

Elderly Persons: There are approximately 782 renters and 4733 elderly units that are cost-burdened, and 458 renters and 2,130 elderly units that are severely cost-burdened. Elderly-occupied households are the most cost-burdened owner-occupied households, with approximately 41,5% of the owner-occupied households earning 80% or less of the median income impacted. Most of the Township's applicants for the housing rehabilitation program are from the senior communities of Holiday City, which are low- to moderate-income areas. The township will continue to assist the housing rehabilitation programs. The Township's program was modified in 2017 to include rental properties and again in late 2024 to reflect how Northern Ocean Habitat for Humanity manages the program.

Substance Abuse: According to the 2024 New Jersey Alcohol and Drug Treatment Report for Ocean County in 2023, Toms River Township had a total of 1318 individuals admitted for substance abuse treatment. Approximately 574 individuals were treated for alcohol and 744 individuals for other drugs. Other drug resident admissions consisted of 102 cases of cocaine/crack, 422 cases of Heroin, 96 cases of other Opiates, 32 cases of Marijuana/Hashish, 34 cases of Methamphetamines, and 58 other cases. Note: more than one drug was cited in some cases, and therefore, numbers do not add up to the total of 1318 drugs total. Services required are treatment, education, halfway houses, and sobriety housing.

Homeless Youth: Ocean County had 556 homeless households, which amounts to 4.5% of New Jersey's total homeless population. A total of 2,727 under 18 years experienced homelessness on the night of the 2014 New Jersey Point in Count. Of that total 120 are estimated to live in Ocean County, NJ. New Jersey and Ocean County numbers no longer provide information at the municipal level, so Toms River's Share is unknown. Services required are temporary and permanent housing, counseling, and case management.

Victims of Domestic Violence: According to the 2020 Domestic Violence in New Jersey report prepared by the New Jersey State Police Uniform Crime Reporting Unit, Toms River Township has a total of 879 domestic violence crimes reported. There is no data for the 2021 through 2024 calendar years. Consultation with Providence House of Catholic Charities indicates that approximately all households that stayed in their shelter required housing assistance services. In 2024, Providence House assisted 212 households. Not all of these families filed a police complaint. In the New Jersey 2024 Point-in-Time Count Report, 457 households responded that they needed Domestic Violence Services. It is estimated that 21 households reside in Ocean County. It is estimated that 212 households, plus the 21 households that were homeless and self-identified victims of domestic violence as the cause of their homelessness, will require housing assistance on an annual basis, a total of 240 households.

Persons with Disabilities: According to the U.S Census Bureau 2023 one-year American Community Survey, there were a total of 5,108 individuals with physical disabilities between the ages of 18 and 65. Approximately 2,022 of the individuals are employed, and 3086 are unemployed. Individuals with disabilities vary in abilities and may require little or no assistance in many categories. Some individuals with disabilities may require housing assistance, special services to provide transportation, medical assistance, and assistance with daily living.

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

The Ocean County Jail has social workers who are responsible for ensuring inmates have a place to return to upon discharge. Halfway houses can assist low-income inmates without a place to call home. Nonprofits establish Halfway houses, and it is unknown how many are located in Toms River since they are treated like single-family dwellings in accordance with state laws.

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)

Toms River Township has provided funds from its Affordable Housing Trust Fund to extend the affordability controls for Senior Affordable Housing units. The Township will continue to fund the Toms River Housing Rehabilitation Program using CDBG and Toms River Affordable Housing Trust Funds. In addition, Toms River will continue to fund non-profit programs that assist the Township's special needs population. Toms River will continue to review applications for group homes and half-way houses as regular zoning applications.

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 Toms River Township plans to use a portion of its affordable Housing Trust Funds to provide rental assistance to very low-income, low-income, and moderate-income residents beginning in 2025 in accordance with its amended third-round spending plan. MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Toms River requires that all developers provide a 20% affordable housing share of all market rate units created in multi-family developments with 5 or more units. In addition, Toms River Township provides land and seed money from its Affordable Trust Fund to assist affordable housing developers to create affordable housing that is part of the Township's Affordable Housing Plan. In spite of the inaction of the New Jersey Council of Affordable Housing in developing Round 3 rules, the Township has developed affordable housing in compliance with its affordable housing plan. It is unknown at this time how many new units will be created as the Planning and Zoning Board approvals do not guarantee construction. Many projects that have had approvals for a decade are now getting underway with the flow of Community Development Block Grant Disaster Recovery assistance. Funding is the greatest barrier to the creation of affordable housing.

Most of the developments identified in the third round were constructed. Only three affordable housing complexes remain unbuilt. These complexes remain in the third round for construction and will remain in the Township's Affordable Housing Plan until they are constructed. All three projects are inclusionary developments. Should the owner agree to increase the production of affordable housing units on the sites, the Township would be able to assist with funding from its Affordable Housing Trust Fund.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	57	13	0	0	0
Arts, Entertainment, Accommodations	4,253	3,888	12	12	0
Construction	2,524	1,936	7	6	-1
Education and Health Care Services	8,523	10,297	24	33	8
Finance, Insurance, and Real Estate	2,240	2,214	6	7	1
Information	625	447	2	1	0
Manufacturing	1,591	387	5	1	-3
Other Services	1,703	1,651	5	5	0
Professional, Scientific, Management Services	3,118	1,890	9	6	-3
Public Administration	0	0	0	0	0
Retail Trade	5,512	6,771	16	21	6
Transportation and Warehousing	1,136	161	3	1	-3
Wholesale Trade	1,648	395	5	1	-3
Total	32,930	30,050	--	--	--

Table 39 - Business Activity

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

Labor Force

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

Table 40 - Labor Force

Data Source: 2016-2020 ACS

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

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

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

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,814	80	640

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

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	60	110	455	493	715
9th to 12th grade, no diploma	505	190	410	875	1,349
High school graduate, GED, or alternative	2,268	2,325	2,135	9,335	7,315
Some college, no degree	2,504	2,268	1,775	5,265	3,630
Associate's degree	860	1,354	974	2,449	1,054
Bachelor's degree	985	3,489	2,500	5,515	2,610
Graduate or professional degree	75	1,179	1,409	3,105	1,755

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,026
High school graduate (includes equivalency)	64,183
Some college or Associate's degree	165,185
Bachelor's degree	202,821
Graduate or professional degree	241,566

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

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

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

Describe the workforce and infrastructure needs of the business community:

The Toms River Township requires higher-paying jobs for its younger workforce and diversity in its employment sectors. Many residents commute to NYC and North Jersey cities for employment. Individuals that lack vehicles have limited options for higher wage jobs.

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

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

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

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

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

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

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

Toms River does not have a CEDS or participate in a CEDS.

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.

Toms River does not have a CEDS or participate in a CEDS.

Discussion

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

MA-50 Needs and Market Analysis Discussion

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

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

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

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

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

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

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

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

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

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

Are there any community assets in these areas/neighborhoods?

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

Are there other strategic opportunities in any of these areas?

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

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

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

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

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

The Township also has five business internet providers.

1. Comcast Business Cable – 1000 Mbps
2. Verizon DSL & Fiber – 2048 Mbps
3. Earthlink Business Fiber and Fixed Wire
4. Monmouth Telecom – 1000 Mbps
5. Crown Castle Fiber – 1000 Mbps
6. Ooma Wireless LTE – 100 Mbps

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

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

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

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

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

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

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

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

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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Are a N am e:	Are a T ype :	Other Targ et Area De scription:	HUD A pprova l Date:	% of Low/ Mod:	Revi tal T ype:	Other Re vital Des cription:	Iden tify the neig hbor hoo d bou ndar ies for this targ et area.	Inclu de speci fic hous ing and com merc ial char acter istics of this targ et area.	How did your cons ultat ion and citiz en parti cipat ion proc ess help you to iden tify this neig hbor hoo d as a targ et area ?	Id en tif y th e ne ed s in thi s ta rg et ea .	Wha t are the opp ortu nities for impr ove men t in this targ et area ?	Are ther e barri ers to impr ove men t in this targ et area ?
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Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the

EMSA for HOPWA)

Toms River Township funds income eligible projects within the Township boundaries that assist low-moderate income clientele. Infrastructure projects that improvement public facilities and infrastructure must benefit low-moderate income clientele. Eligible Infrastructure project for public facilities and/or public improvements must be located in Low Moderate Income Areas or benefit low moderate income clients. . The Township has mapped the latest U.S. Department of Housing and Urban Development data to identify Low Moderate Income Areas within the Township.

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

Housing Needs Ranking:

High Priority Housing Activities include:

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

Medium Priority Housing Activities include:

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

Neighborhood Improvements:

Medium - High Priority Activities include:

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

Medium Priority Activities include:

- Economic Development

Public Service Ranking:

High Priority Activities include:

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

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

Medium - High Priority Activities include:

- Transportation services
- Food banks

Medium Priority Activities include:

- Fair Housing
- Rental Assistance
- HIV/AIDS services

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

Priority Needs

1	Priority Need Name	Residential energy efficient emergency improveme
	Priority Level	Medium - High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Families with Children veterans Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation
	Description	housing rehabilitation improvements to improve housing energy efficiency thereby reducing heating and cooling costs.
	Basis for Relative Priority	Residents ranked as a high need when completing Community Needs Survey.
2	Priority Need Name	Owner-occupied housing rehabilitation/ renter-occupied housing rehab
	Priority Level	Medium-high

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation
	Description	rehabilitation of owner and renter housing units.
	Basis for Relative Priority	Residents identified as a high need on Community Needs Survey.
3	Priority Need Name	Emergency housing for homeless
	Priority Level	High

	Population	Extremely Low Low 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 Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Housing Assistance
	Description	Emergency housing assistance to individuals/households on the verge of becoming homeless or are homeless.
	Basis for Relative Priority	Residents ranked need as high in the Community Needs Survey.
4	Priority Need Name	Accessibility improvements ADA (handicapped ramp
	Priority Level	high

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation
	Description	Accessibility Improvements to existing housing.
	Basis for Relative Priority	Public voted as a high priority need on Community Needs Survey.
5	Priority Need Name	Permanent housing for homeless/ rental assistance
	Priority Level	High

	Population	Extremely Low Low 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 Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Housing Assistance
	Description	Provide rental assistance for those that are homeless so they can be assisted with casemanagment for placement into permanent housing.
	Basis for Relative Priority	Ranked as high need by residents, housing advocates, and nonprofits that completed housing surveys.
6	Priority Need Name	Fair Housing
	Priority Level	Medium

	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 Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Fair Housing Services
	Description	Ensure Fair Housing laws are complied with.
	Basis for Relative Priority	Identified as medium priority by public, but high priority by Township staff.
7	Priority Need Name	Residential lead based paint testing/removal
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation
	Description	Lead based testing/removal
	Basis for Relative Priority	Ranked as medium priority by public. Medium priority is not an option. High priority for Township and nonprofits when completing housing rehabilitation projects.
8	Priority Need Name	Infrastructure (street, drainage, sidewalk improvements)
	Priority Level	Medium-high

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMA areas or serving LMI
	Associated Goals	Public Facilities
	Description	infrastructure construction and/or rehabilitation in low/moderate income areas only.
	Basis for Relative Priority	Selected as high priority by the public when completing Community Needs Survey.
9	Priority Need Name	ADA Accessibility to public facilities
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly veterans Elderly Frail Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Public Facilities
	Description	ADA accessibility improvements
	Basis for Relative Priority	Ranked as high priority by the public during completion of Community Needs Survey.
10	Priority Need Name	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Mentally Ill veterans Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	
	Associated Goals	Special Economic Development

	Description	Economic Development such as microenterprise programs.
	Basis for Relative Priority	Ranked as high priority by the public on the Community Needs Survey.

Table 47 – Priority Needs Summary

Narrative (Optional)

Housing Needs Ranking:

High Priority Housing Activities include:

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

Medium Priority Housing Activities include:

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

Neighborhood Improvements:

Medium - High Priority Activities include:

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

Medium Priority Activities include:

- Economic Development

Public Service Ranking:

High Priority Activities include:

- Emergency housing for homeless
- Permanent housing for homeless/rental assistance

- Battered and abused spouses' services
- Abused, abandoned & neglected children services
- Child care services
- Youth services
- Substance abuse services
- Senior Services
- Homeless Services

Medium - High Priority Activities include:

- Transportation services
- Food banks

Medium Priority Activities include:

- Fair Housing
- Rental Assistance
- HIV/AIDS services

SP-30 Influence of Market Conditions – 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)	N/A
TBRA for Non-Homeless Special Needs	N/A
New Unit Production	N/A
Rehabilitation	12-14 a year with CDBG funds, remaining with Toms River Affordable Housing Trust Funds. Inflation could increase the cost of materials and labor.
Acquisition, including preservation	NA for CDBG Funds, will use Toms River Affordable Housing Trust Funds. Land and housing inflation could increase the cost of preserving and acquisition.

Table 48 – Influence of Market Conditions

CDBG funds are used to rehabilitate approximately 12-14 homes of low-moderate income households. The cost of materials and labor have increased. Partnering with Northern Ocean Habitat for Humanity has reduced costs of the program and allowed the Township to continue to provide the program to its residents. The Township is anticipating that it will need to increase the number of rehabilitation units to satisfy its 4th round affordable housing present needs. The Township will fund those additional units with its housing trust fund.

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$412,033	\$15,000	\$0	\$427,033	\$1,648,132	

Table 49 - Anticipated Resources

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

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

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

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

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Toms River Township	Local Government	Planning neighborhood improvements public facilities public services Administration	Jurisdiction
Various Subrecipients	Non-profits	Public Service Programs & Housing Assistance Programs	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

Table 51 - Homeless Prevention Services Summary

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

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

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

In addition, Toms River also offers funding to Contact. Contact offers an after-hours hotline. Homeless individuals that call the line will be assisted with temporary emergency

housing placement (vouchers for motel/hotel rooms) and assistance by the Ocean County Board of Social Services or other nonprofit for placement.

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

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

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

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

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

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

- Monitor the count of homeless and chronically homeless residents and plan for ongoing service provisions based on need, as an active participant in the Ocean County Housing Advisory Committee.

- Continue to communicate with the Toms River Mayor's Affordable and Fair Housing Committee and listen to their concerns for incorporation into the Consolidated Plan, Action Plans, and Master Plan Housing Plan.
- Monitor programs to identify inefficiencies, improve performance, and ensure compliance with applicable regulations
- Encourage collaboration among agencies to eliminate duplicative services and better serve residents, especially low- and moderate-income households, the homeless, and special needs population.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

A total of \$2,060,165 is expected over the five-year Comprehensive Plan process. The Township will use \$298,724.00 to fund various public services projects, \$401,733.00 to administer the CDBG program, and \$1,359,708.00 for Housing Rehabilitation Programs.

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2025	2029	Housing Rehab		Residential energy efficient emergency improvements Owner-occupied housing rehabilitation/ renter occupied Accessibility improvements ADA (handicapped ramp Residential lead based pain testing/removal	CDBG: \$1,359,708	Homeowner Housing Rehabilitated: 100 Household Housing Unit
2	Public Services	2015	2019	Public Services			CDBG: \$298,724.00	Public service activities other than Low/Moderate Income Housing Benefit: 18765 Persons Assisted Homelessness Prevention: 50 Persons Assisted
3	Public Facilities	2015	2019	Public Facilities		Infrastructure (street, drainage, sidewalk impro ADA Accessibility to public facilities	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
4	Planning & Administration	2015	2019	Administration			CDBG: \$401,733.00	
5	Fair Housing Services	2015	2019	Fair Housing		Fair Housing	CDBG: \$25,000	Other: 15 Other (part of Administrative costs)

6	Housing	2025	2029	Housing Assistance		Purchase land, provide funding for construction of affordable housing	CDBG: \$0	Benefit: 0 Persons Assisted
7	Special Economic Development	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$0	Other: 0

Table 52 – Goals Summary

Goal Descriptions

#	Goal Name	Goal Description
1	Goal Name	Housing Assistance
	Goal Description	Constructing new affordable housing units
2	Goal Name	Housing Rehabilitation
	Goal Description	Rehabilitation of existing low/mod income housing units
3	Goal Name	Public Services
	Goal Description	Public Services, Homeless Outreach, Emergency Shelter, Homeless Prevention, Transportation
4	Goal Name	Public Facilities
	Goal Description	ADA improvements to public facilities
5	Goal Name	Planning & Administration
	Goal Description	Administration
6	Goal Name	Fair Housing Services
	Goal Description	Fair Housing - Inventory and document complaints/concerns, forward to State or HUD for enforcement if needed

7	Goal Name	Special Economic Development
	Goal Description	jobs/small business / micro enterprise grants / public improvements in LMA downtown area

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

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

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

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

Toms River does not have a public housing authority.

Activities to Increase Resident Involvements

Toms River does not have a public housing authority.

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

Toms River does not have a public housing authority.

Plan to remove the ‘troubled’ designation

Toms River does not have a public housing authority.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Toms River requires that all developers provide a 20% affordable housing share of all market rate units created in multi-family developments with more than 8 units. In addition, Toms River Township provides land and seed money from its Affordable Trust Fund to assist affordable housing developers to create affordable housing that is part of the Township's Affordable Housing Plan. In spite of the inaction of the New Jersey Council of Affordable Housing in developing Round 3 rules, the Township has developed affordable housing in compliance with its affordable housing plan. It is unknown at this time how many new units will be created, as the Planning and Zoning Board approvals do not guarantee construction. Many projects that have had approvals for a decade are now getting underway with the flow of Community Development Block Grant Disaster Recovery assistance. Funding is the most significant barrier to the creation of affordable housing. Due to the economic recession of 2008, financial institutions have limited their lending to affordable and fair market housing development. The Federal government's response to limit inflation has increased borrowing costs and made it harder to get loans from banks.

In 2025, Toms River will develop an Affordable Housing Plan to address the construction of its fourth-round fair share of affordable housing per court orders. The Township will continue to work with developers to construct the remaining three affordable housing developments per its third-round court order.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Continue to use the affordable housing trust fund to preserve affordable housing units, especially units built to accommodate special populations such as seniors and individuals with disabilities. The Township has over 1,000 affordable housing units, including senior, family, and special needs units for eligible very low—to moderate-income households. Special needs projects consist of Project Freedom, a housing development with 72 ADA-accessible affordable housing units. Toms River Township also has long-term care Medicaid beds, group homes, and halfway houses. All affordable housing units are affirmatively marketed.

The Township will also continue to fund the Fair Housing Officer.

SP-60 Homelessness Strategy – 91.215(d)

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

The Township will continue to reach out to homeless persons through its nonprofits. Many of the homeless are comfortable reaching out for assistance to nonprofits. Township CDBG staff are in constant communication with homeless assistance providers to assess the need of the homeless community. The Toms River Township Police assist unsheltered persons by bringing them to nonprofits such as Interfaith Hospitality and/or the Board of Social Services to try to get them social and shelter assistance

Addressing the emergency and transitional housing needs of homeless persons

The Township's emergency and transitional housing needs of homeless persons are met through wide range of service providers funded by Toms River Township Community Development Block Grant funding that assist homeless with food distribution, domestic violence services, family support, emergency shelter and case management. In addition, various County organizations also provide assistance to Toms River Township residents.

The following services for homelessness prevention are available to Toms River Township residents:

1. Back rent/mortgage/utility payments to prevent homelessness
2. Rental Subsidies to Prevent Homelessness
3. Food Assistance
4. Security/utility deposits
5. Case Management
6. Counseling and Legal Services
7. Home Repair/Rehabilitation
8. Support Services

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 top strategy for helping homeless individuals make the transition to permanent housing and independent living is prioritizing safe and stable housing and making affordable housing options more accessible to homeless individuals. Many homeless that struggle to transition to permanent housing and independent living suffer from mental illness and substance

addiction. The Township will work on creating affordable housing for those earning less than 30% of median income to remove the homeless with incomes off the street. The Township will further research the use of tiny house developments as such an alternative in the preparation of the Housing Plan Master Plan Element.

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

Any service modification to the Continuum of Care program is provided in the Ocean County Action Plan. Discharge Plan policies are created by the State and the County for persons aging out of foster care and being released from health care facilities, mental health facilities, and correction facilities. More specifics are contained in the Ocean County Action Plan.

SP-65 Lead based paint Hazards – 91.215(i)

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

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

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

Future plans for modification of the program include:

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

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

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

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

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

Goals, programs, and policies for reducing poverty are coordinated with this affordable housing plan by addressing the key priority in this plan which is providing assistance to homeless individuals.

SP-70 Anti-Poverty Strategy – 91.215(j)

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

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

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

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

How are the jurisdiction-reducing goals, programs, and policies coordinated with this affordable housing plan

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

SP-80 Monitoring – 91.230

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

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

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

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

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

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

Expected Resources

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

Introduction

Toms River Township expects to receive the same funding level as FY 2024. However, Toms River funding is not final, so funding levels are subject to change. Projects will increase or decrease proportionately. The Boys Scout and Boys and Girls Club programs could be eliminated if funding levels drop under \$2500 each.

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	\$413,259.00	\$29,712.00	\$0.00	\$438,514.20	\$1,653,036.00	Note: 15% of the Program income was used to cover two 2023 public service projects that were partially or fully covered with 2017 funds. Only \$25,255.20 remains to use for housing rehab.

Table 53 - Expected Resources – Priority Table

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

The Township of Toms River does not require a matching fund, although the ranking process rewards projects that provide leveraging sources. Most of the Township's subrecipients leverage privately donated funds, other CDBG awards, state grants, and donated materials. Most applicants do not receive state grants, but a few, such as Ocean's Harbor House, receive assistance from the state. Harbor House receives assistance from NJ Division of Youth and Family Service.

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

Several Affordable Housing Advocates have stated that there is a need to create affordable housing for the extremely low-income. Individuals who are extremely low income (such as those receiving General Assistance, Disability payments, etc.) have a greater chance of becoming homeless because there are affordable housing opportunities for them. The Township will be updating its Housing Plan in 2015. It will reach out to the nonprofits that have voiced concerns about opportunities to create affordable housing for the extremely low-income. It is unknown how many new affordable housing units will be developed now.

Discussion

Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Assistance	2025	2029	Affordable Housing			CDBG: \$0.00	Homelessness Prevention: 16 Persons Assisted
2	Housing Rehabilitation	2025	2029	Housing Rehab			CDBG: \$295,928.69	Rental units rehabilitated: 55 Household Housing Unit
3	Public Services	2025	2029	Public Services			CDBG: \$61,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 3700 Persons Assisted, Homelessness Prevention: 16 Persons Assisted
4	Public Facilities	2025	2029	Public Facilities			CDBG: \$0.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
5	Planning & Administration	2025	2029	Administration			CDBG: \$81,585.51	
6	Fair Housing Services	2025	2029	Fair Housing			CDBG: \$5,000	Part of Administration
7	Special Economic Development	2025	2029	Non-Housing Community Development			CDBG: \$0.00	Businesses assisted: 4 Businesses Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Assistance – Public Services Assistance
	Goal Description	Provide funds for the acquisition of land and other financial assistance to construct affordable units.
2	Goal Name	Housing Rehabilitation
	Goal Description	Homeowner and rental rehabilitation programs. Toms River Township Housing Rehabilitation program places a zero interest loan on any property rehabilitated through the Township program. Ocean Inc. will provide housing rehabilitation assistance to renters with permission of landlord. Nonprofits offer assistance to mobile homeowners as well.
3	Goal Name	Public Services
	Goal Description	Public Service providing a low/moderate income housing benefit or serving other needs. The Township will continue to fund the four public service homeless assistance providers as well as programs offering assistance to other non-homeless special needs such as the elderly and disabled. Provide homeless prevention by assisting renters to pay back rents, assist rents so household can deal with emergency situations such as loss of transportation or medical emergency, provide up to three months worth of emergency rent for homeless individuals as assistance to place them into temporary and/or permanent housing is assessed. Provide counseling, job placement/training, and other assistance as needed.
4	Goal Name	Public Facilities
	Goal Description	Public Facilities Improvements that will improve ADA accessibility that is offered to the general public (or available to the general public) will be considered annually.
5	Goal Name	Planning & Administration
	Goal Description	

6	Goal Name	Fair Housing Services
	Goal Description	Fair Housing Officer provided to respond via telephone and email correspondence to fair housing compliant and/or concerns. Inventory of calls, subject matter and actions are tracked. Responsible for assisting public complete Fair Housing HUD form and sending compliant to federal or state attorney general level if local correspondence with landlord does not resolve problem. Most calls received are for assistance finding affordable housing, so individual also functions as affordable housing liaison.

Projects

AP-35 Projects – 91.220(d)

Introduction

Toms River Township anticipates receiving \$438,514.20 for the fiscal year 2025. The funds were allocated to four housing rehabilitation agencies: Hands for All, Ocean In., Habitat for Humanity, and the Toms River Township Housing Rehabilitation Program. Funds were also distributed to 17 non-profits to provide public service programs and housing rehabilitation. Four of the nonprofits will provide homelessness assistance and public service programs. All program income from the Township Housing Rehabilitation Program is automatically provided to the currently active housing rehabilitation program fiscal year. Any additional funding received from HUD will be distributed among the public services proportionately.

#	Project Name
1	Housing Rehab - Financial Assistance
2	Homes for All/Hands for All
3	OCEAN, Inc.
4	Habitat for Humanity
5	Housing Rehabilitation Administration
6	Administrative Personnel
7	Big Brothers/Big Sisters of Ocean County
8	Boy Scouts of America - Jersey Shore Council
9	Caregivers
10	Community Services
11	Contact
12	Family Promise
13	Fulfill
14	Interfaith Family Services
15	Ocean's Harbor House
16	Providence House
17	The Arc
18	The Hope Center
19	Toms River Housing and Homeless Coalition

Table 55 – Project Information

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

The rational for allocation priorities is based upon our consultation with the Mayor's Affordable and Fair

Housing Committee and the list of priorities developed by said committee during both the consultation phase of the Action Plan and during the consultation for the Consolidated Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehab - Financial Assistance
	Target Area	
	Goals Supported	Housing Rehab
	Needs Addressed	Owner Occupied Housing Rehabilitation
	Funding	\$222,077.26
	Description	provide housing rehab to income-qualifying households
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 - 12 households
	Location Description	
	Planned Activities	Toms River
2	Project Name	Homes for All/Hands for All
	Target Area	
	Goals Supported	Housing Rehab
	Needs Addressed	Owner Occupied Housing Rehabilitation
	Funding	\$15,000.00
	Description	provide emergent rehab to income qualifying households
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	40 households

	Location Description	Toms River
	Planned Activities	
3	Project Name	OCEAN, Inc.
	Target Area	
	Goals Supported	Housing Rehab
	Needs Addressed	Owner Occupied Housing Rehabilitation
	Funding	\$10,000.00
	Description	emergent rehab roofs and heating units
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	8 households
	Location Description	Toms River
	Planned Activities	
	Project Name	Northern Ocean Habitat for Humanity
	Target Area	
4	Goals Supported	Housing Rehab
	Needs Addressed	Owner Occupied Housing Rehabilitation
	Funding	\$50,000.00
	Description	Emergent rehab to income-qualifying households
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	11 households

	Location Description	Toms River
	Planned Activities	
5	Project Name	Housing Rehabilitation Administration
	Target Area	
	Goals Supported	Housing Rehab
	Needs Addressed	Housing Rehab Assistance
	Funding	\$23,674.30
	Description	salaries for Housing Rehab personnel
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 - 12 households
	Location Description	Toms River
	Planned Activities	
	Project Name	Administrative Personnel
	Target Area	
6	Goals Supported	
	Needs Addressed	Administration
	Funding	\$80,585.51
	Description	Salaries for CDBG Administrative Personnel
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	Toms River
	Planned Activities	
7	Project Name	Big Brothers/Big Sisters of Ocean County
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Abused, abandoned & neglected children
	Funding	\$2,500.00
	Description	provide mentorship program to at risk youth
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	50 at risk youths
	Location Description	Toms River
	Planned Activities	
	Project Name	Boy Scouts of America - Jersey Shore Council
	Target Area	
8	Goals Supported	Public Services
	Needs Addressed	Abused, abandoned & neglected children
	Funding	\$2,500.00
	Description	provide funding for activities, uniforms etc. for youth of income qualifying households
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	35 families

	Location Description	Toms River
	Planned Activities	
9	Project Name	Caregivers
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Senior Services
	Funding	\$4,000.00
	Description	provide support to homebound seniors such as transportation, food shopping, etc.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	500 individuals
	Location Description	Toms River
	Planned Activities	
10	Project Name	Community Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Senior Services
	Funding	\$4000.00
	Description	provide meals on wheels program for homebound seniors
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	180 individuals

	Location Description	Toms River
	Planned Activities	
11	Project Name	Contact
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Homeless services
	Funding	\$5,000.00
	Description	provide 24 hour hotline to assist the homeless
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	3000 individuals
	Location Description	Toms River
	Planned Activities	
	Project Name	Family Promise
	Target Area	
12	Goals Supported	Public Services
	Needs Addressed	Homeless services
	Funding	\$5,000.00
	Description	provide homeless shelter and prevention services
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	600 individuals

	Location Description	Toms River
	Planned Activities	
13	Project Name	Beat Center
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Food Banks
	Funding	\$4,000.00
	Description	provide food bank
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	1162 individuals
	Location Description	Toms River
	Planned Activities	
	Project Name	Interfaith Family Services
	Target Area	
14	Goals Supported	Public Services
	Needs Addressed	Homeless services
	Funding	\$10,000.00
	Description	provide shelter, clothing, food, counseling, job training to homeless families
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	36

	Location Description	Toms River
	Planned Activities	
15	Project Name	Ocean's Harbor House
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Abused, abandoned & neglected children
	Funding	\$5,000.00
	Description	provide shelter, clothing, food, counseling to at risk youth
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	80
	Location Description	Toms River
	Planned Activities	
	Project Name	Providence House
	Target Area	
16	Goals Supported	Public Services
	Needs Addressed	Battered and abused spouses services
	Funding	5,000.00
	Description	provide shelter, food, clothing, counseling to battered individuals and their children
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	60

	Location Description	Toms River
	Planned Activities	
17	Project Name	The Arc
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Economic Development
	Funding	\$5,000.00
	Description	Employment Training for Handicapped Adults
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	75 individuals
	Location Description	Toms River
	Planned Activities	
18	Project Name	The Hope Center
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Emergency Housing for Homeless
	Funding	\$5,000.00
	Description	Emergency homeless support
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	75

	Location Description	Toms River
	Planned Activities	
19	Project Name	Toms River Housing and Homeless Coalition
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Homeless/AIDS patient services
	Funding	\$4,000.00
	Description	Homeless support
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	1000
	Location Description	Toms River
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One-Year Goals for the Number of Households to be Supported	
Homeless -	0
Non-Homeless -	40
Special-Needs -	0
Total -	40

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance -	0
The Production of New Units	0
Rehab of Existing Units	40
Acquisition of Existing Units	0
Total	40

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

Discussion

Toms River Township funds housing rehabilitation programs with its CDBG funds and public services that provide emergency shelter and supportive assistance. The Township uses its Affordable Housing Trust Fund to assist developers in constructing permanent affordable housing units and extending affordability credits at existing units with expiring affordability credits.

AP-60 Public Housing – 91.220(h)

Introduction

Toms River Township does not have public housing or a public housing authority.

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

Toms River Township does not have public housing.

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

Toms River Township does not have public housing.

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

Toms River Township does not have public housing or a public housing authority.

Discussion

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The Township will continue to reach out to homeless persons through its nonprofits. Many of the homeless are comfortable reaching out for assistance to nonprofits. Township CDBG staff are in constant communication with homeless assistance providers to assess the need of the homeless community. The Toms River Township Police assist unsheltered persons by bringing them to nonprofits such as Interfaith Hospitality and/or the Board of Social Services to try to get them social and shelter assistance.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Township's emergency and transitional housing needs of homeless persons are met through a wide range of service providers funded by Toms River Township Community Development Block Grant funding that assists the homeless with food distribution, domestic violence services, family support, emergency shelter, and case management. In addition, various county organizations provide assistance to Toms River Township residents.

The following services for homelessness prevention are available to Toms River Township residents:

3. Back rent/mortgage/utility payments to prevent homelessness
4. Rental Subsidies to Prevent Homelessness
5. Food Assistance
6. Security/utility deposits
7. Case Management
8. Counseling and Legal Services
9. Home Repair/Rehabilitation
10. Support Services

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 top strategy for helping homeless individuals make the transition to permanent housing, and independent living is prioritizing safe and stable housing and making affordable housing options more accessible to homeless individuals. Many homeless people who struggle to transition to permanent housing and independent living suffer from mental illness and substance addiction. The Township will work on creating affordable housing for those earning less than 30% of median income to remove the homeless with incomes off the street. The Township will further research the use of tiny house developments as an alternative in the preparation of the Housing Plan Master Plan Element. These strategies will be funded with its Affordable Housing Trust Fund and not CDBG funds.

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

Any service modification to the Continuum of Care program is provided in the Ocean County Action Plan. Discharge Plan policies are created by the State and the County for persons aging out of foster care and being released from health care facilities, mental health facilities, and correction facilities. More specifics are contained in the Ocean County Action Plan.

Discussion

Toms River uses mainly funding from its Affordable Housing Trust Fund to create affordable housing and its CDBG program to provide public service assistance and housing rehabilitation assistance.

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

Introduction:

Toms River requires that all developers provide a 20% affordable housing share of all market-rate units created in multi-family developments with more than 8 units. In addition, Toms River Township provides land and seed money from its Affordable Trust Fund to assist affordable housing developers in creating affordable housing that is part of the Township's Affordable Housing Plan. Despite the inaction of the New Jersey Council of Affordable Housing in developing Round 3 rules, the Township has developed affordable housing in compliance with its affordable housing plan. It is unknown at this time how many new units will be created, as the Planning and Zoning Board approvals do not guarantee construction. Many projects that have had approvals for a decade are now getting underway with the flow of Community Development Block Grant Disaster Recovery assistance. Funding is the most significant barrier to the creation of affordable housing. Due to the economic recession of 2008, financial institutions have limited their lending to affordable and fair market housing development. The Federal government's response to limit inflation has increased borrowing costs and made it harder to get loans from banks.

In 2025, Toms River will develop an Affordable Housing Plan to address the construction of its fourth-round fair share of affordable housing per court orders. The Township will continue to work with developers to construct the remaining three affordable housing developments per its third-round court order.

Toms River Township provides Payment in lieu of Taxes to developments that offer 50 -100% of their units as affordable housing. In addition, funds from its Affordable Housing Trust fund are used to acquire land, pay for infrastructure improvements (water, sewer, etc.), provide seed money, and extend the controls of existing affordable housing units. The Township will continue to use its affordable housing plan to comply with its fair share of affordable housing.

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

Continue to use the affordable housing trust fund to preserve affordable housing units, especially units built to accommodate special populations such as seniors and individuals with disabilities. The Township has over 1,000 affordable housing units, including senior, family, and special needs units for eligible very low—to moderate-income households. Special needs projects consist of Project Freedom, a housing development with 72 ADA-accessible affordable housing units. Toms River Township also has long-term care Medicaid beds, group homes, and halfway houses. All affordable housing units are affirmatively marketed.

The Township will also continue to fund the Fair Housing Officer.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

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

The Township will continue to meet with its Affordable and Fair Housing Committee consisting

of affordable housing advocates, affordable housing developers, and some service agencies.

Discussion:

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

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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	\$25,255.2
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	

Other CDBG Requirements

1. The amount of urgent need activities	0
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1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

N/A Toms River does not receive HOME Funds

Appendix - Alternate/Local Data Sources

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