

## 10.0 Community Development

**Recommendation 10.1| Form a Consolidated Plan Implementation Committee (CPIC) to help guide the Office of Community Development (CD) and HOME Consortium's *Five-Year Strategy Submission for Housing and Community Development Programs (Five-Year Consolidated Plan)* and *Annual Action Plan: One Year Use of Funds (Annual Action Plan)* in a manner consistent with achieving the Goals, Principles, and Objectives (GPOs) of the *Monmouth County Master Plan*. (Initiated)** A CPIC outline has been completed with proposed membership. Several existing committees, (Fair Housing Board, Emergency Solutions Grant Committee, and Community Development Block Grant Committee) have discussed the creation of a Consolidated Plan Implementation Committee at recent meetings. Implementation is still necessary.

**Recommendation 10.2| Incorporate the GPOs of the *Monmouth County Master Plan* into CD's *Five-Year Consolidated Plan* to better align community development projects and programs with intended outcomes through the appropriation of funds from the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants Program (ESG). (Completed)** Monmouth County 2016 *Master Plan* goals have been included in the Annual Action Plan submissions to Housing and Urban Development (HUD) since 2016. *Monmouth County Master Plan* goals are also included within the CDBG application distributed to urban County municipalities. How proposed projects comply with the *Master Plan* is now a consideration of application evaluation.

**Recommendation 10.3| Evaluate and recommend changes to CD's existing standing committees' structure to align current community development programming with the overall Division of Planning program. (Initiated)** Preliminary agenda of relevant topics for the committee to discuss has been prepared. New procedural guidelines

were approved by the Board of Chosen Freeholders for the consolidated Home Repair Program which was implemented in December 2017.

**Recommendation 10.4| Work with other County departments and agencies in identifying potential County projects eligible for CDBG funding. (Continuous)** Office of Community Development continues to collaborate with the Office of Economic Development on the Façade Improvement Program.

**Recommendation 10.5| Initiate a new housing study for Monmouth County that examines existing market conditions and identifies recent housing development trends, including new construction and redevelopment of existing housing stock, that have evolved in response to new cultural and economic realities, housing affordability concerns, and shifting household demographics. (Initiated)** Phase I was initiated. From the initial data collected, it was determined that the information would be useful in developing an *Aging Population Study* that looked at housing, aging in place, and transportation issues for the senior population. The *Aging Population Study* was adopted by the Monmouth County Planning Board in 2017.

### 10.4 Stakeholder Actions and Efforts

#### 10.4.1 Office of Community Development Programs

■ **NEW! Home Repair Program** | In an effort to increase the number of persons served and to ensure that the level of service did not decrease due to possible funding decreases at the Federal level, the Office of Community Development combined two existing residential rehabilitation programs; the Emergency Home Repair Program and the Housing Improvement Program into the Monmouth County Housing Repair Program (HRP). With new procedures approved by the Board of Chosen Freeholders in December 2017, this newly designed program will streamline operations and better utilize available Federal resources. The Monmouth County HRP provides financial assistance for emergency repairs, code compliance and accessibility modifications to income-

eligible homeowners. Funded by the CDBG, the HRP is open to all income eligible homeowners in Monmouth County, excluding those residing in Asbury Park, Middletown and Long Branch. This program addresses both major and minor repairs. Major repairs are intended to remedy housing conditions which could pose a risk to the health and/or safety of occupants. Minor repairs are intended to prevent further deterioration of structures or systems which if not corrected could eventually lead to more extensive repair work. A sub-class of minor repairs is barrier free accommodations, modifying the residence so homeowners with disabilities can live more independently. Households are limited to \$10,000 in total assistance for major repairs and \$5,000 in total assistance for minor repairs. The FY2018 *Annual Action Plan* has allocated \$344,944 towards this program and estimates assisting approximately 50 qualified homeowners.

- **NEW! Small Area Fair Market Rents (FMRs)** | In November 2016 the U.S. Office of Housing and Urban Development published the *Small Area Fair Market Rents Final Rule*. This rule states that Housing Choice Voucher recipients will see applicable FMRs calculated at the zip code level instead of metropolitan area. The metropolitan areas identified to use ZIP code-based FMRs are those with both significant voucher concentration challenges and market conditions where establishing FMRs by ZIP code has the potential to significantly increase opportunities for voucher families. The use of FMRs is intended to give Housing Choice voucher families access to areas of high opportunities and lower poverty. By providing a subsidy that is adequate to cover rents in those high opportunity areas, the concentrations of voucher households in areas of high poverty would decline. Using zip code designated rents provides housing voucher recipients opportunities to move into neighborhoods closer to good schools, employment and public transportation. It should be noted the FMRs are not applicable for residents of HOME construction/rehabilitation projects or

households assisted with Tenant Based Rental Assistance. These projects continue to use FMRs calculated at the metropolitan level.

**Updated Figures Chapter 10.0 Community Development**

**Figure 10.2 | Monmouth County Residential Trends 1980-2016**

■ Replaces 2010 and 2014 single year count with *American Community Survey 5-year Estimates* for 2006-2010 and 2012-2016.

<b>Figure 10.2: Monmouth County Residential Trends 1980-2016</b>										
<b>Type of Unit</b>	<b>1980</b>		<b>1990</b>		<b>2000</b>		<b>2006-2010</b>		<b>2012-2016</b>	
	<b>Total</b>	<b>% of Total</b>	<b>Total</b>	<b>% of Total</b>	<b>Total</b>	<b>% of Total</b>	<b>Total</b>	<b>% of Total</b>	<b>Total</b>	<b>% of Total</b>
<b>1-unit Detached</b>	122,220	67.60%	143,754	65.80%	161,048	67.00%	168,291	65.09%	171,849	66.0%
<b>1-unit Attached</b>	5,213	2.90%	15,151	6.90%	19,766	8.20%	20,202	7.81%	20,204	7.8%
<b>2 to 4 units</b>	17,811	9.80%	17,364	8.00%	19,031	7.90%	19,715	7.63%	17,629	6.8%
<b>5 to 9 units</b>	6,354	3.50%	8,703	4.00%	9,520	3.90%	11,091	4.29%	10,873	4.2%
<b>10 + units</b>	27,119	15.00%	27,019	12.40%	28,224	11.70%	19,664	7.61%	36,609	14.1%
<b>Mobile Home and Other</b>	2,168	1.20%	6,417	2.90%	3,295	1.30%	3,487	1.35%	3,058	1.2%
<b>Total Housing Units</b>	<b>180,885</b>	<b>100.00%</b>	<b>218,408</b>	<b>100.00%</b>	<b>240,884</b>	<b>100.00%</b>	<b>256,504</b>	<b>100.00%</b>	<b>260,222</b>	<b>100.00%</b>

Source: U.S. Census, American Community Survey 5 year estimates 2010, 2016

**Figure 10.4 | Value of Owner Occupied Housing Units, 2014 & 2016**

■ Compares 2014 data in the *Master Plan* with most recent 2016 data.

<b>Figure 10.4: Value of Owner Occupied Housing Units in Monmouth County</b>			
<b>Housing Unit Value</b>	<b>2014</b>	<b>2016</b>	<b>Change</b>
<b>Less than \$50,000</b>	3.4%	1.5%	-1.9%
<b>\$50,000 to \$99,999</b>	1.4%	1.2%	-0.2%
<b>\$100,000 to \$149,999</b>	3.4%	1.8%	-1.6%
<b>\$150,000 to \$199,999</b>	4.1%	4.5%	0.4%
<b>\$200,000 to \$299,999</b>	17.5%	16.5%	-1.0%
<b>\$300,000 to \$499,999</b>	39.0%	39.8%	0.8%
<b>\$500,000 to \$999,999</b>	26.7%	29.2%	2.5%
<b>\$1,000,000 or more</b>	4.4%	5.5%	1.1%
<b>Median (dollars)</b>	\$387,900	\$411,300	\$23,400
<b>Percentage of Units Owner-Occupied</b>	73.7%	72.0%	-1.7%
<i>Source: American Community Survey 2016</i>			

**Figure 10.5 | CDBG and HOME Allocations**

■ Compares 2014 data in the *Master Plan* with most recent 2016 data.

<b>Figure 10.5: Monmouth County's CDBG and HOME Funding Allocations 2008-2018</b>						
<b>Year</b>	<b>CDBG</b>		<b>HOME</b>		<b>ESG</b>	
	Federal Allocation	% Change	Federal Allocation	% Change	Federal Allocation	% Change
<b>2008</b>	\$2,985,778		\$2,040,154		\$133,276	
<b>2009</b>	\$3,021,753	1.2%	\$2,267,662	11.2%	\$132,937	-0.3%
<b>2010</b>	\$3,267,920	8.1%	\$2,252,251	-0.7%	\$132,750	-0.1%
<b>2011</b>	\$2,728,592	-16.5%	\$1,988,102	-11.7%	\$206,870	35.8%
<b>2012</b>	\$2,248,715	-17.6%	\$1,161,946	-41.6%	\$236,289	12.5%
<b>2013</b>	\$2,367,235	5.3%	\$1,143,132	-1.6%	\$164,050	-44.0%
<b>2014</b>	\$2,303,330	-2.7%	\$1,183,212	3.5%	\$192,311	14.7%
<b>2015</b>	\$2,200,956	-4.4%	\$1,046,488	-11.6%	\$205,311	6.3%
<b>2016</b>	\$2,347,846	6.7%	\$1,100,439	5.2%	\$198,130	-3.6%
<b>2017</b>	\$2,215,439	-5.6%	\$1,053,458	-4.3%	\$198,235	0.1%
<b>2018</b>	\$2,618,435	18.2%	\$1,493,634	41.8%	\$199,439	0.6%

\*CDBG allocation excludes Howell allocation Source: HUD.gov

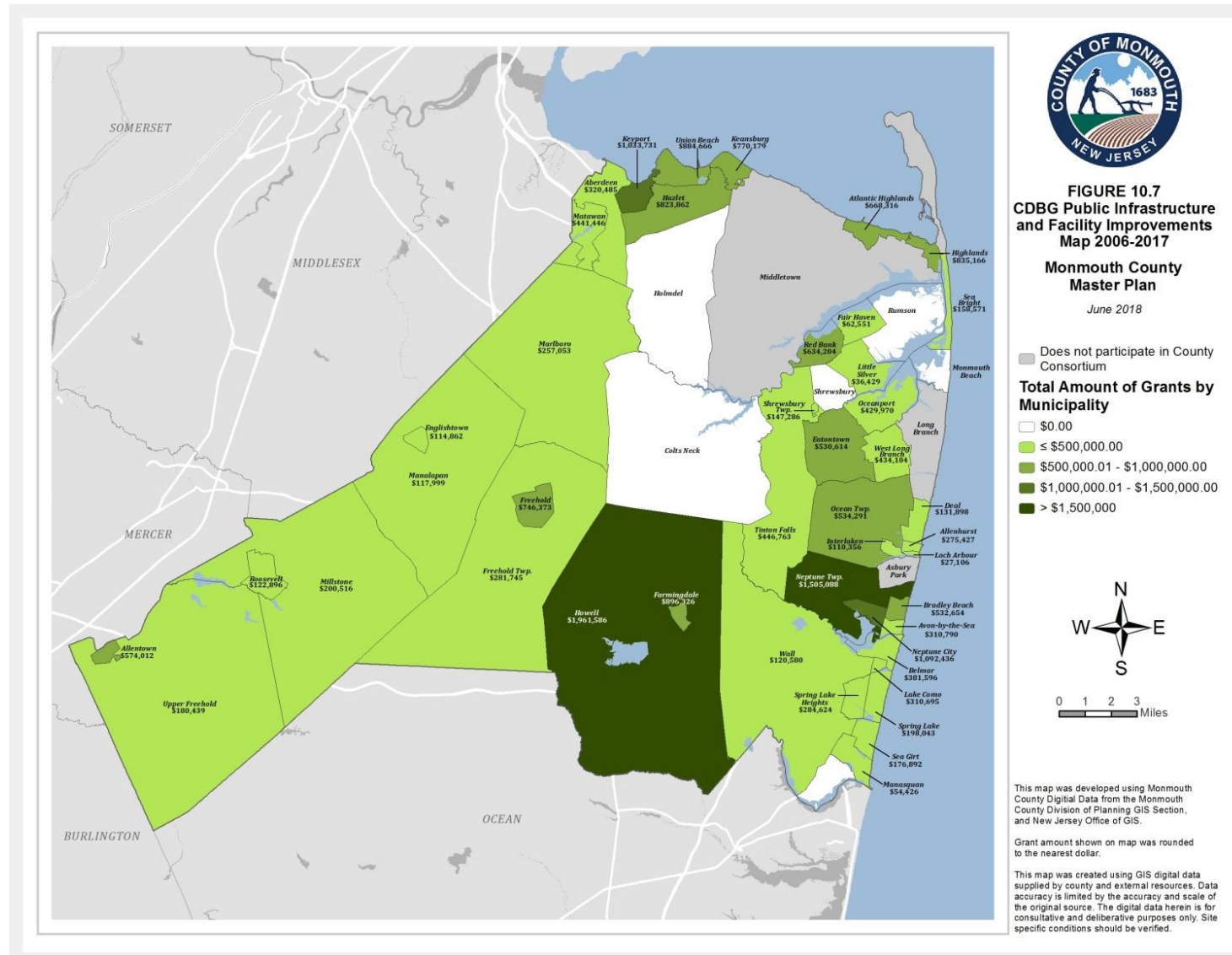
**Figure 10.6 | Monmouth-Ocean HUD Median Income Limits**

■ Replaces FY 2016 limits in the *Master Plan* with FY 2018 limits.

<b>Figure 10.6: Monmouth-Ocean, NJ HUD Metro Area FY2018 Median Income Limits</b>									
<b>Median Income</b>	<b>FY17 Limit Category</b>	<b>1 person</b>	<b>2 person</b>	<b>3 person</b>	<b>4 person</b>	<b>5 person</b>	<b>6 person</b>	<b>7 person</b>	<b>8 person</b>
	<b>Extremely low (30%)</b>	\$20,900	\$23,850	\$26,850	\$29,800	\$32,200	\$34,600	\$38,060	\$42,380
<b>New Jersey MFI=\$91,200</b>	<b>Very Low (50%)</b>	\$34,800	\$39,750	\$44,700	\$49,650	\$53,650	\$57,600	\$61,600	\$65,550
	<b>Low (80%)</b>	\$50,350	\$57,550	\$65,750	\$71,900	\$77,000	\$83,450	\$89,200	\$96,950

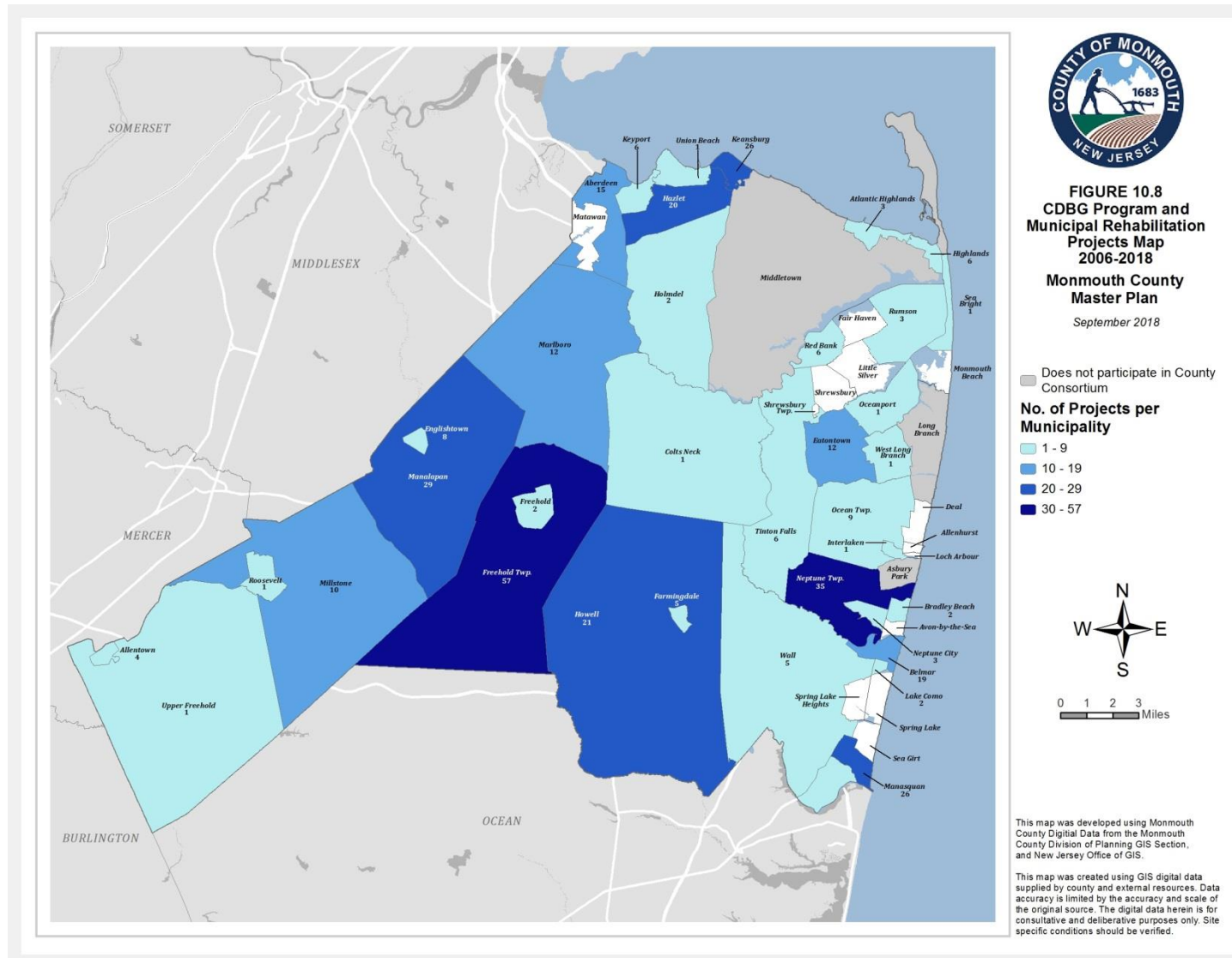
Figure 10.7 | CDBG Public Infrastructure and Facilities Improvements Map (2006-2017)

■ Includes CDGB allocated funding for projects in FY 2016 and FY2017.



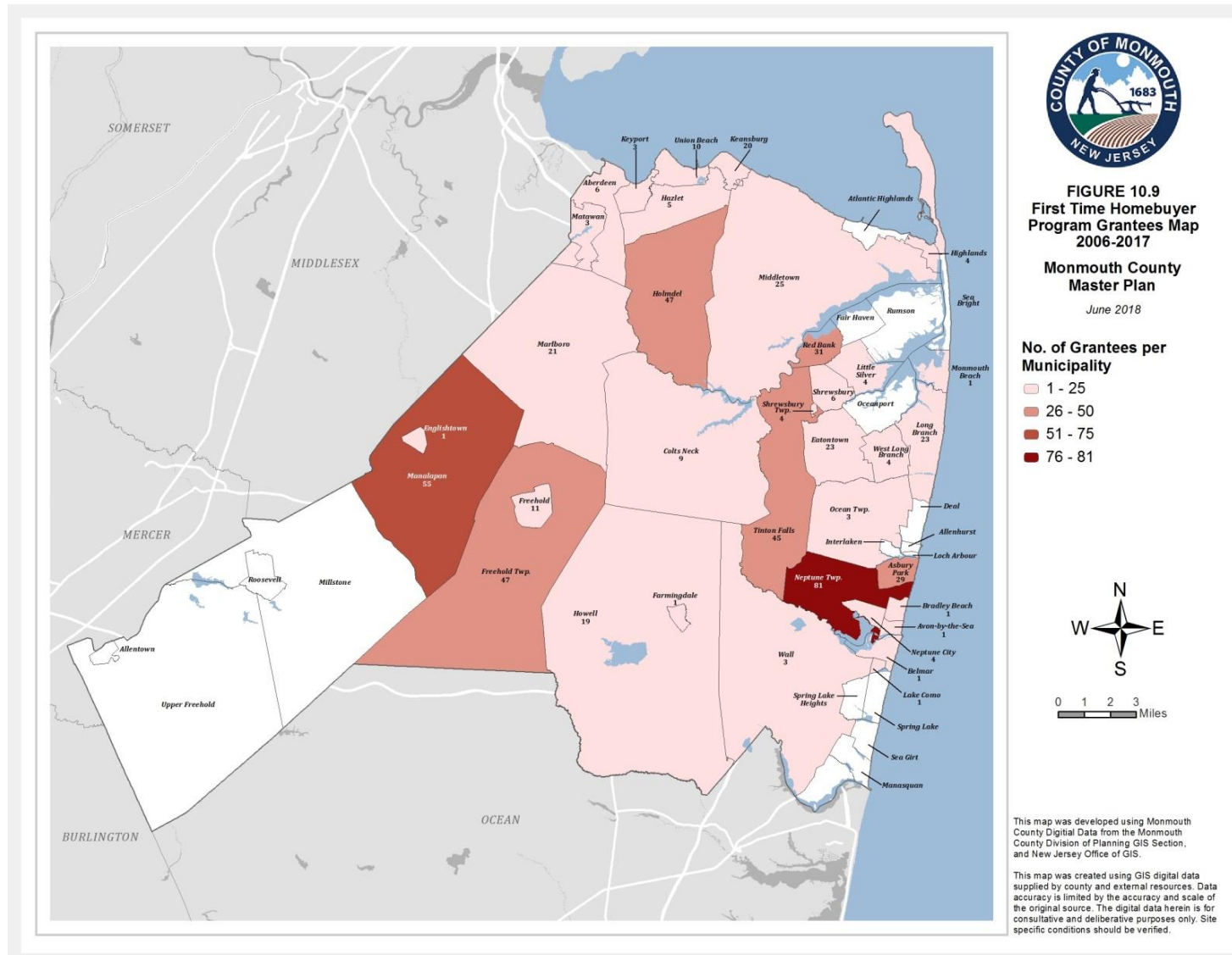
**Figure 10.8 | CDBG Public Infrastructure and Facilities Improvements Map (2006-2018)**

■ Includes CDGB allocated funding for projects in FY 2016, FY2017, & FY2018



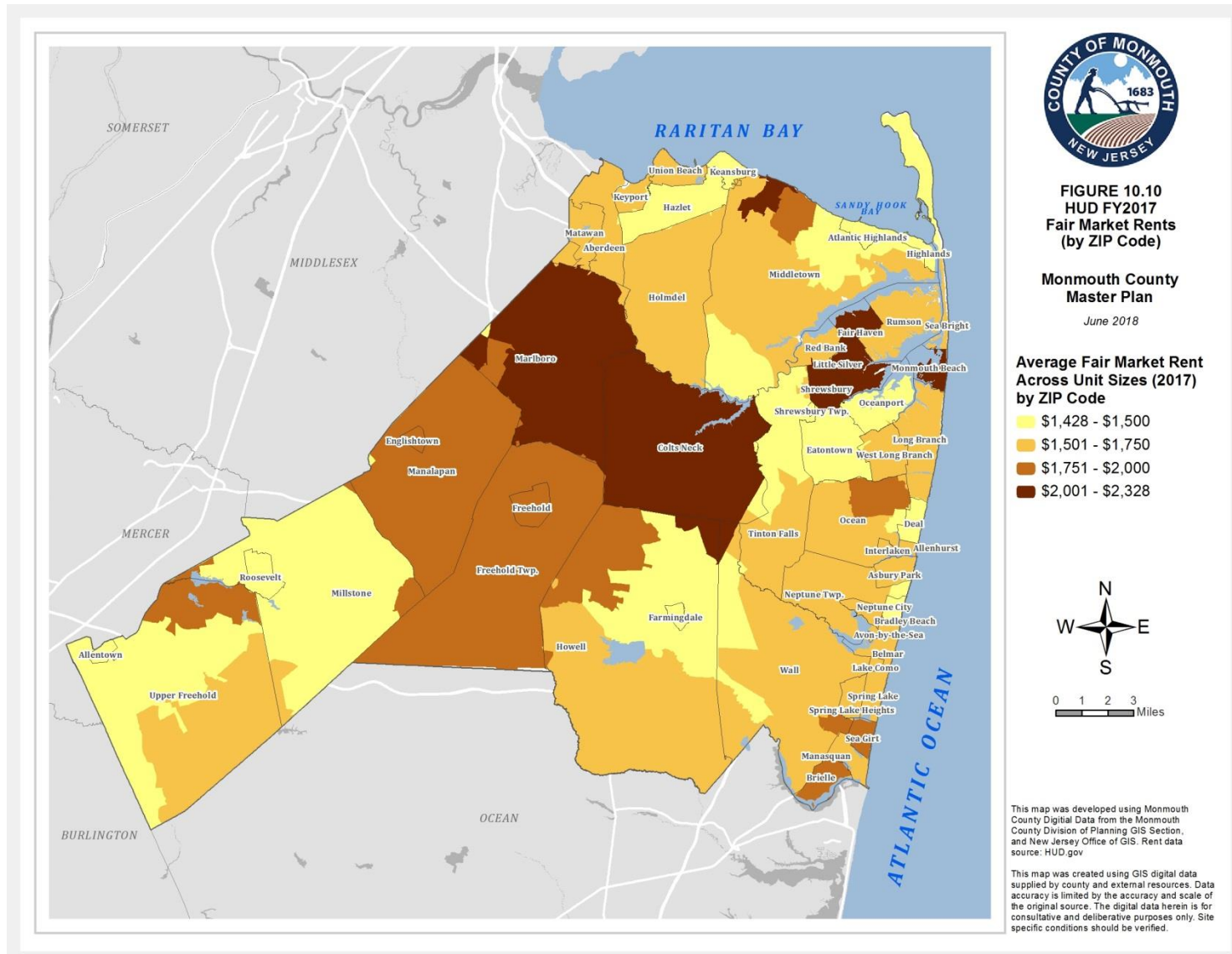
**Figure 10.9 | First Time Homebuyer Program**

■ Includes CDGB allocated funding for projects in FY 2016 and FY2017.



**Figure 10.10 | HUD Fair Market Rents (by Zip Code)**

■ Replaces the Figure 10.10 table, HUD Fair Market Rents are now done on a ZIP Code basis, not county level.



**NEW!** Figure 10.12 | First Time Homebuyer Program (2013-2018)

- First time home buyers program recipients by municipality.

