

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development (CPD) requires a recipient of federal entitlement grant funds to develop a Consolidated Plan (ConPlan). A Consolidated Plan must describe the community development priorities and multiyear goals every five years based on an assessment of the housing and community development needs, an analysis of housing and economic market conditions, and available resources.

The Consolidated Plan through an annual Action Plan provides a concise summary of the actions, activities, and specific federal and non-federal resources utilized each year to address the priority needs and goals identified in the Consolidated Plan. HUD reviews and approves the Consolidated Plan and Action Plan. These regulations guide the following entitlement grant programs:

- Community Development Block Grant (CDBG) funds develop viable urban communities by providing decent housing, ADA accessibility, infrastructure improvement, access to a suitable living environment, and expanding economic opportunities for low- and moderate-income persons.
- Home Investment Partnership (HOME) funds a wide-range of activities that includes acquiring, developing, and/or rehabilitating affordable housing for rent or homeownership, or for providing direct rental assistance to low-income people. It is the largest federal block grant designed exclusively to create affordable housing for low-income households.

The Consolidated Plan purpose is to guide the decisions regarding the use of the federal resources to set forth the program goals, specific objectives, and benchmarks for measuring progress.

The Action Plan is not intended to confer any legal rights or entitlements on any persons, groups, or entities, including those named as intended recipients of funds or as program beneficiaries. The terms of the Action Plan are subject to the amendment and to the effect of the applicable laws, regulations, and ordinances. Statements of numerical goals or outcomes are for measuring the success of programs and policies and do not impose a legal obligation to achieve the intended results. The actual funding of particular programs and projects identified are subject to the completion of various further actions, some of which involve discretionary determinations by the County of Ocean and others in the Consolidated Plan and Action Plan. These actions include the U.S. Department of Housing and Urban Development's (HUD) approval, appropriation by the United States Congress, a review and a

determination under environmental and related laws, and as a result of competitive sealed bidding (formal advertising) through a competitive or non-competitive contract procurement process.

2. Summarize the objectives and outcomes identified in the Plan

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

The County of Ocean is required to use the Outcome Performance Measurement System (OPMS) developed by the U.S. Department of Housing and Urban Development (HUD). The OPMS enables the collection and aggregation of the standard performance data on entitlement-funded activities from all entitlement grantees nationwide for use on the effectiveness of formula entitlement programs in meeting HUD's strategic objectives as reported to Congress.

HUD has three objectives:

- Creating a suitable living environment.
- Providing decent affordable housing.
- Creating economic opportunities.

These objectives combine with the three performance outcome categories:

- Accessibility/availability.
- Affordability.
- Sustainability.

The performance outcomes measurement statements are the following:

- Accessibility for providing decent affordable housing.
- Affordability for providing decent affordable housing.
- Suitability for providing decent affordable housing.
- Accessibility for providing suitable living environments.
- Affordability for providing suitable living environments.
- Suitability for providing suitable living environments.
- Accessibility for creating economic opportunities.
- Affordability for creating economic opportunities.
- Suitability for creating economic opportunities.

This Consolidated Plan and Action Plan outlines the various activities that achieve the objectives and the outcomes required by HUD. The County of Ocean will undertake activities within the categories as follows:

- Affordable housing construction and rehabilitation.
- Public services and community development.
- Renter assistance and homebuyer assistance.
- Homeowner assistance.
- Homeless assistance activities.
- Special needs assistance activities.

All of the funding priorities will serve the extremely low-, very low-, and low- and moderate-income households in the County of Ocean. In addition, the activities will serve the special needs populations include the following:

- Seniors.
- Persons with disabilities.
- Persons experiencing homelessness and at-risk persons of homelessness.
- Persons living with HIV/AIDS.
- At-risk children and youth
- Victims of domestic violence.
- Housing Authority residents.
- Persons returning to the community from correctional institutions, and/or with criminal histories.

3. Evaluation of past performance

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

In order to provide a context for the Action Plan, the County of Ocean reviewed the previous Consolidated Plans, Action Plans, Consolidated Annual Performance and Evaluation Reports (CAPERs), and HUD's subsequent Program Year-End Review Letters.

County of Ocean has demonstrated that the programs listed in the Consolidated Plan have complied with the statutes and operating regulations set by HUD. In HUD's annual reviews, it has acknowledged that the County of Ocean has the capacity to administer Consolidated Plan programs.

The previous CAPER indicates a strong record of accomplishment of setting and meeting the goals set by the County of Ocean. The County of Ocean has demonstrated its timeliness in expending grant funds as prescribed by 24 CFR 570.902(a)(1), which measures timeliness by requiring that the total of the

entitlement grant funds available from the U.S. Treasury is less than 1.5 times the entitlement grant for the current year. The County of Ocean has also demonstrated compliance with 24 CFR 570.200(a)(3), the Overall Benefit Certification. This Certification requires that not less than seventy percent (70%) of the aggregate of CDBG expenditures for activities benefiting low- and moderate-income constituents.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The citizen participation and stakeholder consultation process are key components set forth in Subpart B of 24 CFR Part 91. The County of Ocean strives to ensure that the Consolidated Plan planning process includes opportunities for public participation. To solicit citizen participation input, the County of Ocean engages in various activities that include, but are not limited to the following:

- Public hearings, meetings, and public comment periods.
- Involvement of affected persons and other concerned citizens.
- Transparency and freedom of access to this Consolidated Plan and Action Plan.
- Consultation with public and private agencies that provide assisted housing.
- Health services.
- Fair housing services for children, veterans, youth, elderly, persons with disabilities, and persons living with HIV/AIDS.

The Ocean County Planning Department (OCPD) held numerous public hearings and meetings to evaluate proposed activities and to discuss if the activities address the priority needs of the community. The Ocean County Housing Advisory Committee (CHAC) met to discuss the activities and the outcomes to achieve. The CHAC is comprised of a membership that represents a broad spectrum of community organizations - affordable housing, homelessness, disability services, neighborhood revitalization, social services, fair housing, economic development, and non-profit management.

The County of Ocean regularly engages with its citizen groups, external advocates, and non-profit community-based organizations to ensure that our programs meet the needs of the community. These engagements include, but not limited to the programmatic approach to the Continuum of Care (CoC), membership with the Ocean County Human Service Advisory Council (HSAC), and the Ocean County Housing Advisory Committee (CHAC).

This Action Plan contains an individual listing of the programs recommended for funding. Additionally, the citizen participation includes a legal notices appearing in local newspapers, including versions translated into Spanish. This legal notice includes a description of the defined period for the public comment period and how to forward a comment. In order to facilitate continuity in our programs and to provide accountability to our citizens, Ocean County will submit its plan to HUD. According to 24 CFR 91.500(a), a plan will be deemed approved 45 days after HUD receives the plan, unless HUD notifies the jurisdiction before that date that the plan is disapproved.

The County of Ocean held its public hearings and meetings to allow the public to provide input as follows:

- Providing a Spanish translator.
- Publishing legal notices, including a Spanish-language version, in a local newspaper
- Email notification outreach through a network of non-profit service providers.
- Web-hosting information.

5. Summary of public comments

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

The appendix section includes, but not limited to a summary of the public comments in the final version of the Action Plan.

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

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

7. Summary

The County of Ocean’s draft and final versions of the Action Plan identify the housing and community development needs of the predominantly low- and moderate-income communities in the County of Ocean. The objective is to target available resources to meet the identified needs in order to revitalize neighborhoods and improve the quality of life.

The Consolidated Plan provides vision, strategy, and actions to meet the housing and the community development needs including, but not limited to affordable housing, public service, and support for the homeless and special needs population in the County of Ocean.

The Action Plan outlines the eligible projects that address the most critical needs and the funding attributed to serving these needs in the County of Ocean.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Ocean County	Planning
HOME Administrator	Ocean County	Planning

Table 1 – Responsible Agencies

Narrative

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

The County's Department of Finance provides accounting and financial resources to the Planning Department while administering federal funding.

Consolidated Plan Public Contact Information

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The deliberation and exchange of advice are among the citizens, municipal officials, non-profit agencies, public housing agencies, governmental agencies, and the Continuum of Care (CoC) for preparing the program goals, specific objectives, and benchmarks for measuring the progress of the Consolidated Plan and Action Plan. The County of Ocean held several hearings and meetings for public input that guided and facilitated the development of the Action Plan. The County of Ocean recognizes that strong collaboration is vital to ensuring the needs of the community. In particular, the needs of low-income persons and households are identified through the input of the citizenry and key stakeholders.

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

The County of Ocean does not own land, property, or anticipate owning land and property for public housing. The County of Ocean does not use any of its CDBG funds for public housing activities. The U.S. Department of Housing and Urban Development (HUD) rules do not permit a public housing authority activity to utilize HOME Program funds. The County of Ocean has three (3) public housing authorities (PHAs) operating within its boundaries. These agencies are the Berkeley Township Housing Authority, the Brick Township Housing Authority, and the Lakewood Township Housing Authority. The Berkeley Township Housing Authority is the only PHA located within the jurisdiction of the County of Ocean as Lakewood and Brick are separate entitlements. These PHAs have provided data on the housing choice voucher holder characteristics, waiting lists, and plans in development.

The Ocean County Consortium membership coordinates with the public and assists housing providers. Partnerships with health, mental health, and service agencies form in a variety of ways that include, but not limited to the following:

- Implementing an accounting mechanism to share the annual distribution of funding and preparation of routine work. This includes written documentation, such as applications, forms, or letters with housing and service providers.
- Developing eligible activities and projects that meet the needs of the community through technical assistance, and assistance in the management of projects to ensure successful programming.
- Participating in local and regional boards, committees, and coordination efforts.
- Forming a strong working relationship with many local housing and service providers. This relationship includes, but is not limited to meeting regularly to discuss housing and human service needs and to develop strategies to address these needs.
- Continuing coordination between local jurisdictions, housing, and service providers.

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

The County of Ocean supports its affiliates that work with homeless assistance agencies to coordinate the delivery of housing assistance and service to homeless families, individuals, youth, and persons with disabilities. The County of Ocean takes an initiative to provide the maximum personal independence for a homeless person and an at-risk person of becoming homeless through the design and implementation of the U.S. Department of Housing and Urban Development's (HUD) Continuum of Care (CoC) model.

The County of Ocean has significantly increased its efforts towards coordination and collaboration across the many systems of care in an effort to serve the most at-risk residents including homeless persons, at-risk persons of becoming homeless, veterans, and unaccompanied youth. As a part of the Consolidated Plan planning process, the County of Ocean will utilize its Analysis of Impediments to Fair Housing Choice (AI) and other tools to identify where underserved populations are located and concentrated. The County of Ocean and its partners are making efforts to identify the number of homeless residents and listing the social and human services designed to meet these specific needs.

When a Point-In-Time Count (PITC) identifies both sheltered and unsheltered homeless persons, it provides insight into the demographics of a subpopulation within the overall homeless population. These subpopulations include, but are not limited to homeless veterans, chronically homeless, victims of domestic violence, homeless with HIV/AIDS, mentally ill, and substance abusers. If PITC data is available, it will determine the types and quantities of needed services based on an actual population count.

The County of Ocean has made progress in implementing a Regional Coordinated Assessment System (RCAS) based on a U.S. Department of Housing and Urban Development (HUD) mandate and method of best practice. The County of Ocean has adopted the guiding principle and the common assessment tool that allows many service providers to share and understand information regarding the needs of the community. A common assessment about a need, a mutual and comprehensive understanding of a service program requirement, and a target population to be served, are the threads that, when combined, link individuals or families to a referral that supports their need. Upon entry into the CoC system, individuals and families of low-income have access to receive a variety of services designed to help find permanent housing, education, employment, and/or additional public assistance as necessary. A variety of housing options exist, including transitional living, emergency shelter, rapid re-housing, and affordable housing (based on unit availability).

Individuals and families may also receive several services including employment training, job search assistance, and assistance in preparing for the General Educational Development (GED) test, medical service that treats and helps homeless children and unaccompanied youth (under 24 years of age), and Veterans Assistance (VA) that offers supportive services and public benefits to veterans and their families. These services include, but not limited to the following:

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

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

The County of Ocean is not an Emergency Solution Grant (ESG) recipient. However, under the Continuum of Care (CoC) model, the goals and priorities are to strive toward the elimination of homelessness and to improve the lives of those who are homeless and at-risk persons of homelessness. The Consolidated Plan and Action Plan sought consultation from data sources, such as the CoC, the Point-in-Time Count (PITC), the Housing Inventory Count (HIC), and the Annual Homeless Assessment Report (AHAR), to ensure integration of the goals and priorities.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Ocean County Board of Social Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County of Ocean provides funding to the Board of Social Services (BOSS). The BOSS coordinates the entry into the Continuum of Care (CoC) system that serves the homeless, those at-risk persons of homelessness, and other low- and moderate-income persons.
2	Agency/Group/Organization	Ocean County Department of Human Services
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Ocean County Department of Human Services provides resources and referral connections to strengthen community engagements, especially via survey tools (such as the Community Needs Survey, the Fair Housing Survey, and the Housing Survey) that allow collecting responses for public participation and other outreach services.

3	Agency/Group/Organization	O.C.E.A.N., Inc.
	Agency/Group/Organization Type	Services - Housing Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	O.C.E.A.N., Inc. provides homelessness prevention services to the residents of Ocean County. This agency assesses each individual and family situation and then provides appropriate assistance that include, but not limited to assistance in the form of a service provider payment, intermediary with a homeowner's mortgage company, mediation between a renter and a landlord, referral for counseling on personal budgeting and financing, and a forwarding of a referral to another support organization.
4	Agency/Group/Organization	Homes For All, Inc.
	Agency/Group/Organization Type	Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Homes for All, Inc. is a non-profit, affordable housing developer that seeks to advance the principle that people have a right to affordable housing regardless of income. Homes For All, Inc. commits itself to affordable housing and support services that serve individuals and families of low- and moderate-income.

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

Not Applicable.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Affordable Housing Alliance	Affordable Housing Alliance (AHA) serves as the Coordinated Assessment System provided for Ocean County and provides support to households experiencing homelessness to connect them to resources in the community. AHA is the coordinator of the region's Continuum of Care (CoC) in the County of Ocean. This agency manages the Ocean County Homelessness Prevention and Assistance Coalition (HPAC). The Continuum of Care (CoC) has 4 goals to prevent homelessness: 1) Develop community-wide strategies for affordable housing. 2) Identify and provide services for those most at-risk populations of becoming homeless in our community. 3) Increase employment and income opportunities for at-risk persons of losing their homes. 4) Educate the community about homelessness and advocate for evidence-based practices and solutions. These goals are in alignment with this Consolidated Plan and Action Plan that includes two prevention objectives: 1) Assist persons experiencing homelessness or at-risk persons of becoming homeless. 2) Assist persons living with HIV/AIDS to achieve stable housing and increase access to medical care and supportive services.

Table 3 – Other local / regional / federal planning efforts

Narrative

The County of Ocean consults and discusses the barriers of affordable and accessible housing with non-profit and for-profit housing developers, community members, advocacy groups, government and industry representatives. In addition, the County of Ocean consults with representatives of organizations that focus on serving the needs of the elderly, children and youth, the fair and public housing, the transportation modes, and the medical and health services. The County of Ocean continues its effort to coordinate with local, regional, state, and federal partners to create opportunities for a comprehensive strategic partnership that reduces the duplication of effort.

The County of Ocean also consults with its four entitlement communities Brick, Jackson, Lakewood, and Toms River. Each municipality participates in the Consortia and holds public hearings on its CDBG eligible activities.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The citizen participation and stakeholder consultation process are key components set forth in Subpart B of 24 CFR Part 91. The County of Ocean strives to ensure that the Consolidated Plan planning process includes opportunities for public participation. To request citizen participation input, the County of Ocean engages in various activities that include, but not limited to the following:

- Public hearings, meetings, and public comment periods.
- Involvement of affected persons and other concerned citizens.
- Transparency and freedom of access to this Consolidated Plan and Action Plan.
- Consultation with public and private agencies that provide assisted housing.
- Health services.
- Fair housing services for children, veterans, youth, elderly, persons with disabilities, and persons living with HIV/AIDS.

The Ocean County Planning Department (OCPD) held numerous public hearings and meetings to evaluate proposed activities and to discuss if the activities address the priority needs of the community. The Ocean County Housing Advisory Committee (CHAC) met to discuss the activities and the outcomes to achieve. The CHAC is comprised of a membership that represents a broad spectrum of community organizations - affordable housing, homelessness, disability services, neighborhood revitalization, social services, fair housing, economic development, non-profit management, and public housing authorities.

The County of Ocean regularly engages with its citizen groups, external advocates, and non-profit community-based organizations to ensure that our programs meet the needs of the community. These engagements include, but not limited to the programmatic approach to the Continuum of Care (CoC), membership with the Ocean County Human Service Advisory Council (HSAC), and the Ocean County Housing Advisory Committee (CHAC).

This Action Plan contains an individual listing of the programs recommended for funding. Additionally, the citizen participation includes a legal notice appearing in local newspapers, including versions translated into Spanish. This legal notice includes a description of the defined period for the public comment period and how to forward a comment. In order to facilitate continuity in our programs and to provide accountability to our citizens, Ocean County will submit its plan to HUD. According to 24 CFR 91.500(a), a plan will be deemed approved 45 days after HUD receives the plan, unless HUD notifies the jurisdiction before that date that the plan is disapproved.

The County of Ocean held its public hearings and meetings to allow the public to provide input as follows:

- Providing a Spanish translator at public hearings and meetings.
- Publishing legal notices in local newspapers, including versions translated into Spanish.
- Email notification outreach through a network of non-profit service providers.
- Web-hosting information.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Web-hosting	Non-targeted/ broad community County-wide	To ensure continuation of the public participation, the County of Ocean's website hosts materials related to the Consolidated Plan through an annual Action Plan that provides a concise summary of the actions, activities, and specific federal and non-federal resources (HUD Exchange, meeting schedule and timeline, application, announcements, CDBG and HOME programing-related materials, etc.) utilized each year to address the priority needs and goals identified in the Consolidated Plan.		Not Applicable.	https://www.planning.co.ocean.nj.us/frmCECommDev

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)
2	Newspaper Ad	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>County-wide</p>	<p>An advertisement placed in the Asbury Park Press, a newspaper that circulates daily throughout the County. The County of Ocean encourages participation of all its residents, especially the involvement of low- to moderate-income residents, Limited English Proficiency persons, and persons with disabilities. If you require special accommodations to participate in this public hearing, please contact the Ocean County Planning Department via telephone 732-929-2054 or via email ocplanning@co.ocean.nj.us in advance to the public hearing.</p>	Annual Action Plan 2024	Not Applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>County-wide</p>	<p>Action Plan Pre-Development Public Hearing #1 held on December 5, 2023 to request public input. Virtual access provided. The County of Ocean encourages participation of all its residents, especially the involvement of low- to moderate-income residents, Limited English Proficiency persons, and persons with disabilities. If you require special accommodations to participate in this public hearing, please contact the Ocean County Planning Department via telephone 732-929-2054 or via email ocplanning@co.ocean.nj.us 5 days in advance to the public hearing.</p>	All comments accepted and received.	Not Applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>County-wide</p>	<p>An advertisement placed in the Asbury Park Press, a newspaper that circulates daily throughout the County. The County of Ocean encourages participation of all its residents, especially the involvement of low- to moderate-income residents, Limited English Proficiency persons, and persons with disabilities. If you require special accommodations to participate in this public hearing, please contact the Ocean County Planning Department via telephone 732-929-2054 or via email ocplanning@co.ocean.nj.us days in advance to the public hearing.</p>	Annual Action Plan 2024	Not Applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/ broad community County-wide	A County Housing Advisory Committee (CHAC) Meeting held on March 7, 2024. Virtual access provided. If you require special accommodations to participate in this public meeting, please contact the Ocean County Planning Department via telephone 732-929-2054 or via email ocplanning@co.ocean.nj.us.		Not Applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Web-hosting	Non-targeted/ broad community County-wide	To ensure continuation of the public participation, the County of Ocean's website hosts the draft version of the Plan as well as the schedule for the public hearings and meetings. The draft version is available in paper-format for the public to review at 129 Hooper Avenue, First Floor, Toms River, NJ 08754.		Not Applicable.	https://www.planning.co.ocean.nj.us/frmCECommDev
7	30-day Public Comment Period	Non-targeted/ broad community County-wide	The County of Ocean's website hosts the public notice of the citizen participation 30-day public comment period, March 11, 2024 to April 10, 2024, to request comments on the plan.	All comments accepted and received.	Not Applicable.	https://planning.co.ocean.nj.us/

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)
8	Public Hearing	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p> <p>County-wide</p>	<p>Action Plan Public Hearing #2 held on April 2, 2024 to request public input. Virtual access provided. The County of Ocean encourages participation of all its residents, especially the involvement of low- to moderate-income residents, Limited English Proficiency persons, and persons with disabilities. If you require special accommodations to participate in this public hearing, please contact the Ocean County Planning Department via telephone 732-929-2054 or via email ocplanning@co.ocean.nj.us days in advance to the public hearing.</p>	All comments accepted and received.	Not Applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Web-hosting	Non-targeted/ broad community County-wide	To ensure continuation of the public participation, the County of Ocean's website hosts the final version of the plan as well as the schedule for the public hearings and meetings. The final version is available in paper-format for the public to review at 129 Hooper Avenue, First Floor, Toms River, NJ 08754.		Not Applicable.	https://www.planning.co.ocean.nj.us/frmCECommDev
10	Public Hearing	Non-targeted/ broad community County-wide	Ocean County Board of Commissioners Board Meeting public hearing held on May 10, 2024 to request public input.	All comments accepted and received.	Not Applicable.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs have anticipated resources mentioned in the table below. The U.S. Department of Housing and Urban Development (HUD) allocates the funding available for the Action Plan.

The Action Plan is not intended to confer any legal rights or entitlements on any persons, groups, or entities, including those named as intended recipients of funds or as program beneficiaries. The terms of the Action Plan are subject to the amendment and to the effect of the applicable laws, regulations, and ordinances. Statements of numerical goals or outcomes are for measuring the success of programs and policies and do not impose a legal obligation to achieve the intended results. The actual funding of particular programs and projects identified are subject to the completion of various further actions, some of which involve discretionary determinations by the County of Ocean and others in the Consolidated Plan and Action Plan. These actions include the U.S. Department of Housing and Urban Development's (HUD) approval, appropriation by the United States Congress, a review and a determination under environmental and related laws, and as a result of competitive sealed bidding (formal advertising) through a competitive or non-competitive contract procurement process.

Contingency Provision:

The County implements a contingency provision annually to manage budgetary appropriations from Congress or U.S. HUD. Regardless of the timing of the federal appropriations process, the County formally seeks authorization each year to adjust CDBG and HOME funding recommendations in both draft and final versions of the Consolidated Plan/Action Plan without requiring further meetings. This adjustment may be based on estimates, percentages, or actual annual appropriations, enabling proportional adjustments to match the actual allocation.

Upon receiving our actual allocation amounts from U.S. HUD, the County will adjust estimates accordingly, either increasing or decreasing funding. In the event of a significant decrease in the federal allocation, the County will convene another meeting to discuss funding recommendations.

All project, activity, and budget allocations adhere to the County's contingency provision. This provision entails adjusting the estimated or percentage amounts proportionally to match the actual allocation from the U.S. Department of Housing and Urban Development (HUD) for the current program year, as outlined in the Consolidated Plan/Action Plan.

Updates on federal funding awards from HUD, as well as any deadline or date changes, can be found on the Ocean County Planning Department's website at: <https://www.planning.co.ocean.nj.us/frmCECommDev>.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,383,703	30,000	0	1,413,703	0	CDBG funds support community development programming in low- and moderate-income neighborhoods. Programs include affordable housing development, housing preservation, public services for at-risk populations, public improvement, and reinvesting program income as well.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,497,538	30,000	0	1,527,538	0	HOME funds develop affordable housing for low-income communities that includes a new construction and/or rehabilitation of a single-family and/or a multi-family unit.
Other	public - federal	Other	0	0	0	0	0	

Table 2 - Expected Resources – Priority Table

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

The federal funds listed above represent the annual allocation. Upon receipt of federal funds, an activity will receive funding.

The Ocean County Planning Department (OCPD) does not receive additional resources directly, but it does collaborate with multiple agencies that receive funding from various other sources. The County of Ocean will continue to meet its twenty-five percent (25%) matching funds

requirement for the HOME program. All eligible matches will be from a non-federal source and will be a permanent contribution to the HOME program. The County of Ocean has a paper match that meets the matching requirement for a housing rehabilitation project. As the administrator of the Tenant Based Rental Assistance Program (TBRA), the OCPD will continue to provide the required matching funds obtained from the NJ Social Services through the administration services in-kind. If an affordable housing grant award goes to a Community Housing Development Organization (CHDOs), then the CHDO will provide in excess the required twenty-five percent (25%) matching fund requirement. In addition to the federal funds provided, the private and the non-federal resources expectation be available for carrying out this Action Plan. Each municipality sharing in the cost burden may assist in reaching completion of an activity more efficiently using CDBG funds. A CDBG grant provides a funding allocation to an activity in the form of a grant that may leverage another investment. All sources of funding (federal and non-federal) must support the specific activity with funding and/or incentives that promote furthering affordable housing and/or promote an activity that improves a community's public facility and infrastructure. Often a CDBG and a HOME fund for the completion of an activity is leveraged with a resource from the State of New Jersey and/or another resource like a local government capital improvement fund and/or a resource from a private-sector foundation.

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

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

Discussion

The CDBG program provides decent affordable housing, public services to the most vulnerable, and rehabilitation of housing to the residents of the County of Ocean. The U.S. Department of Housing and Urban Development (HUD) provides its HOME program grant on a formula basis to State and local governments - often in partnership with local non-profit groups. A local community may use the HOME funding on a wide range of activities that include, but not limited to building, purchasing, and/or rehabilitating affordable housing for rent or homeownership and/or direct rental assistance to low-income persons. The CDBG and HOME programs do improve the lives of citizens through an increase in partnerships with housing associations that include, but not limited to Community Housing Development Organizations (CHDOs), regional and local non-profits, government agencies, private foundations, and other organizations.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Development Assistance CHDO	2020	2024	Affordable Housing		Affordable Housing Development	HOME: \$419,000	Rental units constructed: 2 Household Housing Unit
2	Rental Assistance TBRA	2020	2024	Homeless Non-Homeless Special Needs		Renter Assistance	HOME: \$550,000	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
3	Rehabilitation; Substantial & Moderate HOME	2020	2024	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$180,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
4	First-Time Homebuyers Assistance	2020	2024	Affordable Housing		Housing Preservation Homeownership Assistance	HOME: \$200,000	Direct Financial Assistance to Homebuyers: 14 Households Assisted
5	Public Facility & Improvements	2020	2024	Non-Housing Community Development		Public Facility and Improvements	CDBG: \$488,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services	2020	2024	Homeless Non-Homeless Special Needs		Public Services for At-Risk Populations	CDBG: \$193,000	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
7	Rehabilitation; Single-Unit Residential CDBG	2020	2024	Non-Homeless Special Needs		Housing Preservation Homeownership Assistance	CDBG: \$322,260	Homeowner Housing Rehabilitated: 80 Household Housing Unit
8	Planning and Administration	2020	2024	Planning and Administration			CDBG: \$0 HOME: \$148,538	

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Development Assistance CHDO
	Goal Description	The amount of decent, safe, and affordable housing expands to renters in the low- and moderate-income households.
2	Goal Name	Rental Assistance TBRA
	Goal Description	Tenant-Based Rental Assistance (TBRA) is a rental subsidy to help individual households afford housing costs, such as rent, utility costs, and security and utility deposits.

3	Goal Name	Rehabilitation; Substantial & Moderate HOME
	Goal Description	Moderate and substantial rehabilitation program provided to owner-occupied low- and moderate-income households. The moderate rehabilitation program provides ten-year deferred loans from \$1,000.00 to \$25,000.00. The substantial rehabilitation program provides deferred loans from \$25,001.00 to \$50,000.00 that require a ten-year deferred loan. A twenty-five percent (25%) match required for all funding. A dwelling rehabilitation is to local and state building codes.
4	Goal Name	First-Time Homebuyers Assistance
	Goal Description	Financial assistance provided to first-time homebuyers (low- and moderate-income households) with funds for closing costs and down payment assistance.
5	Goal Name	Public Facility & Improvements
	Goal Description	Provides a grant to other public and private non-profit entities for all improvements, including ADA accessibility, and facilities that are either publicly owned and the government or a non-profit traditionally provides and operates for the public.
6	Goal Name	Public Services
	Goal Description	Provides operating support (including labor, supplies, materials, and other costs) to organizations that serve low- and moderate-income persons.
7	Goal Name	Rehabilitation; Single-Unit Residential CDBG
	Goal Description	Repair and rehabilitation programs that meet the needs of the residents. These programs include general rehabilitation and special purpose programs, including energy efficiency, handicapped accessibility, emergency repairs, and weatherization.
8	Goal Name	Planning and Administration
	Goal Description	Provides overall coordination, implementation, and monitoring of entitlement grant programming.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The U.S. Department of Housing and Urban Development's (HUD) Notice of Outcome Performance Measurement System offers three possible objectives for each activity. HUD's Office of Community Planning and Development (CPD) noted in its guidebook, *CPD Performance Measurement Guidebook*, the three possible objectives based on the broad statutory purposes of the programs as follows:*

Creating Suitable Living Environments – Relates to activities with designs that benefit communities, families, or individuals by addressing issues in their living environment. This objective relates to activities that intend to address a wide range of issues faced by low- and moderate-income persons, from physical problems with their environment, such as poor quality infrastructure, to social issues such as crime prevention, literacy, or health services.

Providing Decent Housing – This objective focuses on housing activities whose purpose is to meet individual family or community housing needs.

Creating Economic Opportunities – Applies to activities related to economic development, commercial revitalization, or job creation.

The system outcome aligns with the objective and helps to refine the expected result of the objective sought. HUD narrowed this system to three outcomes that include:

Availability/Accessibility – Applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities.

Affordability – Applies to activities that provide affordability in a variety of ways to low- and moderate-income people. Affordability is an appropriate objective whenever an activity is lowering the cost, improving the quality, or increasing the affordability of a product or service to benefit a low-income household.

Sustainability – Applies to activities aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

The allocation of funds align with the primary housing and community development needs identified in the Needs Assessment, Housing Market Analysis, and through the contributions by stakeholders and citizens who participated in the development of the Consolidated Plan and the Action Plan. The objectives and outcomes found in section AP-38 Project Summary for each proposed activity.

*(Source: U.S. Department of Housing and Urban Development (HUD), Office of Community Planning and Development, CPD Performance Measurement Guidebook, <https://www.hudexchange.info/resource/4031/cpd-performance-measurement-training-manual/>)

#	Project Name
1	Handicapped Accessibility Improvements - Barnegat Recreation Center - Barnegat
2	Handicapped Accessibility Improvements - Old Borough Hall - Barnegat Light
3	Handicapped Accessibility Equipment & Improvements - Various Locations - Beach Haven
4	Rehabilitation; Single Unit Residential - Housing Rehabilitation Program - Beachwood
5	Handicapped Accessibility Improvements - Veeder Lane - Berkeley
6	Handicap Beach Access and Accessibility Equipment - Harvey Cedars
7	Handicapped Accessibility Improvements - Various Facilities - Jackson
8	Rehabilitation; Single-Unit Residential - Housing Rehabilitation Program - Lacey
9	Storm Drainage Improvements - Baltic Avenue - Ocean
10	Handicapped Accessibility Improvements - Pennsylvania Avenue Walkway - Pine Beach
11	Handicapped Accessibility Improvements - Various Facilities - Plumsted
12	Handicapped Accessibility Improvements - Inlet Drive - Point Pleasant Beach
13	Handicapped Accessibility Improvements - Various Locations - Stafford
14	Handicap Beach Access and Accessibility Equipment - Surf City
15	Sidewalk Improvements - Marine Street - Tuckerton
14	Homeless Coordinated Entry Program - Salaries & Operating Expenses - Affordable Housing Alliance
15	Gleaning NJ Seafood to Help Feed Hungry Ocean County Families - Salaries & Operating Expenses - Americas Gleaned Seafood, Inc.
16	Senior Services - Salaries & Operating Expenses - Caregiver Volunteers of Central Jersey
17	24-Hour Crisis Hotline - Salaries & Operating Expenses - Contact of Ocean County
18	Family Promise Homesless Services - Salaries & Operating Expenses - Family Promise of the Jersey Shore, Inc.
19	Rehabilitation; Single-Unit Residential - Salaries & Operating Expenses - Homes For All, Inc.
20	Emergency Shelter & Assistance - Homeless Families with Children - Salaries & Operating Expenses - Interfaith Family Services
21	Senior Services - Salaries & Operating Expenses - Interfaith Health & Support Services of Southern Ocean County, Inc.
22	Code Blue - Emergency Shelter & Assistance - Homelessness - Salaries & Operating Expenses - Just Believe, Inc.
23	Counseling Services & Children Day Care - Salaries & Operating Expenses - Long Beach Island Community Center, Inc.
24	Rehabilitation; Single-Unit Residential - Emergency Housing Rehab. - Salaries & Materials - Northern Ocean Habitat For Humanity
25	Rehabilitation; Single-Unit Residential - Emergency Housing Rehab. - Salaries & Materials - O.C.E.A.N., Inc.
26	Abused, Neglected, & Abandoned Children - Salaries & Operating Expenses - Ocean's Harbor House

#	Project Name
27	Emergency Response Program - Battered & Abused Spouses - Salaries & Operating Expenses - Providence House [Catholic Charities]
28	PASSE - Pathways to Achieving Success in Supporting Employment - The Arc, Ocean County Chapter, Inc.
29	Housing Development Assistance CHDO HOME
30	Rental Assistance TBRA HOME
31	Rehabilitation; Substantial & Moderate HOME
32	First-Time Homebuyers Assistance HOME
33	Planning and Administration CDBG
34	Planning and Administration HOME
35	County Housing Rehabilitation Program CDBG
36	County Housing Rehabilitation Administration CDBG
37	Planning and Administration County Housing Rehabilitation Administration HOME

Table 4 – Project Information

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

Both the CDBG and HOME programs are contingent upon the action of the U.S. Congress to fund them. The U.S. Department of Housing and Urban Development (HUD) distributes the CDBG and HOME funds to its entitlement jurisdictions using a formula allocation. Subsequently, the County of Ocean receives its annual allocation of CDBG and HOME funds:

CDBG

The primary objective is the development of viable communities through the provision of safe and affordable housing to low-income households of the CDBG program, a suitable living environment, and expanded economic opportunities. A CDBG eligible activity can expense funds to include, but not limited to Public Service, Community and Economic Development, Public Facilities and Infrastructure Improvements, and Housing Rehabilitation.

Applicants submit an application for funding and the most qualified and eligible applicants receive funding based on their financial need for the public funding and for the ability to align with the primary housing and community development needs identified in the Needs Assessment, Housing Market Analysis, and through the contributions by stakeholders and citizens who participated in the development of the Consolidated Plan and the Action Plan. Subsequently, the CDBG Steering Committee approves the recommended funding.

HOME

The HOME funds support housing activities that meet local housing needs and typically preserve or create affordable housing uses that include, but not limited to tenant-based rental assistance, rehabilitation, homebuyer assistance, new construction, and acquisition or rehabilitation of affordable

rental housing. The intent is to provide safe and affordable housing to low-income households, expand the capacity for non-profit housing providers, strengthen the ability of state and local government to provide housing and leverage private sector participation in housing projects of the HOME program. Subsequently, the CHAC Committee meets to review, assess, and recommend funding allocations.

Affordable housing exists in the County of Ocean. The municipal government, in accordance with the State of New Jersey Council on Affordable Housing (COAH), is responsible for affordable housing.

AP-38 Project Summary
Project Summary Information

1	Project Name	Handicapped Accessibility Improvements - Barnegat Recreation Center - Barnegat
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	Public Facility & Improvements
	Funding	CDBG: \$35,000.00
	Description	Barnegat Township: Handicapped Accessibility Improvements - Barnegat Recreation Center
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	900 West Bay Avenue, Barnegat, NJ 08005
	Planned Activities	Barnegat Township is seeking funds to enhance handicap accessibility at the Barnegat Recreation Center. The proposed improvements encompass ADA-compliant sidewalks, curbs, and curb ramps, as well as pedestrian striping and signage. Additionally, the project entails the installation of handrails at the entrance of the recreation center. These enhancements are aimed at improving pedestrian safety and accessibility, particularly for residents with disabilities or seniors facing mobility challenges. The project site is located at the Barnegat Recreation Center, 900 West Bay Avenue, Barnegat, NJ 08005.
2	Project Name	Handicapped Accessibility Improvements - Old Borough Hall - Barnegat Light
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Barnegat Light Borough: Handicapped Accessibility Improvements - Old Borough Hall
	Target Date	1/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	10 West 10th Street, Barnegat Light, NJ 08006
	Planned Activities	Barnegat Light Borough is seeking funds to retrofit an empty room into an ADA accessible bathroom and construct an access ramp at the Old Borough Hall. The old Borough Hall is adjacent to a recreational facility and playground. The ADA bathroom will also serve beach patrons. The project site is at the Old Borough Hall, 10 West 10th Street, Barnegat Light, NJ 08006.
3	Project Name	Handicapped Accessibility Equipment & Improvements - Various Locations - Beach Haven
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Beach Haven Borough: Handicapped Accessibility Equipment & Improvements - Various Locations
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Bay Avenue (Rt. 607) and Engleside Avenue, Centre Street, 2nd Street, 4th Street, 5th Street, and more streets, and north and side beach areas, Beach Haven, NJ 08008

	Planned Activities	Beach Haven Borough seeks funds to install handicapped ADA-compliant accessibility at various street corners, including depressed curbing, ADA-compliant detectable warning mats, and site restoration. The project also involves curb and sidewalk installation for handicapped accessibility at these street corners. Project locations include various street corners such as Bay Avenue (Rt. 607) and Engleside Avenue, Centre Street, 2nd Street, 4th Street, 5th Street, and more in Beach Haven, NJ 08008. Additionally, Beach Haven Borough is seeking funds for the purchase of a utility terrain vehicle (UTV) vehicle. The utility terrain vehicle (UTV) will provide ADA accessibility to the beaches and recreational areas. The project location is at the handicapped access beach are in the north and south sides of the Borough, Beach Haven, NJ 08008.
4	Project Name	Handicapped Accessibility Improvements - Veeder Lane - Berkeley
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Berkeley Township: Handicapped Accessibility Improvements - Veeder Lane
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	60 Veeder Lane, Bayville, NJ 08721
	Planned Activities	Berkeley Township is seeking funds to install ADA-compliant walkways along Veeder Lane, particularly in front of H&M Potter Elementary School. The project aims to improve accessibility and safe mobility for students, residents, and individuals with disabilities to the school, prioritizing sidewalk travel over thoroughfare usage along Veeder Lane. These enhancements serve the needs of local students, families, residents, and the public. The project site is located at H&M Potter Elementary School, 60 Veeder Lane, Bayville, NJ 08721.
5	Project Name	Handicap Beach Access and Accessibility Equipment - Harvey Cedars
	Target Area	

	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$33,000.00
	Description	Harvey Cedars Borough: Handicap Beach Access and Accessibility Equipment
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Borough of Harvey Cedars, NJ 08722
	Planned Activities	Harvey Cedars Borough is seeking funds for handicapped ADA-compliant mobi-mats to enhance accessibility to beaches and recreational areas for seniors and disabled individuals. The Harvey Cedars Beach Wheelchair Program, established over 20 years ago, will incorporate the mobi-mats. Soft sand walkovers to the ocean beach will feature the mat walkway placements, facilitating easier access for seniors and the disabled. Project locations span throughout Harvey Cedars, NJ 08722.
6	Project Name	Handicapped Accessibility Improvements - Various Facilities - Jackson
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$161,314.00
	Description	Jackson Township: Handicapped Accessibility Improvements - Various Facilities
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	45 Don Connor Boulevard, Jackson, NJ 08527 and municipal buildings, parks, and other properties

	Planned Activities	Jackson Township is seeking funds for handicapped accessibility improvements across its properties, including the Senior Center and municipal parks. Renovations will cover both interior and exterior aspects, including ADA-compliant upgrades such as automatic doors, ramps, and depressed curbs. Beneficiaries include low- and moderate-income residents aged 60+, disabled individuals, veterans, and residents. The Senior Center doubles as a designated cooling and heating center and hosts regular meetings for the Office of the Commission for Disabled Persons. Project locations include the Senior Center at 45 Don Connor Boulevard, Jackson, NJ 08527, municipal buildings, parks, and other properties.
7	Project Name	Storm Drainage Improvements - Baltic Avenue - Ocean
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Ocean Township: Storm Drainage Improvements - Baltic Avenue
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Baltic Avenue, Waretown, NJ 08758
	Planned Activities	Ocean Township is seeking funds to replace the existing storm drainage outfall piping. The improvements will involve constructing new inlets and paving at the end of Baltic Avenue, Waretown, NJ 08757, to ensure a sustainable stormwater design. The project location is at Baltic Avenue, Waretown, NJ 08757. HUD-approved Low-to-Moderate Income Area (LMIA) Census Tract 7330, Block Group 2, LMI 52%.
8	Project Name	Handicapped Accessibility Improvements - Pennsylvania Avenue Walkway - Pine Beach
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00

	Description	Pine Beach Borough: Handicapped Accessibility Improvements - Pennsylvania Avenue Walkway
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	82 Lacey Road, Whiting, NJ 08759
	Planned Activities	Pine Beach Borough is seeking funds for handicapped accessibility renovation along Pennsylvania Avenue. The project aims to provide safe, barrier-free mobility for school-aged children, the elderly, and handicapped individuals, serving as a health and wellness walking route and an alternative to automobiles. The work involves removing vegetation hindering ADA accessibility and surface restoration. The project location is at Pennsylvania Avenue (between Avon Road and New Jersey Avenue), Pine Beach, NJ 08741.
9	Project Name	Handicapped Accessibility Improvements - Various Facilities - Plumsted
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Plumsted Township: Handicapped Accessibility Improvements - Various Facilities
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Brindletown Road, New Egypt, NJ 08533 and Lakeview Drive, New Egypt, NJ 08533

	Planned Activities	Plumsted Township is seeking funds to renovate handicapped accessibility walkways at Plumsted Recreation Park and mill and pave a municipal parking lot near Oakford Lake Park on Lakeview Drive. The project aims to enhance safe, barrier-free mobility for residents, seniors, and handicapped individuals by removing vegetation obstructing ADA accessibility and restoring surfaces at Plumsted Recreation Park and Oakford Lake Park municipal parking lot. These improvements cater to the needs of local youth sports, families, residents, and the public. Project locations are located at Plumsted Recreation Park, Brindletown Road, New Egypt, NJ 08533, and Oakford Lake Park municipal parking lot, Lakeview Drive, New Egypt, NJ 08533.
10	Project Name	Handicapped Accessibility Improvements - Inlet Drive - Point Pleasant Beach
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Point Pleasant Beach Borough: Handicapped Accessibility Improvements - Inlet Drive
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Inlet Drive, Point Pleasant, NJ 08742
	Planned Activities	Point Pleasant Beach Borough is seeking funds for handicapped accessibility enhancements on Inlet Drive, including ADA-compliant sidewalks, improvements to curbs, curb cuts, curb ramps, and installing detectable warning pads to enhance pedestrian safety and accessibility for elderly and disabled individuals. The project area lies on the northern side of Inlet Drive near Pompeo Playground, Loughran Point Park, Inlet Park, and parking areas. The project site is located at Inlet Drive, Point Pleasant Beach, NJ 08742.
11	Project Name	Handicapped Accessibility Improvements - Various Locations - Stafford
	Target Area	
	Goals Supported	Public Facility & Improvements

	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Stafford Township: Handicapped Accessibility Improvements - Various Locations
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Township of Stafford, NJ 08050
	Planned Activities	Stafford Township is seeking funds for street improvements, including the installation of ADA-compliant handicapped accessible curb cuts, depressed curbing, and detectable warning mats, as well as associated site restoration. Project locations are at various street corners in Manahawkin, NJ 08050.
12	Project Name	Handicap Beach Access and Accessibility Equipment - Surf City
	Target Area	
	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Surf City Borough: Handicap Beach Access and Accessibility Equipment
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Borough of Surf City, NJ 08008
	Planned Activities	Surf City Borough seeks funds for handicapped ADA-compliant mobility mats to enhance beach accessibility for seniors and disabled individuals. Soft sand walkovers to ocean and bay beaches will include the mat walkway placements, easing access for seniors and the disabled. Project locations span throughout Surf City, NJ 08008.
13	Project Name	Sidewalk Improvements - Marine Street - Tuckerton
	Target Area	

	Goals Supported	Public Facility & Improvements
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	Tuckerton Borough: Sidewalk Improvements - Marine Street
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Marine Street, Tuckerton, NJ 08087
	Planned Activities	Tuckerton Borough is seeking funds for handicapped accessibility curb cuts, curbs, and sidewalks on Marine Street (between Willow Landing Terrace and Otis Avenue). These improvements will create a safe corridor for pedestrians and enhance accessibility for disabled individuals. HUD approved Low-to-Moderate Income Area (LMIA) Census Tract 7370, Census Block 2 and LMI 54.12%. The project site is located at Marine Street (between Willow Landing Terrace and Otis Avenue), Tuckerton, NJ 08087.
14	Project Name	Homeless Coordinated Entry Program - Salaries & Operating Expenses - Affordable Housing Alliance
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$8,000.00
	Description	Affordable Housing Alliance: Homeless Coordinated Entry Program - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County

	Planned Activities	Affordable Housing Alliance (AHA) is seeking funds to expand its Continuum of Care (CoC) program in Ocean County by extending a part-time intake staff member's weekly hours from 20 to 35. This extra time will enable the AHA Coordinated Entry team to collaborate closely with municipalities, nonprofits, faith-based groups, and other NGOs to identify and assess homeless individuals and families in Ocean County. They will utilize standardized assessment tools and input data into the Homeless Management Information System (HMIS) to comply with HUD requirements. The funds will support salaries and operational expenses.
15	Project Name	Gleaning NJ Seafood to Help Feed Hungry Ocean County Families - Salaries & Operating Expenses - Americas Gleaned Seafood, Inc.
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$10,000.00
	Description	Americas Gleaned Seafood, Inc.: Gleaning NJ Seafood to Help Feed Hungry Ocean County Families - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Americas Gleaned Seafood (AGS) is seeking funds to cover half (1/2) of the salaries for two essential positions: a Port Agent and an Administrative Assistant. AGS anticipates providing approximately 20,000 pounds of finished by-catch seafood, equivalent to 80,000 four-ounce portions or meals. These meals will be distributed to low- and moderate-income individuals, including elderly individuals with disabilities, through 3 soup kitchens and 32 food pantries, among other outlets. The funds will support salaries and operational expenses.
16	Project Name	Senior Services - Salaries & Operating Expenses - Caregiver Volunteers of Central Jersey
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	

	Funding	CDBG: \$15,000.00
	Description	Caregiver Volunteers of Central Jersey: Senior Services - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	CVCJ is seeking funds to support senior transportation services, enabling access to medical appointments, shopping, and healthcare services. This support sustains hunger relief, medical access, and social connection programs. The funds will support salaries and operational expenses.
17	Project Name	24-Hour Crisis Hotline - Salaries & Operating Expenses - Contact of Ocean County
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$15,000.00
	Description	Contact of Ocean County: 24-Hour Crisis Hotline - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Contact of Ocean County is seeking funds for the Executive Director and Administrative Assistant salaries, vital for supporting over 80 volunteers managing the crisis intervention and suicide prevention hotline 24/7/365. The roles include volunteer coordination, shift scheduling, quality control, record-keeping, and maintaining the telephone center. The funds will support salaries and operational expenses.
18	Project Name	Family Promise Homesless Services - Salaries & Operating Expenses - Family Promise of the Jersey Shore, Inc.

	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$5,000.00
	Description	Family Promise of the Jersey Shore, Inc.: Family Promise Homesless Services - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Family Promise of the Jersey Shore, Inc. (FPJS) is seeking funds to support its homeless services program, including case management, emergency shelter supportive services, and employment services. These programs are available to low- and moderate-income individuals and families. The funds will support salaries and operational expenses.
19	Project Name	Senior Services - Salaries & Operating Expenses - Interfaith Health & Support Services of Southern Ocean County, Inc.
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$18,000.00
	Description	Interfaith Health & Support Services of Southern Ocean County, Inc.: Senior Services - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County

	Planned Activities	Interfaith Health & Support Services of Southern Ocean County, Inc. (IHSS) is seeking funds for providing supportive home services to the frail, the elderly, and the homebound enabling them to live independently in their homes. Services include respite care, food shopping, and/or healthcare-related services that ensure the well-being of seniors. The funds will support salaries and operational expenses.
20	Project Name	Emergency Shelter & Assistance - Homeless Families with Children - Salaries & Operating Expenses - Interfaith Family Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$25,000.00
	Description	Interfaith Family Services: Emergency Shelter & Assistance - Homeless Families with Children - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Interfaith Family Services is seeking funds for providing shelter, meals, intensive case management, and other supportive services to homeless families with children in Ocean County. The funds will support salaries and operational expenses.
21	Project Name	Code Blue - Emergency Shelter & Assistance - Homelessness - Salaries & Operating Expenses - Just Believe, Inc.
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$15,000.00
	Description	Just Believe, Inc.: Code Blue - Emergency Shelter & Assistance - Homelessness - Salaries & Operating Expenses
	Target Date	1/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Just Believe, Inc. is seeking funds to pay the salaries for the employees working at Code Blue Shelter in order to keep the warming center open throughout the night. Additionally, the funds will be used to pay for fuel in order to transport our guests to and from the warming center, as well as, to appointments including doctor appointments. The funds will support salaries and operational expenses.
22	Project Name	Counseling Services & Children Day Care - Salaries & Operating Expenses - Long Beach Island Community Center, Inc.
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$32,000.00
	Description	Long Beach Island Community Center, Inc.: Counseling Services & Children Day Care - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	4700 Long Beach Boulevard, Long Beach, NJ 08008
	Planned Activities	Long Beach Island Community Center, Inc. requests funds for counseling services and children services to support extremely low-, low - and moderate-income individuals and families. Counseling services include staffing that provides: family therapy, martial, group, individual counseling, parenting education, education on meeting the internal and external problems associated with extended unemployment and under employment; veterans counseling and crime prevention through youth services and sexual abuse and assault programs. Children services includes staffing that provides: quality, comprehensive day care. The funds will support salaries and operational expenses.

23	Project Name	Abused, Neglected, & Abandoned Children - Salaries & Operating Expenses - Ocean's Harbor House
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$20,000.00
	Description	Ocean's Harbor House: Abused, Neglected, & Abandoned Children - Salaries & Operating Expenses
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Ocean's Harbor House is seeking funds for a range of services that support the homeless, abused, neglected, and abandoned youth. These services include safe and secure emergency and transitional housing, food, clothing and medical care, individual, group and family counseling, employment and vocational assistance, crisis intervention and case management, employment and educational assistance services, recreation programs, and aftercare services. The funds will support salaries and operational expenses.
24	Project Name	Emergency Response Program - Battered & Abused Spouses - Salaries & Operating Expenses - Providence House [Catholic Charities]
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$15,000.00
	Description	Providence House [Catholic Charities]: Emergency Response Program - Battered & Abused Spouses - Salaries & Operating Expenses
	Target Date	1/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Providence House [Catholic Charities] is seeking funds for an emergency shelter and response program, which consists of a hotline and a confidentially emergency shelter for domestic abuse survivors and their children who are primarily low- and moderate-income persons. The shelter accessibility is 24-hours-a-day, 365 days-a-year to assist those in imminent danger, who realize the vulnerabilities of safety, social isolation, self-confidence, housing, financial resources, and education. The funds will support salaries and operational expenses.
25	Project Name	PASSE - Pathways to Achieving Success in Supporting Employment - The Arc, Ocean County Chapter, Inc.
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	
	Funding	CDBG: \$15,000.00
	Description	The Arc, Ocean County Chapter, Inc.: PASSE - Pathways to Achieving Success in Supporting Employment
	Target Date	1/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	150 North Oberlin Avenue, Unit 8, Lakewood, NJ 08701
	Planned Activities	The Arc, Ocean County Chapter is seeking funds for supporting a vocational employment training program for individuals with intellectual and developmental disabilities. Funding will support resources to find competitive employment in the community through development and job training. Supported Employment (SE) and Trial Work Experience (TWE) accommodates a smoother and long lasting transition to competitive employment for adults with disabilities. The funds will support salaries and operational expenses.

26	Project Name	Housing Development Assistance CHDO HOME
	Target Area	
	Goals Supported	Housing Development Assistance CHDO
	Needs Addressed	Affordable Housing Development
	Funding	HOME: \$419,000
	Description	Housing Development Assistance CHDO HOME
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	Service provided throughout Ocean County
	Planned Activities	The amount of decent, safe, and affordable housing expand to renters in low- and moderate-income households.
27	Project Name	Rental Assistance TBRA HOME
	Target Area	
	Goals Supported	Rental Assistance TBRA
	Needs Addressed	Homeownership Assistance
	Funding	CDBG: \$550,000
	Description	Rental Assistance TBRA HOME
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	47
	Location Description	Service provided throughout Ocean County
	Planned Activities	Tenant-based rental assistance (TBRA) is a rental subsidy to help individual households afford housing costs, such as, rent, utility costs, and security and utility deposits.
28	Project Name	Rehabilitation; Substantial & Moderate HOME
	Target Area	
	Goals Supported	Rehabilitation; Substantial & Moderate HOME

	Needs Addressed	Homeownership Assistance Renter Assistance
	Funding	HOME: \$180,000
	Description	Rehabilitation; Substantial & Moderate HOME
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	7
	Location Description	Service provided throughout Ocean County
	Planned Activities	Moderate and substantial rehabilitation program provided to owner-occupied low and moderate-income households. The moderate rehabilitation program provides ten-year deferred loans from \$1,000 to \$24,999. The substantial rehabilitation program provides deferred loans from \$25,000 to \$50,000 that require a ten-year deferred loan. A twenty-five (25) percent match is required for all funding. A dwelling rehabilitation is to local and state building codes.
29	Project Name	First-Time Homebuyers Assistance HOME
	Target Area	
	Goals Supported	First-Time Homebuyers Assistance
	Needs Addressed	Homeownership Assistance
	Funding	HOME: \$200,000
	Description	First-Time Homebuyers Assistance HOME
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	16
	Location Description	Service provided throughout Ocean County
	Planned Activities	Financial assistance provided to first-time homebuyers (low- and moderate-income households) with funds for closing costs and down-payment assistance.
30	Project Name	Planning and Administration CDBG
	Target Area	

	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$262,000
	Description	Planning and Administration CDBG
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Provide overall coordination, implementation, and monitoring of entitlement grant programming.
31	Project Name	Planning and Administration HOME
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$148,538
	Description	Planning and Administration HOME
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Service provided throughout Ocean County
	Planned Activities	Provide overall coordination, implementation, and monitoring of entitlement grant programming.
32	Project Name	County Housing Rehabilitation Program CDBG
	Target Area	
	Goals Supported	Rehabilitation; Single-Unit Residential CDBG
	Needs Addressed	Housing Preservation Homeownership Assistance
	Funding	CDBG: \$150,000

	Description	County Housing Rehabilitation Program CDBG
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	Service provided throughout Ocean County
	Planned Activities	Moderate and substantial rehabilitation program provided to owner-occupied low- and moderate-income households.
34	Project Name	County Housing Rehabilitation Administration CDBG
	Target Area	
	Goals Supported	Rehabilitation; Single-Unit Residential CDBG
	Needs Addressed	Housing Preservation Homeownership Assistance Planning and Administration
	Funding	CDBG: \$37,500
	Description	County Housing Rehabilitation Administration CDBG
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	82
	Location Description	Service provided throughout Ocean County
	Planned Activities	Administration of the Housing Rehabilitation Program.
35	Project Name	Planning and Administration County Housing Rehabilitation Administration HOME
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: \$33,000
	Description	Planning and Administration County Housing Rehabilitation Administration HOME
	Target Date	6/30/2026

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

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

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

The CDBG and HOME allocation of funding is typically based geographically within Ocean County; only in that, an application is received from a participating municipality and a regional non-profit for a project primarily benefitting a person and household of low- and moderate-income that meet the priorities of the Consolidated Plan. The Ocean County CDBG Steering Committee put forward the recommendations for activities to fund in the Action Plan in addition to the CHAC Committee's recommendations for activities for the HOME Program.

The allocation of funds aligns with the primary housing and community development needs identified in the Needs Assessment, Housing Market Analysis, and through the contributions by stakeholders and citizens who participated in the development of the Consolidated Plan and the Action Plan. The primary obstacle to addressing underserved needs is that the demand for supportive services is larger than the availability of resources.

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The County of Ocean's rationale for prioritization of its investment geographically is on income and community development needs. However, the County of Ocean consists of twenty-nine participating municipalities (many participating biennially) and four entitlement municipalities. The CDBG funding distribution is to the entitlement municipalities and the County of Ocean on a formula basis established by the U.S. Department of Housing and Urban Development (HUD), including a Low and Moderate Area (LMA) determined by HUD as exceeding 51% of low- and moderate-income in a U.S. Census Block Group. The four entitlement participating municipalities include Brick Township, Jackson Township, Lakewood Township, and Toms River Township. Each municipal government makes a recommendation based on a priority need to fund an eligible activity in its jurisdiction. Other factors considered in determining a geographic location are the severity of the condition and the environmental development factors.

Discussion

No funds are directed specifically to a low- and moderate-income area.

Affordable Housing

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

Introduction

The County of Ocean will utilize its CDBG and HOME funds to rehabilitate single-family residential units and support the construction of affordable housing units. The one-year goals for affordable housing are as follows:

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

Table 6 - One Year Goals for Affordable Housing by Support Requirement

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

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

The County of Ocean will undertake the following affordable housing activities:

- Housing Rehabilitation Assistance for low- and moderate-income homeowners.
- Down Payment Assistance and closing costs for low- and moderate-income first-time homebuyers.
- Acquisition, Rehabilitation, and Development of affordable rental housing through Community Housing Development Organizations (CHDO'S).
- Tenant-Based Rental Assistance (TBRA) Program for low-income renters; a 24-month subsidy for extremely low- and low-income households.

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

Introduction

The County of Ocean does not own land, property, or anticipate owning land and property for public housing. The County of Ocean does not use any of its CDBG funds for a public housing authority activity. The U.S. Department of Housing and Urban Development (HUD) regulations do not permit the use of the HOME Program funds to fund a public housing authority activity.

The County of Ocean has three (3) public housing authorities (PHAs) operating within its boundaries. These agencies are the Berkeley Township Housing Authority, the Brick Township Housing Authority, and the Lakewood Township Housing Authority. However, only the Berkeley Township Housing Authority is located within the jurisdiction of the County of Ocean.

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

The Public Housing Authorities (PHAs) will continue to seek additional funding to address the public housing needs and to acquire additional Housing Choice Vouchers (HCV), when available. The PHA's will continue to provide housing assistance, social service needs, and selection of other programs, if funding permits. The PHAs continually strive to maintain the condition and the quality of their housing stock. In addition to routine property maintenance, the PHAs have maintenance and other rehabilitation projects that include, but not limited to the following:

- Life-safety code compliance at various senior housing sites.
- Modifications at various PHA owned non-dwelling spaces to meet ADA compliance.
- ADA modifications to family housing properties.
- Mechanical, electrical, plumbing, and/or envelope improvements to senior buildings.
- Typical upgrades to HVAC, roofs, bathrooms, kitchens, flooring, foundations, closet doors, exterior paint, and front and back porch covers.

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

The County of Ocean does not own land, property, or anticipate owning land and property for public housing. The County of Ocean does not use any of its CDBG funds for a public housing authority activity. The U.S. Department of Housing and Urban Development (HUD) regulations do not permit the use of the HOME Program funds to fund a public housing authority activity.

The County of Ocean has three (3) public housing authorities (PHAs) operating within its boundaries. These agencies are the Berkeley Township Housing Authority, the Brick Township Housing Authority, and the Lakewood Township Housing Authority. However, only the Berkeley Township Housing Authority is located within the jurisdiction of the County of Ocean.

In addition to financial assistance, the PHAs recognize the importance of participating in activities that encourage and promote the ability of their residents to control their own lives. Self-sufficiency initiatives include but not limited to resident management, homesteading and ownership of public housing, promoting a drug free environment, enforcing the fair housing laws by providing needed resources for timely and effective investigation, and resolving fair housing complaints.

The PHAs seek consultation from their residents for both a new and updated policy provision, as well as, a review of a development activity throughout the year. The PHAs work alongside their resident leaders to meet a need and priority when a resident expresses his/her concern about his/her need and priority. The PHAs host numerous public hearings in regards to proposed activities to garner community support and to provide the public with an opportunity to voice their concerns.

The PHAs responded to this question during the survey period of the Consolidated Plan and Action Plan. Each PHA's response outlined below.*

Berkeley Township Housing Authority (BTHA)

Tenant/resident Organization – No

Meeting Schedule - Did not answer

This Housing Authority has no homeownership program. Housing operates on projected-based vouchers and tenant-based vouchers.

Brick Housing Authority (BHA)

Tenant/resident Organization - George Conway Tenant Associations

Tenant/resident Organization - Forge Pond Tenants Associations

Tenant/resident Organization - David Fried Social Club

Meeting Schedule: Each organization meets on the last Monday of each month unless otherwise noted.

Each organization have additional meetings when necessary.

The Authority did not list any current or planned activities intended to encourage public housing residents to become more involved in management and to participate in home ownership opportunities.

Lakewood Housing Authority (LHA)

Tenant/resident Organization – No

Meeting Schedule - Did not answer

The Authority did not list any current or planned activities intended to encourage public housing residents to become more involved in management and to participate in home ownership opportunities.

*(Source: County of Ocean Consortium Consolidated Plan, Public Housing Survey 2020)

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

provided or other assistance

The Public Housing Agencies (PHAs) designation is as not troubled under 24 CFR part 902. The PHAs responded to the survey question on HUD's Performance Rating for the Consolidated Plan and Action Plan.*

*(Source: County of Ocean Consortium Consolidated Plan, Public Housing Survey 2020)

Discussion

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

Introduction

The U.S. Department of Housing and Urban Development (HUD) does not formula qualify an Emergency Solution Grant (ESG) to the County of Ocean. However, the County of Ocean does support the Continuum of Care (CoC) approach to dealing with individuals and families that are homeless and at-risk persons of homelessness. One of the key components of the CoC model is that a service provider performs outreach and assessment of the homeless and at-risk persons of homelessness. The CoC aims to ensure that each person receives the services that are appropriate to his/her circumstance. Again, the U.S. Department of Housing and Urban Development (HUD) does not formula qualify an Emergency Solution Grant (ESG) to the County of Ocean, therefore, no proposal of funding and no specific goals are outlined in this Action Plan.

The County of Ocean supports improving the housing opportunities for all of its residents, especially the homeless population and those threatened with homelessness. Governments and non-profit agencies, including religious organizations, will continue to provide the facilities and services to meet the immediate needs of homeless individuals and families and to help prevent individuals and families from becoming homeless. The County of Ocean and its partners state that funding includes, but is not limited to services that support homeless programs that assist in preventing homelessness, rapidly re-house people when homelessness occurs, and providing wrap-around services that promote housing stability and self-sufficiency.

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

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

The County of Ocean, along with its partners, will utilize many avenues to provide outreach and education to the homeless population, including those persons who classify as unsheltered. For instance, when the Ocean County Board of Social Services (BOSS) is in direct contact with individuals and families that are potentially homeless, the BOSS will utilize its assessment tools to conduct an initial screening and to make an appropriate referral. The County of Ocean and its partners take the following actions to contact and educate the homeless population and to assess their immediate needs:

- The Ocean County Board of Social Services (BOSS) will continue to serve as the main point of access for homeless services, as well as, the key source of data collection. The County of Ocean's Continuum of Care (CoC) program, as well as, its municipal law enforcement agencies will continue to refer individuals and families that are homeless and at-risk persons of homelessness to the BOSS.
- The Ocean County Sheriff's Department, as well as, local law enforcement agencies continue to

use a universal law enforcement protocol that recommends the procedures and the best practices to follow during an encounter with homeless individuals and families.

- Regional Non-Profit Public Service Providers will continue to conduct personal interviews with a homeless person or family in an effort to determine what program and service meet their needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The U.S. Department of Housing and Urban Development (HUD) does not formula qualify an Emergency Solution Grant (ESG) to the County of Ocean. However, the County of Ocean does support existing emergency shelter and transitional housing needs for homeless individuals and families. The CDBG regional non-profit public service providers administer and address the emergency shelter and transitional housing needs of homeless individuals and families.

The County of Ocean will continue to provide funding (both federal and non-federal) for the operation and maintenance of local emergency shelters, transitional housing facilities, and the implementation of programs by the facilities' staff, if applicable. These facilities provide shelter and services to include, but are not limited to chronically homeless, homeless veterans, homeless families with children, homeless single parents with children, single men and women, unaccompanied youth, and victims of domestic abuse.

The following list states examples of the regional non-profits supporting the emergency shelter and transitional housing needs of a homeless person:

- Family Promise of Jersey Shore | Homeless Services - Emergency Shelter Supportive Services.
- Interfaith Family Services | Emergency Shelter & Assistance to Homeless Families with Children.
- Just Believe Inc. | Emergency Shelter Program.
- Ocean's Harbor House | Abused, Neglected, & Abandoned Children.
- Providence House [Catholic Charities] | Battered & Abused Spouses.
- Affordable Housing Alliance | Homeless Coordinated Entry Program.

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

The County of Ocean participates in the Continuum of Care (CoC). The CoC administers programs that serve homeless individuals and families. The local Continuum of Care (CoC) works expediently to address the housing need and the supportive service for homeless individuals and families. During this

Consolidated Plan period, the County of Ocean will continue to support local organizations that assist homeless persons with transitional and permanent housing. The County of Ocean and its partners take the following actions to help individuals and families transition into a permanent form of housing:

- Provide financial assistance to homeless families and individuals to regain stability in permanent housing. The financial assistance will include security deposits, rental assistance, utility deposits, and utility assistance. Case management and other supportive services that assist individuals and families.
- Provide funding to assist the operation of a permanent supportive housing program through the U.S. Housing and Urban Development's (HUD) Continuum of Care (CoC) model.
- Provide HOME funds to continue the Tenant-Based Rental Assistance (TBRA) Program in the County of Ocean. The program will provide direct financial assistance to a household for a rental deposit and a monthly rental subsidy. This assistance will allow an eligible household to gain immediate and stable re-housing.
- Provide support towards HUD's goal of eliminating chronic homelessness. The County of Ocean's actions includes, but not limited to support for applications that aim to end chronic homelessness and provide a Continuum of Care (CoC) that directly assist a chronically homeless person.
- (Interfaiths) Programs designed to gain self-sufficiency.

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

The County of Ocean and its partners continue to support those persons 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) in the Continuum of Care (CoC). The CoC has a discharge policy for assisting a person aging out of foster care, and being released from a health care facility, mental health facility, and correction facility.

Discussion

The County of Ocean has a number of services and programs that offer assistance to individuals, families, and the chronically disabled. The County of Ocean does address the priority housing and supportive service needs of a person who is not homeless but does require supportive housing. The County of Ocean addresses some special needs services through sponsored programs. The elderly population and senior citizens receive many of their activities through assistance provided by the Ocean County's Board of Social Services (BOSS).

Special needs services not directly provided, such as housing for a person with HIV/AIDS, a foster care program, a mental health disorder, and a substance abuse disorder, but directly supported through coordination with a network of social service providers and/or through the CDBG and General Revenue funding to non-profit agencies to assist in the provision of these services.

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

Introduction

Regulatory barriers have become more widespread as communities nationally seek to limit population growth to the development of market-rate, rental, and affordable housing. The current regulatory framework, such as restrictive zoning, excessive impact fees, growth controls, inefficient and outdated building, and rehabilitation codes, multi-family housing restrictions, and excessive subdivision controls, can make building a range of housing types difficult, if not altogether impossible, in many areas. The U.S. Department of Housing and Urban Development (HUD) indicates in its reporting the following:*

Increased Complexity of Environmental Regulation

Environmental protection regulation has increased in complexity, resulting in lengthy review and approval processes, additional mitigation requirements, and new requirements for consultants. Inefficient implementation of environmental regulations results in higher development costs and restricted development opportunities.

Misuse of Smart Growth

Smart growth principles, such as higher density development, can facilitate the development of affordable housing. Many suburban communities continue to enact affordable housing restrictions, use NIMBY, use exclusionary zoning practices, impose excessive subdivision controls, and establish delaying tactics for project approvals. These development barriers can effectively exclude rental and affordable housing development in a community.

Not In My Backyard (NIMBY)

Many suburban communities continue to enact affordable housing restrictions, use exclusionary zoning practices, impose excessive subdivision controls, and establish delaying tactics for project approvals. These development barriers can effectively exclude rental and affordable housing development in a community.

Impact Fee Expansion

Impact fees are an accepted and growing mechanism to finance the infrastructure and public services associated with new development. Although some impact fees reflect actual front-end infrastructure development costs, others are disproportionate to a community's actual cost, reflect an unnecessarily high level of infrastructure investment, or are a regressive assessment.

Urban Barriers | Building Codes, Rehabilitation, and Infill Development

Slow and burdensome permitting and approval systems, obsolete building and rehabilitation codes, and infill development difficulties remain serious impediments to affordable housing development in urbanized areas.

*(Source: U.S. Department of Housing and Urban Development, Office of Policy Development and

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

Several strategies below assist with overcoming the negative effects of the public policies that serve as barriers to affordable housing:

- Provide a housing rehabilitation program and a weatherization and repair program that extends the useful life of existing affordable housing.
- Provide a housing and support service for low- and moderate-income families through a Public Housing Authority (PHA) and a regional non-profit housing agency partnership. Programs shall promote and include but not limited to the following:
 - Individual and family self-sufficiency.
 - Apprenticeship and job training.
 - Interview and job search assistance.
 - Child-care assistance.
 - Economic development initiative.
 - Literacy training.
 - Investment in a community through a municipal governing board's involvement.
 - Enhancement of a public program that hires within.
 - Business ownership.
 - Necessary services in furthering fair and affordable housing.
- Provide child-care, housing assistance, low-income energy assistance, a domestic violence referral, Temporary Assistance for Needy Families (TANF), case management, food stamps, a senior protective and referral program, employment, education, and a life skill through vocational training, and a partnership with another governmental agency.
- Education.

Discussion

The County of Ocean does address barriers to affordable housing through actions taken that affirmatively further fair housing choice and to overcome the effects of impediments to fair housing choice as outlined in the Ocean County's Analysis of Impediments to Fair Housing Choice (AI).

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

Introduction

The County of Ocean is active in developing its strategy that delivers needs to low- and moderate-income persons, homeless individuals and families, and underserved populations. In the section below, the majority of the planning and strategy is a direct action that implements a collaboration with non-profits communities, municipalities, and other partner agencies.

The County of Ocean implements a wide range of programs aimed at fostering and maintaining affordable housing. For instance, actions to reduce and to eliminate lead-based paint hazards are coordinated with the Ocean County Department of Health. Each agency that administers a housing program strictly enforces the lead-based paint abatement requirements on units constructed prior to 1978, and those units and public buildings, which accommodate or house children.

The following narratives will outline the specific actions that address and develop an institutional structure to ensure that the success of activity aims to benefit individuals and families that include, but are not limited to the low- and moderate-income, the underserved, the homeless, the at-risk persons of homelessness, and the poverty-stricken. Additionally, the actions will benefit areas of affordable housing and it will benefit the abatement of lead-based paint hazards.

Actions planned to address obstacles to meeting underserved needs

The County of Ocean's underserved include but not limited to the elderly, the frail elderly, the HIV/AIDS individuals, the physical or mental disabled, the homeless, the unaccompanied youth, and the extremely low-income households. The County of Ocean is deciding on and arranging in advance the following actions for the period of this Consolidated Plan and Action Plan. These actions include but not limited to the following:

- Applying for federal and/or state funding sources to better focus on the underserved needs, and support funding applications from other entities within our jurisdiction.
- Provide access to affordable housing for an extremely low-, very low-, low- and moderate-income family through a new construction or a rehabilitation of a rental unit for these income groups.
- Provide down payment and closing costs assistance, along with mortgage assistance at an affordable rate to enable the ownership of a home.
- Provide support to homeless individuals and families, and another member of an underserved population, by allocating funds to a non-profit agency that provides a service to those populations.
- Promote cooperation between agencies by participating in different coordinating bodies, such as the Community Housing Advisory Committee (CHAC), Community Emergency Assistance Services (CEAS), and the Continuum of Care (CoC).

- Address infrastructure deficiencies in a low- and moderate-income area that include an identified CDBG Designated Target Neighborhood (DTN).
- Provide assistance to support housing that includes, but not limited to a senior only unit housing project for the elderly and the frail elderly, rental housing, senior referral, and socialization service.
- Support a tenant-based rental assistance (TBRA) program and other emergency housing and utility assistance to prevent homelessness.
- Support housing for a physical and a mental disabled person that includes rehabilitation and development of aging housing stock.
- Support a CDBG and a Continuum of Care (CoC) program for individuals and families with children to prevent homelessness.
- Support a program that distributes and targets housing and public service to extremely-low and low-income persons that may include, but not limited to Tenant-Based Rental Assistance (TBRA), housing rehabilitation, rental assistance, public safety, medical and dental care, and family counseling.

Actions planned to foster and maintain affordable housing

The County of Ocean will continue to invest in an affordable housing project that provides a rental and a homeownership opportunity for a low- and moderate-income household with federal funds. The County of Ocean will preserve and enhance the supply of affordable housing for an extremely low-, low- and moderate-income resident by implementing the following activities, among others:

- Provide a down payment and a closing cost subsidy to an eligible extremely low-, very low-, low- and moderate-income first time homebuyer.
- Provide HOME (entitlement and set-aside) program funds to certified Community Housing Development Organizations (CHDOs), housing developers, or a partnership of these groups, for the development and rehabilitation of multi-family rental and single-family ownership housing, and the acquisition with or without rehabilitation of single-family housing.
- Provide HOME program financial assistance to an eligible household for the rehabilitation of an existing homeowner occupied residence.
- Leverage HOME funding to ensure optimal financial capacity, if possible.
- Provide a 24-month rental subsidy through the Tenant-Based Rental Assistance (TBRA) housing program.
- Preserve affordable housing through liaising with a housing agency to effect a measure aimed at a foreclosure prevention, a mortgage modification, a refinance and other work out strategy to retain a decent and safe housing option.
- Ensure constructed, purchased, and rehabilitated housing that utilizes HOME and other federal/state funds remain affordable for the prescribed period. These criteria will be enforced through deed restriction and monitoring.
- Support a Public Housing Authority (PHA) and its' Workforce Housing Program. This program

mandates that a specific number of housing units for households with incomes of 60-140% of Area Median Income (AMI) in a new residential development.

Actions planned to reduce lead-based paint hazards

The U.S. Department of Housing and Urban Development (HUD) regulation 24 CFR Part 35, entitled, Lead-Based Paint Poisoning Prevention in Certain Residential Structures. This regulation requires that lead-based paint (LBP) hazards be controlled before the rehabilitation of a housing unit that is financially assisted by the federal government or being sold by the government, particularly if young children (ages 6 and under) will be occupying the unit. The Ocean County Department of Health (DOH) is responsible for lead hazard exposures within the County of Ocean. The County of Ocean, in implementing its housing rehabilitation program, assesses LBPs in all units constructed prior to 1978. The County of Ocean utilizes up to \$10,000 per single-family detached housing unit for inspections of LBPs, hazard reduction of LBPs, and the temporary relocation of occupants during the hazard reduction phase of the process.

The County of Ocean will undertake some of these actions to address and/or reduce lead-based paint hazards:

- Promote lead hazard remediation by providing families, communities, and professionals with knowledge and technical assistance regarding lead-based paint testing and abatement programs.
- Promote awareness and dissemination of information about lead hazards, recalled toys, and other children's products.
- Coordinate lead source identification with appropriate departments and organizations to ensure that the guidelines for lead reductions are consistent with all rehabilitation programs and codes.
- Require inspection of residential structures built prior to 1978 for lead-based paint hazards funded through federal, state, or local programs.
- Require lead-based paint inspections of commercial buildings built prior to 1978, especially, if children will use that building, and if funding for the rehabilitation/improvement is from federal, state, or local programs.
- Ensure lead poisoning screening to at-risk children.
- In New Jersey, a Medicaid-eligible child, particularly under the age of 72 months, requires testing for lead poisoning. All blood lead test results are reportable and if its' results are greater than or equal 10 µg/dL, the result will be reported to the Ocean County Health Department for inclusion in their Children's Lead Poisoning Database.
- Allocate funding to cover the costs of the LBP testing and the LBP abatement, in connection with the rehabilitation of housing units.
- Advising property owners of potential LBP contamination in older homes when the owner receives housing rehabilitation funding through housing rehabilitation programs.
- Complying with applicable regulations by recordkeeping all results of lead-based paint

inspections and abatements.

- Educate a First-time Homebuyer (FTHB) of lead-based paint hazards and provide a FTHB with the U.S. Department of Environmental Protection Agency (EPA) pamphlet, Protect Your Family from Lead in Your Home at our workshops.

Actions planned to reduce the number of poverty-level families

The County of Ocean and its partners will continue an effort to reduce the number of poverty-level families through a family stabilization program, an employment related supportive service, and a subsidy from an affordable housing program. Many antipoverty programs and special needs programs that target prevention, crisis services, transitional services, permanent services, and long-term support for individuals and families that are homeless, at-risk persons of homelessness, and disabled and non-disabled.

The County of Ocean is deciding on and arranging in advance the following actions for the period of this Consolidated Plan and Action Plan. These actions include but not limited to the following:

- Advocate services and funding to address self-sufficiency and economic stability.
- Coordinate and share data with other organizations that plan and develop economic growth and job training.
- Assist seniors, veterans, and current members of the armed forces to attain optimal independence.
- Continue to support and fund activities undertaken by O.C.E.A.N. Inc., the County of Ocean's anti-poverty agency.
- Continue to support a housing agency and a Public Housing Authority's (PHAs) Family Self-Sufficiency program that assist an at-risk family with various educational, health care, and other services including, but not limited to economic stability and self-sufficiency services to enable individuals and families to be self-supporting.
- Continue to assist the Ocean County Board of Social Services (BOSS), which provides funding to a non-profit agency to administer a health and human service program.
- Support the Ocean County One-Stop Center, which operates a full-service career center that provides the following opportunities for job searches, job placements, and recruitment to employers and employees.
- Use HOME funds to fund the Tenant-Based Rental Assistance (TRBA) program to serve homeless individuals and families.
- Use CDBG public service funds to fund non-profit (s) that implement homeless prevention programs.

Actions planned to develop institutional structure

The County of Ocean has a relatively strong institutional structure that manages and delivers a benefit

to community development programs. This endeavor involves the following entities: the public, private, and non-profit sector. Many departments of government, private non-profit organizations, public agencies, regional planning councils, and various special purpose committees and bodies form partnerships integral to delivering the maximum number of beneficiaries that the institutional structure can bare. The following departments are a part of the structure that includes, but not limited to the Board of Social Services (BOSS), Health, Human Services, Planning, Senior Services, and the Veterans Bureau.

The County of Ocean continues to evaluate the operation of each of its community development programs in order to ensure that operations are within regulatory requirements, maximize the number of persons to benefit, and ensure easy access to these benefits by eligible persons. The County of Ocean is deciding on and arranging in advance the following actions for the period of the Consolidated Plan and Action Plan. These actions include, but not limited to the following:

- Identifying the number of Low-Moderate Areas (LMA) targeted to receive special assistance.
- Pursue relationships between the County and non-profit and for-profit housing providers of affordable housing.
- Actively coordinate with local municipal partners, Subrecipients, and Community Housing Development Organizations (CHDOs) in the preparation of the annual Action Plan.
- Participate in various committees that manage the Continuum of Care (CoC) and the Community Emergency Assistance Services (CEAS).
- Provide direct homeownership assistance to families otherwise unable to meet a down payment and closing cost requirement.
- Participate in training and conferences with affordable housing and public service providers.
- Engage and inform citizens about the Citizen Participation Plan (CPP) process.

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

The County of Ocean’s Department of Planning (OCPD) acts as the coordinating entity and administrator for the consolidated plan, annual action plan, and the program development and management. The CDBG and HOME programs utilize federal, state, local resources, partnerships with local public and private entities, Subrecipients, and public service providers to achieve a common goal of providing affordable housing and social services to address the needs of the low- and moderate-income residents. The following list summarizes the coordination between the County of Ocean, the municipal governments, and the regional non-profit service providers:

Housing

Coordinate with the three (3) Public Housing Authorities (Berkeley, Brick, and Lakewood), the Community Housing Advisory Committee (CHAC), the HOME designated Community Housing Development Organizations (CHDOs), the CDBG Rehabilitation; Single-Use Residential Subrecipients:

O.C.E.A.N., Inc., Homes For All, Inc., and Northern Ocean Habitat for Humanity.

Homeless

Coordinate with the Board of Social Services (BOSS), the Community Emergency Assistance Services (CEAS), the Health Department, the Human Services Department, a medical care facility and hospital, and a non-profit entity that provides homeless assistance that may include a community and youth shelter.

Public Services

Coordinate with a CDBG funded non-profit organization that provides a service that includes, but not limited to childcare, domestic violence, elderly care, mental health, substance abuse, and youth service.

Public Facilities and Infrastructure Improvements

Coordinate with a local municipal government, including a county government department, to ensure a provision of an adequate public facility and infrastructure.

Discussion

Program Specific Requirements

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

Introduction

Both the CDBG and HOME programs are contingent upon the action of the U.S. Congress to fund them. The U.S. Department of Housing and Urban Development (HUD) distributes the CDBG and HOME funds to its entitlement jurisdictions using a formula allocation. Subsequently, the County of Ocean receives its annual allocation of CDBG and HOME funds.

The questions below are complete, as applicable, because the County of Ocean receives an allocation from the federal government.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

Annual Action Plan 75
2024

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

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

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

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

First-time Homebuyer (FTHB)

The First-time Homebuyers Program offers a direct subsidy of \$15,000.00 for down payment and closing cost assistance secured by a deferred loan, mortgage, and mortgage note with an affordability period of six (6) years. The program features reduced bank fees and closing costs (including no points) and a minimum down payment of three (3) percent (1 percent of which MUST be from the borrower's own contribution, the other 2 percent can be from the County's HOME Program subsidy). The County of Ocean's program guidelines contain the following recapture provision:

If you sell your home (or change ownership) within the first six years of purchasing it, you will be subject to repayment of the full amount of HOME funds awarded to you through a deferred loan from the County of Ocean. The returned funds will be re-allocated into the HOME Program.

If the home transfers title within the six (6) year affordability period, the HOME recipient is subject to recapture the entire amount of the HOME-funded direct subsidy. There is no interest associated with the repayment. All recaptured funds will be reallocated into the HOME Program. If the HOME recipient maintains ownership of the home for the entire six (6) year affordability period, the lien is forgiven. In the event of any foreclosure on the property during the affordability period, the net proceeds (if any) of the foreclosure sale shall be used to repay in full all of the debt to the Lender. Net proceeds are the funds remaining after the first lien is satisfied. If there are no net proceeds, then there is no recapture obligation.

Housing Rehabilitation

With regard to the Housing Rehabilitation Program, home improvements are provided to eligible

homeowners in the form of a Deferred Loan Agreement, which creates a ten-year (10) lien on the property. If the property transfers ownership within ten (10) years, the County will recapture all or a portion of the HOME funds associated with the project. The County's program guidelines contain the following recapture guidelines:

A reduction of repayment during the affordability period depends on how long the loan was in effect. For the first five years of the affordability period, any change of title will constitute the full recapture of the HOME-assisted funding. Thereafter, repayment is prorated as follows:

0-5 years - Full amount

6 years - 80%

7 years - 65%

8 years - 50%

9 years - 25%

10 years - 0%

There is no interest associated with these loans. If the homeowner remains in the home for the full term of ten (10) years, the lien is forgiven. All recaptured funds will be reallocated into the HOME Program.

Tenant-Based Rental Assistance (TBRA)

Funding for the Tenant-Based Rental Assistance Program is provided to participants in the form of a grant as a rental subsidy; therefore, there is no resale or recapture provision associated with this program.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The CHDO Program guidelines and executed CHDO Agreements state that housing units assisted with HOME funds must meet the affordability requirements set forth in 24 CFR 92.252 and shall be enforced by a deed restriction on the property. The deed restriction shall be duly filed with the Ocean County Clerk. Affordability restrictions remain in force regardless of the transfer of ownership.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The County of Ocean does not intend to refinance existing debt secured by multifamily housing that HOME funds rehabilitate.

5. 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)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

