

2024 Lakewood Township CDBG and HOPWA ACTION PLAN- DRAFT

Executive Summary

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

1. Introduction

The Lakewood Township HUD Community Development Block Grant (CDBG) program assists low and moderate-income persons and families through its local housing rehabilitation program & local charities and public service groups. The program also assists in the development of infrastructure in qualified neighborhoods and eliminates barriers for disabled persons. The program has been active in Lakewood Township since the early 2000s and has helped many residents of the jurisdiction in their housing and community development needs. The 2024 program year will also include a HOPWA allocation for four (4) providers in New Jersey.

*This annual action plan outlines the activities that will be commenced during the program year – 2024 . All activities identified in this action plan are based on current primacies and measured by local need. By addressing these priorities, the Township hopes to meet the local and county objectives identified in the **2020* -2025*** Consolidated Plan and Annual Action Plan. All proposed activities and projects are intended to benefit citizens of Lakewood Township and Counties in HOPWA program, who have extremely low, low, and moderate incomes and populations that have special needs, such as homelessness, disabled persons, persons with HIV/AIDs, and other special needs populations. *

*The Township anticipates receiving the following HUD Allocation:

- Community Development Block Grant (CDBG): \$1,393,782
- Housing Opportunities for Persons with AIDS (HOPWA): \$2,219,761*

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.

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The Lakewood Township's 5-Year Consolidated Plan as well as this One-Year Action Plan coordinates all elements of community development including housing, public facility development, and public services

into a single plan and application for the Federal US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds. The Ocean County Housing Consortium is the point of contact regarding the HOME Investment Partnerships Program. Lakewood is a beneficiary of the county program. The Consolidated Plan sets forth the Township's plan to pursue the overall goals of the community development and planning programs of the Department of Housing and Urban Development (HUD). The One Year Action plan includes a \$2,219,761 allocation for HOPWA providers for PY 2024. Those goals are:

To provide adequate housing;

To establish and maintain a suitable living environment; and

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

Ensure the steady and reliable source of housing subsidy for persons with AIDS; *and Improve community outreach and engagement; and Increase staff and support;

improve housing conditions; *

In regards to the HOPWA program,

Lakewood Township, in 2023 will once again be the point for HOPWA subsidies (Housing Opportunities for Persons with AIDS (HOPWA) for four (4) regional entities, Somerset, Middlesex, Monmouth and Ocean Counties. All four entities extend assistance for a total of seventy-one (71) tenant-based rental assistance (TBRA) to low-income individuals/families who are diagnosed with Human Immunodeficiency Virus (HIV) infection or Acquired Immunodeficiency Syndrome (AIDS). The goal of the provision of these services is to enable low-income individuals and families living with HIV/AIDS to secure and maintain appropriate housing in said jurisdictions. Eligible HOPWA beneficiaries must meet the low-income definition as defined annually by the U.S. Department of Housing and Urban Development (HUD), as at or below 80% of area medium income (<http://www.huduser.org/portal/datasets/il.html>), live within the county jurisdictions, and be medically diagnosed with HIV/AIDS. The noted four providers deliver TBRA services by providing housing subsidies to HOPWA-eligible clients and their families for rental costs associated with leasing a permanent housing unit located in the private rental market. The subsidy amount is determined in part based by household income and rental costs associated with the tenant's lease. As per HUD guidelines, all units will be rented at or under the Fair Market Rent rates and meet housing quality and habitability standards established by HUD. All four entities have with either their Social Service departments, inclusive of the Salvation Army, lead all efforts to determine eligibility, screen clients and assist them in finding suitable apartments. Said agencies also handle enrollments, re-certifications, and day-to-day client services. By delivering these services, the agency is preventing homelessness, increasing housing stability, and helping clients establish permanent residence in the four regions. Administrative expenses will also be supported in accordance with federal HOPWA regulations and guidelines. By statute, administrative costs are limited to 7% of the portion of the annual award.

Administrative activities include general management, oversight, coordination, evaluation and reporting.

3. Evaluation of past performance

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

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Past performance of the CDBG program can be measured in units completed through the local housing rehabilitation program and persons and families assisted through the public service line-item of the program. The CDBG assisted approximately 300 persons through eligible public service activities. 2024 funds will also support the HOPWA program for persons in need of housing subsidy.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Summary from citizen participation section of plan.

N/A yet

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.

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N/A yet

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

NA yet

7. Summary

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

Table 1 – Responsible Agencies

Narrative

Ervin Oross Jr. PP AICP CPM, CD Administrator

Consolidated Plan Public Contact Information

eoross@lakewoodnj.gov

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

1. Introduction

Public hearing process through the Ocean County Consortium begins March 8, 2024

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)).

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.

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	LAKWOOD RESOURCE AND REF CENTER
	Agency/Group/Organization Type	Services - Housing
	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?	

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

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

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

Table 3 - Other local / regional / federal planning efforts

Narrative

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 Ocean County Housing Consortium began its public hearing process on March 8, 2024

Citizen Participation Outreach

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

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,393,782	0	0	1,393,782	0	To support public services, public facility improvements and administration

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,219,761	0	0	2,219,761	0	To support TBRA for three to four project sponsors and administration.
Other	public - federal	Admin and Planning Public Services Other	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

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

Many CDBG projects are matched with either local or County resources.

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

Lakewood Township continues to support the Lakewood Commons affordable housing development which to this day supports low and moderate-income families. The Township established its affordable housing trust fund with the passage of Ordinance 2018-09 in March 2018

and has been collecting mandatory development fees from non-residential development since its establishment. All affordable housing trust fund revenues are, therefore, projected to be collected in the period from 2018 through 2025. All such revenues shall be deposited into a dedicated, interest-bearing account within an accredited financial institution for the purposes of affordable housing. All monies in the Township of Lakewood Affordable Housing Trust Fund shall be spent in accordance with the applicable regulations of the NJDCA, as described in the sections that follow. To project revenue anticipated during the period through 2025, Lakewood considered the following:

1 . Development Fees:

From the inception of the township's affordable housing trust fund in March 2018 through December 2018, the township collected \$624,881 in nonresidential development fees.

Discussion

Many housing programs have been bolstered in the short term due to the advent of American Recovery Funds for Covid-19 relief, infusion local affordable housing trust funds for the assistance of first-time homebuyers and rental assistance with the added benefit of housing rehabilitation for low and moderate-income homeowners in Lakewood. Also on a regional basis Lakewood is the point of contact for four (4) Counties receiving tenant based-assistance for persons with AIDS.

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	Public Services	2020	2021	Non-Homeless Special Needs		Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
2	Planning and Program Administration	2020	2021	Planning and Administration		Public Facilities		

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	
2	Goal Name	Planning and Program Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

HUD CDBG and HOPWA Programs for 2024 are to support housing and non-housing support throughout Lakewood Township and 72 units of HOPWA units.

#	Project Name
1	Public Services
2	Public Facility
3	Program Planning and Administration
4	HOPWA

Table 7 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Services
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	To support various local and regional public service groups and charities which assist young adults, soup kitchens, food pantries and various senior support services
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Public Facility
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Various public facility improvements inclusive of curbs, sidewalks and roadways throughout approved DTN areas in the township.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
3	Project Name	Program Planning and Administration
	Target Area	
	Goals Supported	
	Needs Addressed	

	Funding	:
	Description	Overall program planning and administration of the Township's CDBG program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
4	Project Name	HOPWA
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Lakewood Township CD Department is the point of contact for the Housing Opportunities Persons with Aids for 72 rental units through four (4) counties in New Jersey.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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

Lakewood Township low and moderate-income population will be assisted using CDBG entitlement funds. HOPWA funds will support between 3 to 4 project sponsors in tenant based rental assistance and administration.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Distribution of funds are either based on income based criteria or areas which contain a large concentration of low and moderate income persons in a certain census block and lot.

Discussion

Important categories under CDBG must meet one of four (4) tests for funding; activities that benefit low and moderate-income persons (570.208 a) which benefit areas with low and moderate-income persons, limited clientele activities, housing activities or job creation or retention.

AP-70 HOPWA Goals - 91.420, 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	71
Tenant-based rental assistance	0
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	71

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

Introduction

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

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

All aspects of the 2011 Analysis of Impediments are enforced or are under analysis.

Discussion

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

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

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

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

Actions planned to reduce the number of poverty-level families

Anti-Poverty Strategy

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

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

Actions planned to develop institutional structure

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

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

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

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

service agencies

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

Discussion

NA

Program Specific Requirements

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

Introduction

The Lakewood Township's 5-Year Consolidated Plan and One-Year Action Plan coordinates all elements of community development including housing, public facility development and public services into a single plan and application for Federal US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds. The Ocean County Housing Consortium is the point of contact regarding the HOME Investment Partnerships Program. Lakewood is a beneficiary of the county program. Furthermore, Lakewood Township will be point for the HOPWA program for four (4) counties in New Jersey representative of 71 units overall.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

Discussion

This is the second year of Lakewood Township being the point for the HOPWA point program for four (4) counties in New Jersey representative of 71 + units.

