



## LAKWOOD TOWNSHIP 5 YEAR CONSOLIDATED PLAN and 1-YEAR ACTION PLAN

*DRAFT*

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

#### **1. Introduction**

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

Lakewood Township, starting in 2022 will be the point for HOPWA subsidies (Housing Opportunities for Persons with AIDS (HOPWA) for five (5) regional entities, The Center in Asbury Park, the Salvation Army in Middlesex County, Monmouth Family Health, Monmouth and Ocean Counties. All four entities extend assistance for over ninety (90) tenant-based rental assistance (TBRA) to low-income individuals/families who are diagnosed with Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS). The goal of the provision of these services is to enable low-income individuals and families living with HIV/AIDS to secure and maintain appropriate housing in said jurisdictions. Eligible HOPWA beneficiaries must meet the low-income definition as defined annually by the U.S. Department of Housing and Urban Development (HUD), as at or below 80% of area medium income (<http://www.huduser.org/portal/datasets/il.html>), live within the county jurisdictions, and be medically diagnosed with HIV/AIDS. The noted four providers deliver TBRA services by providing housing subsidies to HOPWA-eligible clients and their families for rental costs associated with leasing a permanent housing unit located in the private rental market. The subsidy amount is determined in part based by household income and rental costs associated with the tenant's lease. As per HUD guidelines, all units will be rented at or under the Fair Market Rent rates and meet housing quality and habitability standards established by HUD. All five Program Sponsors with internal their Social Service departments lead all efforts to determine eligibility, screen clients and assist them in finding suitable apartments. Said agencies also handle enrollments, re-certifications, and day-to-day client services. By delivering these

services, the agency is preventing homelessness, increasing housing stability, and helping clients establish permanent residence in the four regions. Administrative expenses will also be supported in accordance with federal HOPWA regulations and guidelines. By statute, administrative costs are limited to 7% of the portion of the annual award. Administrative activities include general management, oversight, coordination, evaluation and reporting. As per HUD requirements, the agency is required to produce an Annual Performance Report (APR) summarizing HOPWA expenses and activities carried out by all Program Sponsors during the fiscal and calendar year. The report shall detail use of all grant monies received, including the number of eligible beneficiaries served, type of assistance provided, and any other information that is necessary to complete the annual report to HUD on behalf of the New York City Eligible Metropolitan Statistical Area and in the future, supplied to the Township of Lakewood MSA. The eligible HOPWA activities that have been funded and will be funded into the foreseeable future are as follows:

- Tenant Based Rental Assistance
- Administrative Expenses

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

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

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

To provide decent housing;

To establish and maintain a suitable living environment; and

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

## **3. Evaluation of past performance**

Past performance of the CDBG program can be measured in units completed through the local housing rehabilitation program and persons and families assisted through the public service line-item of the

program. The HOPWA program can be base its past performance in providing persons who are HIV positive safe and secure shelter.

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

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

**4. Summary of citizen participation process and consultation process**

**5. Summary of public comments**

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

**7. Summary**

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

**Table 1 – Responsible Agencies**

### Narrative

The CDBG program’s is headed by Ervin Oross Jr., through the Township’s Community Development Department located in the Lakewood Township Municipal Building. Daily operational control of the program and the administration of the local housing rehabilitation program is managed by Rehabco Inc. Rehabco also coordinates all public facility programs as established by the CDBG program annually and ensures that the disbursement of public service programs primarily assists very-low and low-moderate income persons in the local community. Furthermore, the township is also the point of contact for the HOPWA program which supports five (5) project sponsors throughout Central New Jersey.

### Consolidated Plan Public Contact Information

Ervin Oross Jr. PP AICP CPM,

Lakewood Township Director Community Development

231 Third Street, Lakewood NJ 08701

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

### **1. Introduction**

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

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

**and service agencies (91.215(I)).**

Over the years, the Township of Lakewood Community Development Block Grant (CDBG) program has extended over \$400,000 in capital improvement funds for the improvement of the Lakewood Township Housing Authority. Furthermore Lakewood's involvement with many social service and health care entities collaborate successfully in assisting persons who are HIV positive.

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

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

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

NA

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

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

1	<b>Agency/Group/Organization</b>	STEPS
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	STEPS is a local housing advocate and housing administrator of homeless persons and rental assistance HUB.
2	<b>Agency/Group/Organization</b>	LRRC
	<b>Agency/Group/Organization Type</b>	Housing Services-Elderly Persons Services-Employment Service-Fair Housing Health Agency Foundation
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Lakewood Resource and Referral Center is a multi dimensional housing and health care organization serving Lakewood Township and the region.

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

**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	County of Ocean	

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

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

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

**Narrative (optional):**

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

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

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

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

**Table 4 – Citizen Participation Outreach**



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

### Summary of Housing Needs

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

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	96,575	104,190	8%
Households	24,255	24,080	-1%
Median Income	\$40,983.00	\$52,530.00	28%

**Table 5 - Housing Needs Assessment Demographics**

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

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,110	5,145	4,195	2,420	5,205
Small Family Households	1,955	1,680	865	740	1,300
Large Family Households	2,520	1,785	1,485	825	1,930
Household contains at least one person 62-74 years of age	945	760	610	395	1,085
Household contains at least one person age 75 or older	1,360	815	950	300	715
Households with one or more children 6 years old or younger	3,590	2,605	1,545	769	1,715

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

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

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	505	1,565	510	135	2,715	360	795	610	265	2,030
Zero/negative Income (and none of the above problems)	90	0	0	0	90	105	0	0	0	105

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	3,915	970	300	145	5,330	1,505	820	615	145	3,085
Having none of four housing problems	940	2,000	1,340	925	5,205	760	1,350	1,935	1,200	5,245
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,755	1,090	180	3,025	105	250	240	595
Large Related	1,555	745	260	2,560	760	735	415	1,910
Elderly	765	515	100	1,380	960	575	367	1,902
Other	233	119	125	477	40	40	30	110
Total need by income	4,308	2,469	665	7,442	1,865	1,600	1,052	4,517

**Table 9 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	225	225	80	80	0	160
Large Related	0	0	245	245	700	350	110	1,160
Elderly	620	155	0	775	665	175	174	1,014
Other	0	159	14	173	30	0	0	30
Total need by income	620	314	484	1,418	1,475	605	284	2,364

**Table 10 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

### 5. Crowding (More than one person per room)

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	45	0	40	85	0	0	0	10	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	1,130	370	285	145	1,930	110	214	290	95	709

**Table 11 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

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

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

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

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

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

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

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

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

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

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

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

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

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

**Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (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

Between the challenges of affordability and the age of the existing housing stock in the township, the four stated hardships for persons who rent in the township include the lack of complete kitchen facilities, second, lacks complete plumbing facilities, thirdly, more than one person per room, and finally Cost burden greater than 30%. The following chart indicates the numbers from the "Comprehensive Housing Affordability Strategy" (CHAS) survey for the most latest term.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,285	820	0
White	5,400	570	0
Black / African American	185	95	0
Asian	85	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	584	150	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 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	4,170	970	0
White	3,440	850	0

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
Black / African American	104	4	0
Asian	44	15	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	575	110	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 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	2,035	2,160	0
White	1,615	1,755	0
Black / African American	65	55	0
Asian	0	94	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	355	180	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 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**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	690	1,720	0
White	510	1,270	0
Black / African American	20	225	0
Asian	10	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	205	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 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**

Another large problem for the township is the drastic increase in population over the past 30-year term. The 2010 Census for Lakewood Township reported 92,843 and the 2020 Census reported 135,158 persons, a 42,315 increase. A dramatic increase is also the population density of 2,366 persons per square mile in 2000 to 4,325 persons per square mile in 2019. A two fold increase overall. Such increases in population adds pressure upon local officials to meet the housing and infrastructure needs of the community.

## 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

The term between the 2000 and 2010 US Census indicates a stark reduction in the black population from 7,270 persons down to just 5,898 in 2010 and even further reduced in the 2010 to 2020 term. The white population increased from 47,542 in the year 2000 to over 78,290 in 2010 and a staggering 135,158 in 2020. The dramatic increase in population also adds pressures onto the infrastructure and housing abilities of the township, whether it be public or private housing availability.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,420	1,700	0
White	4,705	1,290	0
Black / African American	145	135	0
Asian	75	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	468	265	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 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	1,790	3,350	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
White	1,480	2,810	0
Black / African American	70	38	0
Asian	44	15	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	205	475	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	915	3,275	0
White	725	2,645	0
Black / African American	0	125	0
Asian	0	94	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	190	360	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 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**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	290	2,125	0
White	240	1,540	0
Black / African American	0	245	0
Asian	0	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	255	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 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**

It must be stated here that Lakewood is in many ways subject to enrollment at the local Beth Medrash Govoah Rabbinical School. The township does its level best in ensuring that all residents have access to affordable housing and the infrastructure that supports such housing.

## 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

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,035	6,205	6,594	235
White	9,130	4,790	5,900	135
Black / African American	445	155	210	35
Asian	240	50	89	0
American Indian, Alaska Native	4	15	0	0
Pacific Islander	0	0	0	0
Hispanic	1,160	1,130	358	65

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

Data Source: 2016-2020 CHAS

### Discussion:

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

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

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

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

## NA-35 Public Housing – 91.205(b)

### Introduction

The Township of Lakewood has one housing authority and one Federally sponsored Section 8 voucher program. Local officials are supportive of the local LHA through its CDBG program.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	264	811	0	655	0	132	0

**Table 22 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	14,292	20,219	0	20,668	0	15,701	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	6	7	0	8	0	4
Average Household size	0	0	1	5	0	6	0	3
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	93	38	0	33	0	5
# of Disabled Families	0	0	98	59	0	39	0	19
# of Families requesting accessibility features	0	0	264	811	0	655	0	132
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

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

Data Source: PIC (PIH Information Center)

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	147	719	0	587	0	108	0



Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	115	92	0	68	0	24	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	113	96	0	70	0	25	0
Not Hispanic	0	0	151	715	0	585	0	107	0

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

There are over 1000 persons on the wait list for units available through the Lakewood Housing Authority and over 2000 persons for both the Lakewood and Ocean County Section 8 voucher program.

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

The wait list include persons of various racial and age sectors.

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

Overwhelming large. All wait lists for public housing opportunity are closed presently due to uncertainty on the Federal level of the continuation of these important programs.

**Discussion**

All local and regionally positioned public housing opportunity is closed presently awaiting more clarity of these programs on a Federal level.

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

### **Introduction:**

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

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

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

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

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

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

**Discussion:**

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

### Introduction:

#### HOPWA

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

Table 26– HOPWA Data

Data Source: CDC HIV Surveillance

#### HIV Housing Need (HOPWA Grantees Only)

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

Table 27– HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

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

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

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

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

#### Discussion:

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

**Describe the jurisdiction’s need for Public Facilities:**

**How were these needs determined?**

**Describe the jurisdiction’s need for Public Improvements:**

**How were these needs determined?**

**Describe the jurisdiction’s need for Public Services:**

**How were these needs determined?**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

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

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

### Introduction

According to the 2020 US Census, the overall population was 135,158, whereas the 2010 population was 92,843 representing a 42,315 person increase in the ten-year term. The 2020 Census reported, that there was an increase in occupied households from 31,162 units, in the term between 2019 to 2023, where the 2010 Census reported 24,283 occupied households. This represents an increase of 6,879 total households.

### All residential properties by number of units

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

**Table 28 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

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

**Table 29 – 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.

All participants in local housing programs, such as the Affordable Housing Trust Fund, New Jersey State funding and Funds from the Federal programs such as CDBG, HOME and the HOPWA program all must be of low and moderate-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.**

All Section 8 units in the County of Ocean are operated by the Ocean County Board of Social Services. A check in early 2025, the Board indicates that the program is presently closed and the availability of future vouchers will be announced publically in the near future.

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

The need for affordable housing is a constant for the community. The strongest statistic is the need for affordable rental opportunity and single family for low and moderate-income residents. This is especially true for housing for BMG University which always seeks housing for family oriented dwellings.

**Describe the need for specific types of housing:**

The most recent need seems to be housing for single adult males which attend university. Dormitory type housing is a recent marked need.

**Discussion**

As CHAS data in preceding sections indicate, households with multiple housing problems are typically low-income, minority households

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

### Introduction

An update from the 2020 US Census including a national profile comparison reports that the median property value in Lakewood, NJ was \$618,400 in 2023, which is 2.04 times larger than the national average of \$303,400. Between 2022 and 2023, an update from the 2020 Census reported that the median property value increased from \$604,600 to \$618,400, a 2.28% increase. The homeownership rate in Lakewood, NJ is 37%, which is approximately the same as the national average of 65%.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	283,400	359,800	27%
Median Contract Rent	1,141	1,244	9%

Table 30 – Cost of Housing

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

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

Table 31 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

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

Table 32 – 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	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 33 – Monthly Rent**

Data Source Comments:

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

Median household income in Lakewood, NJ is \$57,576, and an update from 2020 Census reports that in 2023, the place with the highest median household income in Lakewood, NJ was Census Tract 7154.01 with a value of \$98,625, followed by Census Tract 7156 and Census Tract 7153.01, with respective values of \$72,636 and \$60,736.

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

Affordability is an issue along all housing groups. The uptick in first time homebuyer interest rates as well as a significant rise in rental housing within the last term can be stated as being significant. Local officials have stemmed the tide of this situation with the advent

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

Rents along all sectors are elevated, however through Lakewood's and Ocean County's rental assistance program such rental rates are capped within the FMR however funds can only assist a small contingent of applicants through both programs. The Section 8 program in Ocean County is presently closed to any new applicants.

### Discussion

The cost of housing at all levels in Lakewood is proportionally higher than most areas in Ocean County due to the overwhelming demand for homeownership and rental opportunity.

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

### Introduction

According to the HUD CHAS data, any housing problems can be described as a cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. Following is the breakdown of renter and owner household totals and housing problems, cost burdens and severe cost burdens for various household income levels and types.

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

Through the local housing rehabilitation program, which is quite popular, if an applicant is considered income eligible, the township's Cost Estimator seeks elements at the residence which are of health and safety concern. The work write up which is generated for contractor bid seeks to remediate the most pressing health and safety and code violations.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,275	43%	6,720	57%
With two selected Conditions	440	4%	1,575	13%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,535	53%	3,505	30%
<b>Total</b>	<b>12,250</b>	<b>100%</b>	<b>11,830</b>	<b>100%</b>

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

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

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,235	35%	4,930	42%
Housing Units build before 1980 with children present	7,380	60%	3,575	30%

**Table 36 – 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	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 37 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

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PLAN\_SECTION\_ID=[1313801000]>

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

Considering how old some of the units which are rehabilitated through the local program, lead paint is a consideration when observing the unit for upgrade. This is especially true when peeling paint is observed with children present. Program analysts have estimated about one-quarter of housing units in Lakewood have some sort of interior or exterior lead based paint. The Ocean County Health Department has an active program in testing and treating individuals with possible lead based paint poisoning.

### Discussion

The age of a significant portion of Lakewood's housing stock is a concern as it relates to structural integrity, health and safety concerns and code violations. The active engagement of code enforcement and building officials together with vital rehabilitation programs and subsidized housing purchase and rental programs try to stem these issues.

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

### Introduction

Lakewood Township strived to continue to support local and Ocean County efforts to support housing and non-housing initiatives that assist low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental “Housing Choice Vouchers”, additional funding for regional and local housing rehabilitation programs which ensure neighborhood stabilization and market viability of the single-family detached housing type.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			268	763			0	1,266	613
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 38– Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The overall condition of units at the Lakewood Housing Authority remain in good condition. Local CDBG resources have assisted the LHA on multiple upgrades of external and internal systems.

**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 39- Public Housing Condition**

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

The Township Administration is in constant contact with the LHA. Any and all physical upgrades are considered on an annual basis. If such needs can be met by either local Affordable Housing Trust Funds or Federal resources such as CDBG, funds are dedicated to such needed projects.

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

The Lakewood Housing Authority develops both annual action plans and long range planning. The plans are very specific in targeting systems for upgrade for its residents. The Township's CDBG program provided new laundry facilities and equipment recently.

**Discussion:**

Although Lakewood's Housing Authority assists primarily seniors, the needs of the elderly in Ocean County are pressing since many only receive Social Security and medical benefits. The senior population is especially vulnerable in light of the scant income received by this population



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

### Introduction

Lakewood Township's HOPWA program coordinates with the Continuum of Care (COC) in each of the four organizations counties it serves, ensuring a seamless flow of services for homeless individuals. COC understands that there are exceptions for people eligible for HOWPA that are not under COC. All homeless individuals are enrolled in their respective COC programs and listed on the waitlist for chronically homeless individuals, including those living with HIV. The program prioritizes the most vulnerable populations, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. Representatives from the Coordinated Entry system are an integral part of the Care Coordination Program, working together to assess and move individuals into permanent housing.

### 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)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 40- Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

The Ocean County PIC, Inc. (OCPIC) is a 501c (3) private non-profit organization. Through the Ocean County Workforce Development Board (WDB), OCPIC is contracted to provide Ocean County residents with career and training services. Career services are accessible to all customers, regardless of eligibility and funding designations of the Workforce Innovation and Opportunity Act of 2014 (WIOA). Jobseeker customers have the opportunity to participate in career & training services such as, orientation & information session, career guidance, training grants (must meet eligibility requirements of WIOA), job placement assistance, job matching, recruitment events, career expos, workshops, resume development, communication skills & interviewing techniques, community resources and other workforce opportunities.

Ocean County PIC, Inc. (OCPIC) is a 501c (3) private non-profit organization. Through the Ocean County Workforce Development Board (WDB), OCPIC is contracted to provide Ocean County residents with career and training services. Career services are accessible to all customers, regardless of eligibility and funding designations of the Workforce Innovation and Opportunity Act of 2014 (WIOA). Jobseeker customers have the opportunity to participate in career & training services such as, orientation & information session, career guidance, training grants (must meet eligibility requirements of WIOA), job placement assistance, job matching, recruitment events, career expos, workshops, resume development, communication skills & interviewing techniques, community resources and other workforce opportunities.

OCPIC, works collaboratively with the job seekers, businesses, and community partners to connect skilled job seekers with businesses in our local and regional area.

â€¦

**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.**

Lakewood Township operates a vital and essential rental assistance and homeless placement program through the STEPS organization. The program is supported through the local Affordable Housing Trust fund and places many individuals in temporary shelter especially in the Winter months.

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

### Introduction

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

### HOPWA Assistance Baseline Table

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

**Table 41– HOPWA Assistance Baseline**

**Data Source:** HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

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

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

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PLAN\_SECTION\_ID=[1350402000]>

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Where Federal monies are not available or under funded, the Township maintains a Affordable Housing Trust fund which is responsive for low and moderate-income residents seeking housing rehabilitation, first time homebuyer assistance, rental assistance and homelessness temporary shelter. It is anticipated that approximately 80 to 90 persons will benefit from various levels of available support in Program Year 2006.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

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

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

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

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

### Introduction

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

### Economic Development Market Analysis

#### Business Activity

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

**Table 42- Business Activity**

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

## Labor Force

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

**Table 43- Labor Force**

Data Source: 2016-2020 ACS

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

**Table 44- Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

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

**Table 45- 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	0	0	0
High school graduate (includes equivalency)	0	0	0
Some college or Associate's degree	0	0	0



Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	0	0	0

**Table 46- Educational Attainment by Employment Status**

Data Source Comments:

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

**Table 47- Educational Attainment by Age**

Data Source Comments:

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

**Table 48– Median Earnings in the Past 12 Months**

Data Source Comments:

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

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

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

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

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

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

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

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

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

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

Lakewood does not maintain a job training program, but the Ocean County College and various local job training organizations provide professional and vocational skills to those who seek employment within the region. Lakewood Township in partnership with the Ocean County Workforce Development Board (WDB) is a local partnership of private and public sector representatives that provides coordinated

planning, policy guidance and oversight for all workforce readiness programs in Ocean County through the One Stop Career Center.

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

No

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

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**Discussion**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

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

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

evaluation and reporting. As per HUD requirements, the agency is required to produce an Annual Performance Report (APR) summarizing HOPWA expenses and activities carried out by all Project Sponsors during the calendar year.

Support will include:

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



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

### Geographic Area

Table 49 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	LAKWOOD AFFORDABLE HOUSING STRATEGY
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	7/7/2004
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

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

Describe the basis for allocating investments geographically within the state

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

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

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

### Priority Needs

Table 50 – Priority Needs Summary

1	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Elderly Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Lakewood Township supports a wide-array of public service organizations through CDBG funds. Services range from senior services, youth services, food pantries, soup kitchens, the disabled and recreational programs.
	<b>Basis for Relative Priority</b>	Lakewood Township supports a wide-array of public service organizations through CDBG funds. Services range from senior services, youth services, food pantries, soup kitchens, the disabled and recreational programs.
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Lakewood Township through its CDBG program support a wide array of public improvement projects through the municipality, primarily in Designated Target Neighborhoods or neighborhoods which have a preponderance of low and moderate-income individuals and families. Projects include curbs and sidewalks, lighting of public outside areas for safety, park improvements, recreational improvements and historical preservation.
	<b>Basis for Relative Priority</b>	Lakewood Township through its CDBG program support a wide array of public improvement projects through the municipality, primarily in Designated Target Neighborhoods or neighborhoods which have a preponderance of low and moderate-income individuals and families. Projects include curbs and sidewalks, lighting of public outside areas for safety, park improvements, recreational improvements and historical preservation.
<b>3</b>	<b>Priority Need Name</b>	Program Administration
	<b>Priority Level</b>	Low
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Lakewood supports through its CDBG program all administrative and managerial tasks for the planning, design and implementation of activities and projects.

	<b>Basis for Relative Priority</b>	Lakewood supports through its CDBG program all administrative and managerial tasks for the planning, design and implementation of activities and projects.
4	<b>Priority Need Name</b>	Housing Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	LAKEWOOD AFFORDABLE HOUSING STRATEGY
	<b>Associated Goals</b>	
	<b>Description</b>	Lakewood will use a portion of its 2025 CDBG allotment for the local housing rehabilitation program which is designed to eliminate health and safety and code violations in all units which have been deemed income-eligible. The program is primarily suited for single family detached dwellings through the municipality.
	<b>Basis for Relative Priority</b>	Lakewood will use a portion of its 2025 CDBG allotment for the local housing rehabilitation program which is designed to eliminate health and safety and code violations in all units which have been deemed income-eligible. The program is primarily suited for single family detached dwellings through the municipality.
5	<b>Priority Need Name</b>	HOPWA Support
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Public Housing Residents Chronic Homelessness Chronic Substance Abuse Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	The Housing Opportunities for Persons with AIDS (HOPWA) Program is the only Federal program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, HUD makes grants to local communities, States, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families. HOPWA funds have flexibility in terms of their users such as social services, program planning, housing, and development costs. Additional services that HOPWA provides are case management, assessment, job training/place assistance, assistance with daily living, mental health treatment, and other services as well. *
	<b>Basis for Relative Priority</b>	The Housing Opportunities for Persons with AIDS (HOPWA) Program is the only Federal program dedicated to the housing needs of people living with HIV/AIDS. Under the HOPWA Program, HUD makes grants to local communities, States, and nonprofit organizations for projects that benefit low-income persons living with HIV/AIDS and their families. HOPWA funds have flexibility in terms of their users such as social services, program planning, housing, and development costs. Additional services that HOPWA provides are case management, assessment, job training/place assistance, assistance with daily living, mental health treatment, and other services as well. *
6	<b>Priority Need Name</b>	HOPWA Administration
	<b>Priority Level</b>	Low
	<b>Population</b>	Persons with HIV/AIDS Persons with HIV/AIDS and their Families

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	The HUD HOPWA program permits a 3% set aside for program administration and management of HOPWA funding.
	<b>Basis for Relative Priority</b>	The HUD HOPWA program permits a 3% set aside for program administration and management of HOPWA funding.

**Narrative (Optional)**

Lakewood Township provides appropriate levels of funding to meet the needs of very low, low and moderate-income individuals and families in the municipality and region.

**SP-30 Influence of Market Conditions – 91.215 (b)**

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The Lakewood HOPWA program provides direct tenant based rental assistance to individuals who are afflicted with AIDS. Different program sponsors request funds for different regional needs.
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	Lakewood Township, in partnership with Affordable Housing Trust fund, completes between 20 to 25 housing rehabilitation projects in one program year. The program targets health and safety, code violations in income eligible single family detached units.
Acquisition, including preservation	

**Table 51 – Influence of Market Conditions**

**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	1,634,256	0	0	1,634,256	0	Support public services, public facilities, housing rehabilitation and program administration.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,262,328	0	0	2,262,328	0	Provide rental assistance to five entities through either short term or long term assistance.

**Table 52 - Anticipated Resources**



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

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

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

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

**Discussion**

## 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
LAKWOOD RESOURCE AND REFERRAL CENTER	Non-profit organizations	Ownership Rental public services	Jurisdiction
SOLUTIONS TO END POVERTY	Non-profit organizations	Homelessness Rental public services	Region

**Table 53- Institutional Delivery Structure**

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

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

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

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

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

Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS		X	
Life Skills			
Mental Health Counseling			
Transportation			
<b>Other</b>			

**Table 54- Homeless Prevention Services Summary**

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

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

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

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

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

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

- Lack of education
- Lack of marketable job skills
- General unemployment
- Low wages

- Lack of affordable child care
- Substance abuse
- Lack of reliable transportation

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

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

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

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

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

Table 55 – Goals Summary

**Goal Descriptions**

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

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

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

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

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

The Lakewood Housing Authority files an annual and five year plan with HUD. The strategies that the Authority makes to increase the number of accessible units are in those Plans. Lakewood's CDBG program consistently assists the Authority

### **Activities to Increase Resident Involvements**

The Lakewood Housing Authority takes deliberate steps in ensuring that all residents are part of daily activities at the facilities.

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

No

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

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

### **Barriers to Affordable Housing**

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

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

The Township of Lakewood in conjunction with Solutions to End Poverty Soon (STEPS) and the Lakewood Resource and Referral Center (LRRC) are proactive in their assistance of persons and families which are considered at-poverty level. Together with over \$1 million dollars in local affordable housing funds which offers direct rental assistance, down payment assistance and mortgage assistance to aid those in need. Furthermore with direct CDBG support to local soup kitchens, food pantries and emergency shelter programs, poverty-level persons and families are indeed well supported in Lakewood.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Solutions to End Poverty, a local not for profit organization, is tasked with assisting the local and regional population in short term and long term rental assistance. With the existence of Lakewood's Affordable Housing Trust Fund, and the infusion of rental assistance programs from the State of New Jersey, STEPS is well equipped to assist this vulnerable population.

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

STEPS also is the point of contact for "Code Blue" program during the winter months where emergency shelter must be provided when the temperature is below 40 degrees. There are specific shelters that are designated throughout Ocean County which work with STEPS to provide this service to those who require a warm place to reside.

### **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.**

Solutions to End Poverty, a local not for profit organization, is tasked with assisting the local and regional population in short term and long term rental assistance. With the existence of Lakewood's Affordable Housing Trust Fund, and the infusion of rental assistance programs from the State of New Jersey, STEPS is well equipped to assist this vulnerable population.

### **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**

Solutions to End Poverty, a local not for profit organization, is tasked with assisting the local and regional population in short term and long term rental assistance. With the existence of Lakewood's Affordable Housing Trust Fund, and the infusion of rental assistance programs from the State of New Jersey, STEPS is well equipped to assist this vulnerable population.



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

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

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

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

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

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

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

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

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

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

#### Anti-Poverty Strategy

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

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

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

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

## **SP-80 Monitoring – 91.230**

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

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

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

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

## Expected Resources

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

#### Introduction

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,634,256.00	0.00	0.00	1,634,256.00	0.00	Support public services, public facilities, housing rehabilitation and program administration.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,262,328.00	0.00	0.00	2,262,328.00	0.00	Provide rental assistance to five entities through either short term or long term assistance.

**Table 56 - Expected Resources – Priority Table**

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

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

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

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

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

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

Table 57 – Goals Summary

#### Goal Descriptions

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

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

2025 CDBG and HOPWA funds will assist over 40,000 persons and families.

### Projects

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

Table 58 – Project Information

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

The selection of projects and activities come from what would assist the jurisdiction based on regulatory considerations, from the public stand point township officials and the overall needs of the community.



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

1	<b>Project Name</b>	Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$245,138.00
	<b>Description</b>	Public service support is directed to youth services, senior services, food pantries, job training and others throughout the Lakewood community.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 2000 families will directly be assisted by public service funding of local organizations for public benefit.
	<b>Location Description</b>	Lakewood Township
	<b>Planned Activities</b>	Support for a wide array of public services for the Lakewood community.
2	<b>Project Name</b>	Public Facility Improvement
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Public Facilities
	<b>Funding</b>	CDBG: \$862,267.00
	<b>Description</b>	Public facilities assisted with CDBG funds will assist in the installation of curbs and sidewalks, lighting of public areas, historic preservation and the improvement of parks and recreational facilities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 30,000 persons will be assisted. Projects will take place in approved DTN areas.
	<b>Location Description</b>	Lakewood Township area specific
	<b>Planned Activities</b>	Various projects inclusive of public lighting, curbs and sidewalks, historic preservation and improvement of parks and recreational areas.
3	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	LAKEWOOD AFFORDABLE HOUSING STRATEGY

	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$200,000.00
	<b>Description</b>	Housing rehabilitation for low and moderate-income residents to ameliorate health and safety and code violations at single family detached units.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Between 20 to 25 units overall
	<b>Location Description</b>	Lakewood Township wide
	<b>Planned Activities</b>	Upgrade of between 20 to 25 units for health and safety code violations.
<b>4</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$326,851.00
	<b>Description</b>	Overall CDBG program planning, budgetary set up and program implementation.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Program administration
	<b>Location Description</b>	CDBG program management
	<b>Planned Activities</b>	
<b>5</b>	<b>Project Name</b>	HOPWA Program Support
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	HOPWA Support
	<b>Funding</b>	HOPWA: \$2,194,458.00
	<b>Description</b>	Provide rental assistance to five organizations in Central New Jersey.

	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 100 persons
	<b>Location Description</b>	Asbury Park, Monmouth Medical, Salvation Army of New Brunswick, Monmouth County and Ocean County
	<b>Planned Activities</b>	Provide rental assistance to those afflicted with AIDS for five Project Sponsors in Central New Jersey
<b>6</b>	<b>Project Name</b>	HOPWA Program Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	HOPWA Administration
	<b>Funding</b>	HOPWA: \$67,870.00
	<b>Description</b>	HOPWA Program administration. Lakewood Township
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HOPWA program admin
	<b>Location Description</b>	Lakewood Township CD Department
	<b>Planned Activities</b>	HOPWA Program administration

## **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**

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

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
LAKWOOD AFFORDABLE HOUSING STRATEGY	50

**Table 59 - Geographic Distribution**

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

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

### **Discussion**

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

## Affordable Housing

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

#### Introduction

for the low/moderate income population of Lakewood to promote the Grantee’s Affordable Housing Initiative. In collaboration with Solutions to End Poverty (STEPS), the LRRC will work to ensure that residents can access existing and future available units of affordable housing. Over 300 units of affordable housing was built on previously public lands.

The LRRC will be responsible for administering its programs and services in a manner satisfactory to the Grantee and in accordance with the standards required as a condition of providing these funds. Local Affordable Housing Trust funds will support such programs.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	50
Non-Homeless	25
Special-Needs	5
Total	80

**Table 60 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	30
The Production of New Units	0
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	55

**Table 61 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

CDBG funds in partnership with the Lakewood Township Affordable Housing Trust fund will accomplish said goals and objectives as delineated above. Where CDBG funds are not envisioned for expenditure such as rental assistance and homeless assistance, the Trust fund and HOPWA funds will be expended.

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

### **Introduction**

The Lakewood Housing Authority (LHA) requests from township officials CDBG support in various projects at the facilities. Said request is considered, and oftentimes fulfilled by the Township Committee. The other organization, the Lakewood Tenants Association, does not receive direct assistance from the township's CDBG program.

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

Most recently, CDBG dollars were extended to the LHA for laundry room improvements for resident seniors.

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

The LHA maintains such plans in its annual and bi annual plans.

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

The LHA is not troubled.

### **Discussion**

CDBG funds have often supported various physical improvements at the Lakewood Housing Authority.

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

### **Introduction**

Lakewood Township has a very important and robust rental assistance and homeless shelter program. The STEPS organization assists over 30 persons quarterly through both programs. The overall program is funded by the Lakewood Affordable Housing Trust Fund.

### **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**

STEPS is the point of contact for all citizens seeking homeless assistance and referral.

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

STEPS provides immediate shelter during the winter months through the NJ State Code Blue program. State and local funding assists in this effort.

#### **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**

STEPS in partnership with Ocean County, the State of New Jersey provides full 'wrap around' support for those experiencing either short term or long term shelter.

#### **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**

STEPS is the point of contact for all rental and homeless support services in Lakewood Township.

### **Discussion**



**AP-70 HOPWA Goals - 91.220 (I)(3)**

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	75
Tenant-based rental assistance	25
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	100

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

### **Introduction:**

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

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

All municipal planning policies and land use ordinances in Lakewood are fully compliant with State and Federal laws. In the early 2000's Lakewood prepared a full "Impediments to Fair Housing Choice Plan" which delineates and offers solutions to areas either written or implied, which could cause housing impediment.

### **Discussion:**

This unfunded mandate is enforced to ensure that no local, State or Federal laws and regulations are violated as it relates to fair housing choice.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

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

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

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

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

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

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

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

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

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

Anti-Poverty Strategy

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

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

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

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

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

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

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

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

### **Discussion:**



# Program Specific Requirements

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

### Introduction:

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

### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

### Other CDBG Requirements

1. The amount of urgent need activities	0
<code>&lt;TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]&gt;</code>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

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]>

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

### Appendix - Alternate/Local Data Sources

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