

Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development allocates Community Development Block Grant funds, HOME Investment Partnerships Program funds and Emergency Solutions Grant to Monmouth County on a formula basis. Community Development Block Grant funds are used to develop viable communities by providing decent housing, suitable living environments, and expanding economic opportunities, principally for low/mod income persons. The HOME Investment Partnerships Program (HOME) funds a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership, or providing direct rental assistance to low-income households. The Emergency Solutions Grant assists people towards regaining stability in permanent housing after experiencing a housing crisis and/or homelessness.

The 2020-2024 Consolidated Plan describes, and outlines community needs, and determines local priorities for efficient use of public resources to assist low- and moderate-income residents of Monmouth County. It sets forth a five-year strategic plan consisting of actions and production targets to address community needs. The Consolidated Plan is augmented by annual Action Plans, which identify how Monmouth County will spend the public resources each year to meet the goals and priorities identified in the Consolidated Plan. The Annual Action Plan is more refined and specific plan that builds off the Five-Year Consolidated plan. The 2023 Annual Action plan is the fourth year of the current five-year Consolidated Planning period. This document delineates specific performance measures tracking annual progress on the goals established within the HUD approved 2020-2024 Consolidated Plan. The Monmouth County Office of Community Development is the lead agency for development and execution of each Annual Action Plan. The Monmouth County Annual Action plan outlines funding decisions for policy initiatives and community development programs for fiscal year 2023. The Annual Action Plan is a collaborative effort with Monmouth County departments, municipalities, social service agencies, housing providers, and the community at large. The Planning process was accomplished through a series of (public) committee meetings, application funding requests, statistical data, and review of the Monmouth County Master Plan and other community plans.

Community Development Block Grants (CDBG): The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of lower income. CDBG funds can be used for a wide range of activities, including housing rehabilitation, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, and rehabilitation of commercial

buildings. In FY2023 Monmouth County was allocated \$2,499,282 in Community Development Block Grant Funds.

HOME Investment Partnership Act (HOME): The HOME program provides funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for building acquisition, new construction, reconstruction, moderate or substantial rehabilitation, homebuyer assistance, fair housing activities, and tenant-based rental assistance. In FY2023 Monmouth County was allocated \$1,621,258 in HOME Investment Partnership Program funds.

Emergency Solutions Grant (ESG): The ESG program provides homeless persons with basic shelter and essential supportive services, operations and maintenance of a homeless facilities, essential supportive services, rapid rehousing, and homeless prevention. In FY2023 Monmouth County was allocated \$206,782 in Emergency Solutions Grant Funds.

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 Five-Year Consolidated Plan serves as a consolidated planning document, an application, and a strategic plan for the County of Monmouth. The following goals and outcomes were identified for the five-year period of FY 2020 through FY 2024:

- Maintain and improve housing stock through rehabilitation and new construction for low-moderate income households.
- Rehabilitation of existing low-moderate-income owner-occupied housing stock.
- Increase Rental Housing Affordability through Tenant Based Rental Assistance or Rapid Rehousing programs.
- Improve low-moderate income neighborhoods through infrastructure and public facility improvements.
- Expand Economic Development opportunities by helping local small businesses with facade improvements.
- Address the housing and service needs of the at-risk population and those with special needs.

3. Evaluation of past performance

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

Despite the continued fluctuations in annual grant allocations, Monmouth County continues to utilize federal entitlement funds for the benefit of all citizens. The County, through consultation with established grant committees and members of the public at large, evaluates proposed projects and expenditures to ensure that allocated funding is spent in the most productive manner and the largest number of residents can be assisted. At the end of each program year Monmouth County prepares its Consolidated Annual Performance Evaluation Report (CAPER) which is submitted to HUD within 90 days of the conclusion of the program year. All CDBG (non-profit) and ESG grant recipients submit monthly reports providing client counts and demographics. CDBG and HOME construction projects are monitored with monthly updates on the project status. These reports help to ensure accountability and confirm allocations are being spent efficiently and effectively.

The County of Monmouth has demonstrated progress in meeting the goals and objectives identified in the 2020-2024 Consolidated Plan and its One-year action plan. Monmouth County's efforts towards achieving goals outlined in the Consolidated Plan have included

- Assisting 14 businesses with facade improvements as part of the County's Facade Improvement Program
- Provided funding for public facility improvements that benefitted over 10,000 low-moderate income households
- Provided funding for the construction of 6 affordable homeowner housing units.
- Provided funding for 29 income-qualified first-time homebuyers
- Provided rehabilitation services to 92 income qualified homeowners
- Provided rental assistance to 105 low-income households
- Improved local infrastructure for 17,000+ low/moderate income households

During fiscal year 2023 the County estimates expending a total of

- \$2.0 million in CDBG funds on administration, public services, capital projects, homeowner rehabilitation, and business assistance activities.
- \$1.0 million in HOME funds on administration and the development of affordable housing, Tenant Based Rental Assistance, and First Time Homebuyer grants
- \$200,000 ESG funds on administration and homeless service activities.

CDBG, HOME and ESG funds are targeted to four primary areas: 1. Development of decent and affordable housing; 2. Provision of community and supportive services; 3. Improvement of public facilities and infrastructure; and 4. Expansion of economic opportunities

The performance of programs and systems are evaluated on a regular basis through Consolidated Annual Performance and Evaluation Reports (CAPERs).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen engagement allows members of the community to be actively involved within the decision-making process. Monmouth County developed a detailed Citizen Participation plan, outlining how residents and other stakeholders can engage in the planning, implementation, and evaluation of housing and community development programs. Adopted by the Monmouth County Board of Chosen Freeholders, the updated Citizen Participation plan:

- Outlines specific public hearing requirements
- Identifies the Asbury Park Press and the Monmouth County website as primary information distribution points; the Monmouth County Board of County Commissioner Resolution 2021-0217 executed on March 25, 2021, directs County departments to publish advertisements in the Star Ledger instead of the Asbury Park Press
- Identifies the Citizen Participation Coordinator
- Lists procedures to provide comments, objectives, and complaints; and
- Details how programmatic information will be made available in a reasonable and timely manner during the entire span of projects funded through this plan.

Through a collaborative process involving local non-profit housing and service providers, affordable housing developers, housing authorities, health agencies and other interested parties the Community Development staff identifies the specific needs of the County's low-and-moderate income residents. To allow additional participation opportunities for citizens, meetings and public hearings are presented in a hybrid format: both in person and virtual. Meetings are recorded and available for the public review upon request. Copies of the plan are posted on the County website and available at the Community Development office for review upon request. Public hearings to collect public participation for the FY2023 Annual Action plan will be both virtual and in person.

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.

Notice of the public hearing and public comment period for the Monmouth County Community Development FY 2023 Annual Action Plan: One Year Use of Funds, was placed as a legal display advisement in the Star Ledger on March 24, 2023. The notices will appear on nj.com under Legal Notices for 30 days. As per Freeholder Resolution 2021-0217 dated March 25, 2021, The Star Ledger is now to be used by all Monmouth County offices for advertisement requirements in a newspaper of general circulation.

A copy of the documents and information on the 30-day public comment period are available for public review through a link on the Community Development webpage starting March 24, 2023. The public is

allowed to review physical copies of the documents at the Monmouth County Planning Offices by Appointment Only. Instructions for accessing the hybrid public hearing were uploaded on the Monmouth County Website on March 24 , 2023

The 30-day public comment period lasted from April 1- May 1, 2023. Public comment period advertisements for this action plan were published within the Star Ledger and the Monmouth County Community Development Webpage (with translation services available). A hybrid virtual and in person public hearing was held on April 18, 2023.

Summary of Public Comments:

The Annual Action Plan and proposed projects was presented for approval at the (open public) meeting of the Monmouth County Board of County Commissioners on May 11, 2023 and approved via resolution.

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

awaiting completion of public comment period

7. Summary

Minutes of the public hearings, application meetings, as well as the written comments (if received) will be included as attachments to the final plan upon submission for HUD review.

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	MONMOUTH COUNTY	Division of Planning/Office of Community Dev.
HOME Administrator	MONMOUTH COUNTY	Division of Planning/Office of Community Dev.
ESG Administrator	MONMOUTH COUNTY	Division of Planning/Office of Community Dev.

Table 1 – Responsible Agencies

Narrative

The Monmouth County Board of County Commissioners has designated the Monmouth County Office of Community Development staff with the responsibility of administering the County's grants covered by this Annual Action Plan. The cities of Asbury Park and Long Branch, and the Township of Middletown do not participate with the County's CDBG consortium and receive funds directly from the U.S Department of Housing and Urban Development. However, these municipalities do participate within the County's HOME investment Partnership Consortium.

Consolidated Plan Public Contact Information

Laura Kirby, Director

Monmouth County Community Development Office

1 East Main Street

Freehold, NJ 07728

732-431-7460

1. Introduction

As part of the Consolidated Plan development, the County undertook a comprehensive outreach program to solicit input from residents and to consult county departments, and various organizations, agencies, and service providers to inform and develop the priorities and strategies contained in the Monmouth County 2020-2024 Consolidated Plan. Monmouth County continues to keep these lines of communication open during the preparation of the FY 2023 Action Plan

Monmouth County Office of Community Development has developed and updated a detailed Citizen Participation Plan, outlining how community members and other stakeholders can engage in planning, implementation and evaluation of housing and community development programs. In conjunction with the Citizen Participation Plan, the Office of Community Development Limited English Proficiency/Language Assistance Plan (LEP/LAP), this Plan details specific methodology utilized by Community Development staff to encourage participation by non-English speaking persons, residents of low-and-moderate income neighborhoods, and residents in areas in which the grantee proposes to use allotted funds.

Additional activities the County Community Development office has completed enhancing coordination between numerous agencies is

- Executive Committee Membership in the Monmouth County Homeless System Collaborative
- Participation in the Monmouth County Fair Housing Committee
- Formation of a Community Development Steering Committee
- Participation in the development and continued updates of the Monmouth County Master Plan
- Coordinating with Coc and County administration on the Emergency Rental Assistance Program
- Collaborating with the Office of Economic Development on the façade improvement program and CDBG-CV Small business assistance program.

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)).

Monmouth County's Continuum of Care has 54 affiliated organizations and is comprised of public, private, faith based, nonprofit, and government representatives. It's services are provided through a combination of street outreach, homeless prevention, diversion, rapid rehousing, emergency shelter, transitional housing, supportive housing, and permanent housing. All CoC services are coordinated through a central intake system.

The Homeless Systems Collaborative's (HSC) identifies gaps in homeless services, establishes funding priorities, and pursues an overall systematic approach to address the County's homeless population. The

HSC is responsible for implementing the County's Strategic plan to Prevent and End Homelessness which is based on the following core components

1. Centralized Intake
2. System Coordination
3. Diversion
4. Centralized Access to Permanent Housing
5. Permanent housing models
6. Discharge Planning
7. Education and Advocacy

The Plan recognized the housing needs for the County's special needs populations including unaccompanied youth and young adults, veterans, domestic violence survivors, and the chronically homeless.

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 Monmouth County Office of Community Development partners with the Monmouth County Department of Human Services and other stakeholders (e.g. nonprofits, shelters, counseling services, etc.) seeking to end homelessness within the County. The Monmouth County Homeless System Collaborative was established in 2014 to manage, coordinate, and oversee homeless planning activities throughout Monmouth County. Composed of key stakeholders in the community, the collaborative remains a flexible board, capable of responding to the changing needs of the community. The Monmouth County Strategic Plan to End Homelessness was developed through input and collaboration from a multitude of community agencies. Encompassing major points of concern from local nonprofits and providers, this plan outlines targeted strategies the Monmouth County community can pursue to effectively end homelessness. The planning timeline remains dynamic enabling Monmouth County to respond to the changing landscapes of federal funding and program regulations. Monmouth County Social Services organizes the annual Point in Time Survey that assesses the level of homelessness and an inventory of available local community resources to address homelessness in the county.

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

Formerly known as the Comprehensive Emergency Assistance System, the Monmouth County Homeless System Collaborative (HSC) was created for the management and oversight of homeless planning

activities in Monmouth County. Monmouth County CD staff serve on the executive committee of the Homeless Systems Collaborative. The HSC Executive Committee has adopted the funding priorities for the FY2023 COC application cycle, recognizing the CoC funding stream is one of the few funding sources available to create new permanent housing opportunities.

1. Leveraging: The Executive Committee would like to see programs effectively utilize a variety of funding sources for project implementation.
2. Permanent Housing: Projects will be prioritized that provide permanent housing to the chronically homeless population using a housing first model keeping in line with established federal goals.
3. Target Populations: Priority to projects that provide permanent housing to chronically homeless.

Activities funded through the Emergency Solutions Grant are carried out by sub-recipient, non-profit organizations that provide shelter, essential services, and homelessness prevention services. Staff from the Department of Human Services, Planning, and Contracting, and citizens participate within this committee. The Emergency Solutions Grant Project Review Committee reviews applications, and recommends projects to the Monmouth County Board of County Commissioners for funding

As part of executed project agreements ESG grantees are required to enter data into the HMIS system.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Monmouth County Division of Planning
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Office of Community Development and the Monmouth County Division of Planning participated/collaborated within the Monmouth County Master Planning process. Monmouth County Division of Planning staff was integral in the analysis of issues to include within the annual plan. Improved coordination with Planning Division Documents can assist in efficient distribution of HUD funds and to ensure corresponding goals across all levels of planning.
2	Agency/Group/Organization	Monmouth County Division of Social Services
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Department of Human Services sits on the CDBG, HOME, and ESG project selection committee. The Monmouth County Director of Community Developments participates in the Homeless Systems Collaborative executive committee. Community Development Staff meets regularly with Social Service staff to discuss tenant based rental assistance, rapid rehousing, and connecting the public with necessary services.
3	Agency/Group/Organization	Monmouth County Health Department
	Agency/Group/Organization Type	Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	Monmouth County Division of Economic Development
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
5	Agency/Group/Organization	Monmouth County Community Development Committee
	Agency/Group/Organization Type	Other government - County

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>An organization comprised of government representatives from the 50 Monmouth County municipalities participating within the Monmouth County Urban County Consortium. Three public meetings/hearings were held during the year to review CDBG applications, determine application requirements, and to gather input from the public.</p>
6	<p>Agency/Group/Organization</p>	<p>Monmouth County HOME Committee</p>
	<p>Agency/Group/Organization Type</p>	<p>Other government - County Business and Civic Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Market Analysis Economic Development</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	County representatives, as well as local and civic leaders meet once a year to review HOME applications and determine the allocation of HOME funds.
7	Agency/Group/Organization	Monmouth County Fair Housing Board
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Other government - County Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Established in 1989 this board is comprised of County staff, realtors, mortgage advisors, nonprofit and local civic leaders. This group holds 4 public meetings a year to discuss Fair Housing and Affordability issues throughout the County.

8	Agency/Group/Organization	Monmouth County Homeless System Collaborative
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government - County Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Development staff attends monthly meetings to discuss the status of federal grants and how to efficiently allocate grant allocations.
9	Agency/Group/Organization	Monmouth County Emergency Solutions Grant Committee
	Agency/Group/Organization Type	Housing Service-Fair Housing Other government - Local Business and Civic Leaders

	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 Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	County representatives, as well as local and civic leaders meet once a year to review ESG applications and determine the allocation of ESG funds.
10	Agency/Group/Organization	ASBURY PARK
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participant within the HOME consortium. Discuss Community Development Block Grant Allocations and how they correlate with Monmouth County programs.
11	Agency/Group/Organization	MIDDLETOWN TOWNSHIP
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participant within the HOME consortium. Discuss Community Development Block Grant Allocations and how they correlate with Monmouth County programs.
12	Agency/Group/Organization	LONG BRANCH
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participant within the HOME consortium. Discuss Community Development Block Grant Allocations and how they correlate with Monmouth County programs.

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

A broad range of agencies and organizations were proactively consulted during the development of the Annual Action Plan.

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	Monmouth County Social Services	Increase affordable housing options, end chronic homelessness.
Monmouth County Master Plan	Monmouth County Division of Planning	Corresponding plan goals to ensure the most efficient expenditures of funding. CDBG and HOME applicants are required to outline how the proposed project coordinates with established Master Plan goals.

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

As outlined with in the Citizen Participation Plan all meetings are advertised in a regional paper with at least 15 days' notice. A notice of Public Hearing was posted in the Start Ledger and the Monmouth County Office of Community Development Web Page on 3/24/2023. To allow additional opportunities for public participation meetings are hybrid in person and virtual via web-ex teleconferencing service.

Monmouth County Office of Community Development has found having a virtual participation option for public meetings provides flexible opportunities for members of the public to participate. Participants are provided the opportunity to participate via computer and phone or in person. The County has noticed a continued uptick in public participation in grant committee meetings and public hearings once virtual meetings started.

To encourage citizen participation, the County holds at least two (2) public hearings (informal and formal) each year. The public hearings provide an opportunity for Monmouth County residents, non-profit organizations, and other community stakeholders to communicate their views and needs.

Monmouth County provides technical assistance to participating municipalities, nonprofits, community groups and other organizations developing proposals for CDBG, HOME and the ESG programs. Community Development staff helps with need identification, proposal concept, feedback, and general project and financial management.

All plans are approved at public Commissioner meetings.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
1	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Presentation Meeting for FY2023 CDBG Applicants: Attended by applicant representatives, members of the CDBG Committee via Web Ex Conferencing Service 9/21/2022	no comments were received		https://www.co.monmouth.nj.us/documents/24/MeetingDisplay2022for2023apps.pdf

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Final Vote Meeting for FY2023 CDBG Applications Attended by applicant representatives, members of the CDBG Committee via Web Ex Conferencing Service 10/6/2022</p>	<p>no comments were received</p>		<p>https://www.co.monmouth.nj.us/documents/24/MeetingDisplay2022for2023apps.pdf</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Presentation and Final Vote Meeting For FY2023</p> <p>ESG applications attended by applicant representatives, members of the ESG committee via Web-ex conferencing service</p> <p>9/23/2022</p>	<p>no comments were received</p>		<p>https://www.co.monmouth.nj.us/documents/24/ESGmeetingnoticeFY2023.pdf</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
4	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Re-organization meeting for the FY2023 CDBG committee and outlining the FY2024 CDBG grant application process. Attended by members of the CDBG committee via Web-ex conferencing service 2/23/2023</p>	no comments were received		<p>https://www.co.monmouth.nj.us/documents/24/FY_2024_CD_BG_ReOrg_Meeting_Notice_.pdf</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
5	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Fair Housing Board Meetings</p> <p>Offered via web ex conferencing service</p> <p>1/19/2023 and 10/20/2022.</p> <p>Fair Housing Board members nominated by the Fair Housing Office and approved by the Monmouth County Board of County Commissioners</p>	<p>Increased need for affordable housing and affordable rental units.</p>		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (if applicable)
6	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>Display newspaper advertisement within Star Ledger advertising public hearing and public comment period for the draft FY2023 Annual Action Plan.</p>			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
7	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Hybrid (both virtual and in person) public hearing to review proposed projects included in the draft FY2023 Annual Action Plan.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted & reasons	URL (If applicable)
8	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Italian</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>2023 Annual Action Plan available for review on the Monmouth County Office of Community Development web page starting _____</p>			

Table 4 – Citizen Participation Outreach

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

Introduction

For the one-year period covering July 1, 2022-June 30, 2023, the County has planned for the following allocations

- \$2,499,282 in CDBG funds
- \$1,621,258 in HOME funds
- \$206,782 in ESG funds

In recent years the levels of CDBG, HOME, and ESG funds have been consistent. As both CDBG and ESG applications are collected before grant allocations are released each committee ranks project submissions using FY2022 grant amounts as a projected grant amounts. . Once final grant amounts are announced, project funding amounts are amended in line with the finalized grant allocations. Any increase in the County's entitlement allocation shall be allocated to the next project (ranked by the committee) up to the maximum amount. Any decrease in funding the lowest ranked projects will have funded amounts decreased or not be funded all together. The Annual Action Plan has been adjusted accordingly to match with the finalized HUD allocations.

Projects that are not initially funded are considered for re-allocated funds from cancelled projects, projects that fail to meet County established timeliness standards, or excess administrative funds.

The county expects minimal program income in FY2023. Any program income received will be re-programmed for similar activities or similar programs from which the funds were originally provided.

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	2,499,282	20,000	0	2,519,282	2,631,418	Anticipated program income stream is dependent on repayment of housing improvement program loans. Homeowners are required to repay the full amount of assistance if home is sold prior to expiration of established affordability period. Affordability period for the final HIP program ends in 2027

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	1,621,258	10,000	0	1,631,258	1,416,994	Anticipated program income stream is dependent on repayment of First Time Homebuyer program down payment assistance. Homeowners are required to repay amount of assistance if home is sold prior to expiration of established (5 year) affordability period.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	206,782	0	0	206,782	213,784	Classified as HESG within the IDIS reporting system

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 County uses federal funds to leverage local resources to create, preserve, and protect affordable housing and promote community development.

HOME applicants are required to identify the matching funds for each project submission. Sources of project match include donated land, reduced taxes in the form of PILOT (payment in lieu of taxes), required infrastructure improvements, low-income tax credits, etc. Nonprofit developers such as Habitat for Humanity, Coastal Habitat for Humanity, Reformed Church, and Interfaith Neighbors contribute volunteer labor and discounted and/or donated materials to decrease costs of development. These contributions can be counted towards match requirements. Monmouth County HOME Grant committee seeks to allocate public funds to projects that can leverage additional public or private funding, or complement investments already committed.

Required ESG match is to be provided by the State of New Jersey SSH (Social Services for the Homeless) funding. Additionally, Monmouth County owns and operates two homeless shelter facilities and provides allocated funds towards annual operations.

The CDBG Program operates on a reimbursement basis. Since CDBG funds do not require match, municipalities generally leverage allocated CDBG funds by providing local and/or state resources to supplement grant dollars.

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

Municipalities donate land for affordable housing developments or sell it to a developer at a discounted price. This reduces the overall costs of construction and demonstrates the local community's investment in providing affordable housing opportunities.

Monmouth County owns two properties currently in use as homeless shelters/transitional housing facilities. Both facilities apply for funding through the emergency solutions grant program to expand and sustain services. These facilities serve a vital role in the County's homeless services provider system helping residents transition out of homelessness. The new Monmouth County homeless shelter located on the former Fort Monmouth property opened in November 2019. The 4,500-foot facility offers temporary housing and counseling for up to 30 days per resident while they search for more permanent resources. According to the shelter director, during the facility's construction, the county surveyed how many men versus women were referred to the shelter in the last several years. They then used that data to determine number and type of beds to include within the facility.

Linkages, a transitional housing facility, has the capacity to house and provide services to 29 families (approximately 100 individuals). The facility, a 10-acre site located in Tinton Falls, consists of renovated motels, cottages, townhouses, and apartments. The Linkages facility provides homeless families with the training and support through intensive programming whose goals is to lead at risk households seeking assistance towards independent living. Linkages provide services from 18-24 months.

Discussion

Monmouth County will continue to use the received federal entitlement funds for the benefit of all residents. The county will continue to evaluate projects and expenditures to determine that allocated federal funding is spent in the most productive manner, and correspondingly, the largest number of residents can be assisted.

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	Rental Housing Affordability	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy Homeless strategy Administration Planning and Management Strategy	HOME: \$678,035 ESG: \$75,444	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
2	Expand Homeownership Opportunities	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy Administration Planning and Management Strategy	HOME: \$943,223	Homeowner Housing Added: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Improve Local Infrastructure	2020	2024	Non-Housing Community Development	Monmouth County	Infrastructure Improvements Administration Planning and Management Strategy	CDBG: \$655,836	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1063 Households Assisted Buildings Demolished: 3 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Facility Improvements	2020	2024	Non-Housing Community Development	Monmouth County	Public Facility Improvements Administration Planning and Management Strategy	CDBG: \$833,840	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 4320 Households Assisted
5	Housing Rehabilitation	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy	CDBG: \$679,137	Homeowner Housing Rehabilitated: 40 Household Housing Unit Jobs created/retained: 1 Jobs
6	Expansion of Public Services	2020	2024	Non-Housing Community Development	Monmouth County	Housing Supply and Strategy Expansion of Public Services Homeless strategy Administration Planning and Management Strategy	CDBG: \$317,094 ESG: \$131,338	Public service activities for Low/Moderate Income Housing Benefit: 1600 Households Assisted Homeless Person Overnight Shelter: 1000 Persons Assisted
7	Economic Development	2020	2024	Non-Housing Community Development	Monmouth County	Economic Development Administration Planning and Management Strategy	CDBG: \$13,375	Businesses assisted: 7 Businesses Assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing Affordability
	Goal Description	<p>Increase rental opportunities for income qualified low-moderate income households in Monmouth County through rental assistance and construction/rehabilitation of affordable rental units.</p> <p>Proportional administrative and (HMIS costs for HESG grants) are included within the goal funding allocations</p> <p>Proposed HOME allocations will be entered after the HOME investment partnership public meeting. FY 2022 allocations and goal outcomes are listed.</p>
2	Goal Name	Expand Homeownership Opportunities
	Goal Description	<p>Increasing homeownership opportunities for income qualified low to moderate income households within Monmouth County through construction of units made available to income qualified homebuyers and the first-time homebuyer program.</p> <p>Proportional administrative costs and estimated grant income are included within the goal funding allocations.</p> <p>Updated HOME goal amounts will be in put after the 2023 HOME application meeting. FY 2022 allocations and goal outcomes are listed.</p>
3	Goal Name	Improve Local Infrastructure
	Goal Description	<p>Monmouth County contracts with municipalities and nonprofits to assist (HUD designated) low- and moderate-income concentrated neighborhoods with improvements to public infrastructure e.g. sewerage system improvements, ADA accessibility, sidewalk improvements, road repair, etc.</p> <p>Proportional administrative costs are included within the goal funding allocations.</p>

4	Goal Name	Public Facility Improvements
	Goal Description	Monmouth County contracts with municipalities and nonprofits to assist (HUD designated) low- and moderate-income concentrated neighborhoods with improvements to public facilities e.g. parks, senior centers, arts facilities, municipal buildings etc. Proportional administrative costs are included within the goal funding allocations.
5	Goal Name	Housing Rehabilitation
	Goal Description	Funding is allocated to income qualified homeowners to make improvements to their homes ensuring the safety and livability of the structure. Proportional administrative costs and estimated program income are included within the goal funding allocations.
6	Goal Name	Expansion of Public Services
	Goal Description	Funding is granted to nonprofit organizations that provide services to various Monmouth County populations: the homeless, domestic abuse victims, homeless youth, health services, addiction services, etc. Proportional administrative and (HMIS costs for HESG grants) are included within the goal funding allocations.
7	Goal Name	Economic Development
	Goal Description	Grants to small businesses to help improve the exterior facade of commercial buildings within income eligible census block groups. Proportional administrative costs are included within the goal funding allocations.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Monmouth County Office of Community Development provides financial resources to address a diverse range of community development and housing projects.

- Assistance to homebuyers with purchase and repair of properties
- Construction or rehabilitation of public infrastructure
- Construction or rehabilitation of public facilities
- Assistance to nonprofits that provide services to low/moderate income residents of the County
- Removal of Architectural Barriers
- Grants to small businesses
- Construction of new housing units (both rental and home buyer)
- Assistance to homeless persons and families

Projects funded through the FY2023 grant allocations aim to accomplish the following: increasing affordable housing supplies (both rental and homeowner), continue to provide and improve public services that assist at-risk populations, assist Monmouth County municipalities with improving infrastructure and public facilities within low/moderate income neighborhoods, and continue to provide funds to facilities and nonprofits that assist the homeless.

The CDBG funding committee ranks projects and allocates funds to each submission. How many projects are funded, and individual grant allocations are determined after the HUD funding announcement. HOME and ESG projects are allocated funding using previous year grant allocations. Individual project grant amounts are adjusted accordingly once final grant amounts are released.

#	Project Name
1	Fair Housing Activities/HOME administration
2	2023 Home Repair Program
3	ESG 2023 Projects
4	2023 Public Services
5	Municipal Infrastructure Projects
6	Municipal Public Facility Improvements
7	Construction of Affordable Housing
8	2023 Facade Improvement Program
9	2023 Program Administration

Table 4 – Project Information

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

needs

Monmouth County's investment of CDBG funds is based on whether the activity falls within the CDBG committee's funding priorities, whether the service is an eligible activity, and whether the service or need meets a national objective. In addition, the activity must meet one of the following CDBG objectives: (1) provide a suitable living environment; (2) provide decent housing; and (3) provide economic opportunity. CDBG and HOME resources are allocated to maximize the benefits within target areas. While public infrastructure, parks, open space and public facility type projects are exclusively within targeted areas, other strategic investments are made for the benefit of low-moderate income residents throughout the County. Emergency Solutions Grant (ESG) funding is dedicated to meet the needs of homeless or at-risk households, wherever they are located. Shelter operation funds go to the geographic location of the eligible shelters. After the CoC and the County ESG committee determine priorities, specific funding allocations are made through a request for proposal process (RFP)

AP-38 Project Summary

Project Summary Information

1	Project Name	Fair Housing Activities/HOME administration
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability Expand Homeownership Opportunities Expansion of Public Services
	Needs Addressed	Housing Supply and Strategy Expansion of Public Services Homeless strategy Administration Planning and Management Strategy
	Funding	HOME: \$162,125
	Description	Administrative activities that promote fair housing choice for Monmouth County residents. This falls within the allocated administrative cap established by HUD. Payment of salaries, indirect costs fringe benefits and other administrative costs.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The fair housing office handles approximately 10-15 calls a month requesting assistance with housing issues. The highest numbers of calls in FY2022 continued to involve concerns over significant rent increases, and potential evictions. HOME funds will be used to pay the salaries and fringe of benefits for staff and other costs association with the administration of the County's HOME and Fair Housing programs
	Location Description	All Monmouth County municipalities

	Planned Activities	<p>The Fair Housing Board was established by the Monmouth County Board of Chosen Freeholders as an advisory body on matters regarding fair housing policy and housing discrimination. The Monmouth County Fair Housing Officer handles discrimination complaints and directs them to programs or official offices that can address their complaint. Additionally, the Fair Housing Officer makes referrals to other agencies as appropriate to help eliminate discrimination in housing, working closely with local legal services to further fair housing throughout the County.</p> <p>The Fair Housing officer also provides education, training and technical assistance to individuals, schools, groups, agencies, organizations, lending institutions, and corporations. The Fair Housing office works closely with local lending institutions, helping to stem the tide of predatory lending with credit workshops for county residents. The Fair Housing Board sponsors a Fair Housing poster contest. Open to all sixth-grade students in Monmouth County, the purpose of the contest is to educate children on the meaning of fair housing. Each year 25 winners are selected which are subsequently turned in the Monmouth County Fair Housing Calendar. Each winner is awarded with a savings bond at an awards reception held in April honoring National Fair Housing month.</p>
2	Project Name	2023 Home Repair Program
	Target Area	Monmouth County
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Supply and Strategy
	Funding	CDBG: \$563,310
	Description	Provide financial assistance to income qualified homeowners to make needed improvements to owner occupied units. This grant allocation covers both construction and management costs for the Monmouth County Home Repair Program.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Any program income receipted through home sales from the County's previous Home Repair programs (with mortgages attached to ensure continued affordability during the established time period) will be allocated to the Home Repair Program. On average this program aids 40 income qualified homeowners a year

	Location Description	The Housing Repair Program is open to all income eligible clients residing in owner-occupied dwelling units within Monmouth County. The program excludes those residing in Asbury Park, Long Branch, or Middletown as they receive their own CDBG grant allocations.
	Planned Activities	This program provides limited financial assistance for emergency repairs, code compliancy and accessibility modifications to eligible income qualified homeowners including the elderly and the disabled. This program is open to owner-occupied dwelling units only. Maximum funding per homeowner is up to \$10,000 for major repairs and \$5,000 for minor repairs. Major emergency repairs are limited to those issues that affect the habitability of a home such as lack of running water, electricity, or heating/cooling. Minor repairs are intended to prevent further deterioration of a structure or system which if not corrected could eventually lead to more extensive and/or major repair work. Barrier free modifications allow persons with disability to function more independently
3	Project Name	ESG 2023 Projects
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability Expansion of Public Services
	Needs Addressed	Housing Supply and Strategy Expansion of Public Services Homeless strategy Administration Planning and Management Strategy
	Funding	ESG: \$206,782
	Description	Projects funded with the FY2023 Emergency Solutions Grant Program will provide services and housing stability opportunities to low-income individuals, households, and the homeless.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The applications chosen for the FY2023 round of funding estimate to assist approximately 1,000 extremely low-income individuals with proposed ESG allocations.

	Location Description	<ul style="list-style-type: none"> • Linkages: 4261 NJ-33 Tinton Falls • Monmouth County Homeless Shelter 1005 Oceanport Way, Oceanport • 180 Turning Lives Around: Domestic Violence Shelter • Trinity Church 503 Asbury Avenue, Asbury Park • Lunch Break 501 Malterer Ave, Oceanport • Emergency Housing and Advocacy Program: 41 Throckmorton Street, Freehold <p>Rapid Rehousing: units located throughout Monmouth County</p> <ol style="list-style-type: none"> 1. Trinity Church 2. Affordable Housing Alliance
	Planned Activities	<p>Current Activities slated for FY2023 Emergency Solutions Grant funding include</p> <ul style="list-style-type: none"> • Shelter Administrative Costs • Provision of Emergency Housing • Rapid Rehousing/Homeless Prevention services • HMIS administration
4	Project Name	2023 Public Services
	Target Area	Monmouth County
	Goals Supported	Expansion of Public Services
	Needs Addressed	Expansion of Public Services
	Funding	CDBG: \$253,000
	Description	<p>Funding is allocated to non-profits who assist specific populations in Monmouth County (e.g. children within the foster care system, health centers, seniors, etc.). The CDBG committee determined a maximum cap when voting and ranking projects of 20% of the CDBG funding allocations will be specifically designated for non-profits.</p>
	Target Date	6/30/2024

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>According to submitted applications for FY2023 funding</p> <ul style="list-style-type: none"> • Parker Family Health Clinic in 2022 over 7,000 patient visits were recorded. Allocated CDBG funding goes towards the salaries of two registered nurses who assist approximately 1,050 patients a year • CASA annually provides court appointed special advocates for approximately 238 children • Caregiver volunteers assists 200+ home bound seniors annually • Allaire farms Hope program assists 25 special needs adults during a three-semester program providing hands on training • Association for the Blind provides programs and assistance to approximately 50 visually impaired residents/year <p>Remaining nonprofit applicants who did not make the ranking thresholds are considered for re-allocation of remaining administrative funds at the conclusion of the program year</p>
<p>Location Description</p>	<ul style="list-style-type: none"> • Parker Family Health Center: 211 Shrewsbury Avenue Red Bank • CASA: State Route 34 Red Bank • Caregiver Volunteers: 61 Georgia Road Freehold • Allaire Community Farm: 1923 Bailey's Corner Road Wall Township, NJ 07719 • Monmouth County Association of the Blind 3401 Belmar Blvd. Wall

	Planned Activities	<p>FY 2023 CDBG costs has been allocated to cover the following</p> <ul style="list-style-type: none"> • CASA for Children of Monmouth County: Administrative Costs to recruit, screen, training, and support of community volunteers • Parker Family Health Center:Nursing staff Personnel Costs for Community Wellness Team • Caregiver Volunteers of Central New Jersey:Administrative costs to assist home bound seniors in 29 Monmouth County towns. • Allaire Community Farms: Administrative costs, certified teacher and skills instructor • Association of the Blind: Administrative costs to assist the visually impaired of Monmouth County
5	Project Name	Municipal Infrastructure Projects
	Target Area	Monmouth County
	Goals Supported	Improve Local Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$524,669
	Description	Assist low-and-moderate-income neighborhoods with public infrastructure improvements. Projects (proposed to be) funded through the FY2023 CDBG allocations include road improvements, sidewalk improvements, and ADA parking lot improvements, and spot demolition of vacant units.
	Target Date	12/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	Proposed FY2023 Infrastructure activities are slated to benefit approximately 1,925 residents of Monmouth County 925 which qualify as low/moderate income. These improvements will help both permanent residents of the community but also seasonal visitors to Monmouth County municipalities
Location Description	<ul style="list-style-type: none"> • Howell Township: 399 Maxim Road, Lakewood-Farmingdale Road, State Route 33 • Mansquan Borough: Euclid Avenue • Neptune City: Intersection of West Sylvania, Riverdale, and Locust Avenues 	

	Planned Activities	<ul style="list-style-type: none"> • Howell Township: demolition of two- three properties the Township acquired through foreclosure that contain abandoned (unsafe Buildings). Two properties are adjacent to a sports fields utilized by the Township Youth. • Neptune City Pedestrian and ADA Improvements to West Sylvania, Riverdale, and Locust Avenues to improve the pedestrian connections and mobility for local residents • Manasquan Borough: Improve roadway conditions, mitigate flooding, and improve ADA accessibility along Euclid Avenue
6	Project Name	Municipal Public Facility Improvements
	Target Area	Monmouth County
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facility Improvements Economic Development
	Funding	CDBG: \$667,072
	Description	Funding is allocated to applicants for improvements to facilities that benefit the overall quality of life for County residents. e.g. parks, public access points, libraries, municipal buildings, etc.
	Target Date	12/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	<p>All population estimates are calculated from the most recent ACS data releases</p> <ul style="list-style-type: none"> • Englishtown Memorial Park ADA Improvements: will provide improved accessibility to an estimated 590 residents are low/mod and 1,470 residents are non-low mod. • Lake Como: Improvements to Behrman Park: will provide improved accessibility to an estimated 645 residents are low/mod and 845 residents are non-low mod. • Millstone Township: ADA accessible trail and parking lots: will provide improved accessibility to an estimated 515 residents are low/mod and 1,730 residents are non-low mod • Township of Neptune: ADA Municipal Building Improvements: will provide improved accessibility to all 27,000 residents over 12,000 which are considered low/moderate income

	Location Description	<ul style="list-style-type: none"> • Englishtown: Memorial Park West Dey Street • Lake Como: Berhman Park 22nd Avenue • Millstone Township: Barnegat Bay Preserve 27 Burnt Tavern Road • Township of Neptune: 25 Neptune Blvd.
	Planned Activities	<ul style="list-style-type: none"> • Englishtown: ADA compliant walkway, playground equipment and rubberized safety surfacing in Memorial Park • Lake Como: Replacement of the playground to make it handicapped compliant and provide upgrades to the bathroom and snack stand at Berhman Park • Millstone Township: Construction of ADA accessible trail and handicap parking spaces at the Barnegat Bay Watershed Management area which will be accessible to a 96 unit affordable housing project under construction • Township of Neptune: to upgrade and modernize handicap accessibility within the Township municipal building
7	Project Name	Construction of Affordable Housing
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability Expand Homeownership Opportunities
	Needs Addressed	Housing Supply and Strategy Homeless strategy
	Funding	HOME: \$1,469,133
	Description	Providing stop-gap funding subsidies to nonprofit and for-profit developers towards the construction or rehabilitation of affordable for-sale and rental housing units for income qualified Monmouth County residents.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Monmouth County is currently accepting HOME applications and will be presenting them at a Public Meeting to be advertised on the Community Development Website. Goal estimates are projected from fy2022 application submissions
	Location Description	
	Planned Activities	

8	Project Name	2023 Facade Improvement Program
	Target Area	Monmouth County
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$11,375
	Description	Grants to small business located in HUD designated income eligible block groups to improve the facade of the commercial building.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	This allocation is estimated to assist 7 small businesses with facade improvements. Remaining funds from completed projects will be re-allocated to this line item.
	Location Description	Income eligible block groups throughout Monmouth County.
	Planned Activities	Grants of 1,850 to small businesses to help improve the exterior facade of commercial buildings.
9	Project Name	2023 Program Administration
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability Expand Homeownership Opportunities Improve Local Infrastructure Public Facility Improvements Housing Rehabilitation Expansion of Public Services
	Needs Addressed	Housing Supply and Strategy Expansion of Public Services Infrastructure Improvements Public Facility Improvements Homeless strategy Economic Development Administration Planning and Management Strategy
	Funding	CDBG: \$499,856
	Description	Payment of salaries, indirect costs, fringe benefits, and other administrative costs associated with the HUD grant programs
	Target Date	6/30/2025

Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	
Planned Activities	Salaries of Community Development staff to administer the Community Development Block Grant Program.

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 County will continue to encourage public infrastructure investments in County recognized “growth areas” that support economic development and redevelopment. The County has not established specific target areas to focus the investment of CDBG funds. Investments in housing and community development services serving special needs populations and primarily lower-income persons will be made throughout the County. Housing assistance will be available to income-qualified households located within the CDBG consortium.

Geographic Distribution

Target Area	Percentage of Funds
Monmouth County	100

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Monmouth County CDBG consortium includes 49 of the 53 county municipalities. Three municipalities (Asbury Park, Long Branch, and Middletown) are qualified (due to population and/or poverty thresholds) to receive grants directly from HUD. Howell meets the population threshold to receive CDBG funding directly from HUD. Monmouth County is classified as an urban county since the combined population within consortium participating municipalities, amounts to greater than 200,000 residents. Furthermore, the county’s CDBG consortium municipalities meet the regulatory requirements to be classified as an Exception Criteria County, meaning less than ¼ of the populated Census Block Groups within the county’s CDBG consortium municipalities contain 51% or more low-to-moderate income persons. Due to this classification, all area benefit projects (excluding ADA accessibility improvements) must be located in block groups whose low and moderate-income population is above the HUD-established criteria of 39.8% all fifty-three Monmouth County municipalities participate within the HOME consortium and the ESG program.

Discussion

When examining project applications, the committees for each HUD grant evaluate projects at the place level to determine if proposals effectively fit into the established character of the municipality, rather than a “one size fits all” approach. The County seeks to prioritize HOME program funding to support affordable housing proposals that encourage a range of housing types, sizes, sites, and accommodations for multiple lifestyles and life stages

Affordable Housing

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

Introduction

The provision and preservation of affordable housing is a high priority need as illustrated by the Five-Year Consolidated Plan. Therefore, the County will continue to assist in funding existing housing programs and will also continue to work with and support other agencies in producing and preserving affordable housing to the maximum extent possible with funding made available from various federal programs. The housing needs determined to be a high priority will be given preference for CDBG, HOME, and ESG funding

Monmouth County will use all three HUD grant allocations to promote and expand affordable housing, increasing the overall supply of safe affordable units for all residents. The 2023 Emergency Solutions Grant Program allocates funds to fund shelter operations as provide Rapid Rehousing vouchers to help return people experiencing or at risk of homelessness to gain housing stability. 2023 HOME funds are intended to be allocated towards the construction of new affordable units (rental and homebuyer), and rehabilitation of existing units. CDBG funds are allocated towards the rehabilitation of owner-occupied units through the Monmouth County Housing Repair Program. It is anticipated that there will be a potential increase in requests for rental assistance through ESG and HOME grant programs due to the pandemic eviction moratoriums ending and the end of the Emergency Rental Assistance Program offered by the County. The One-year goals were established after analyzing CAPER reports from previous grant years and quarterly HMIS submissions from grantees.

One Year Goals for the Number of Households to be Supported	
Homeless	215
Non-Homeless	25
Special-Needs	10
Total	250

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	0
Rehab of Existing Units	40
Acquisition of Existing Units	15
Total	80

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

Discussion

The County will continue to create affordable housing opportunities through increased homeownership opportunities, renovation of the existing housing stock, granting funding towards new development, and working to decrease the number of households with housing cost burdens. The County will make applications for all funded housing programs available on the County's website and in person the Office of Housing and Community Development. Staff is available to aid in completing applications.

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

Introduction

Public Housing agencies are advised when applications for CDBG and HOME funds are available. HUD announced CARES act funding will provide to several Monmouth County Housing Authorities to assist in making subsidized housing more available during the current health pandemic. Red Bank Housing Authority, Middletown Township Housing Authority, and Monmouth County Public Housing Authority all received allocations to expand resources to residents and voucher holders.

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

Residents of public housing facilities and those with Section-8 vouchers are encouraged to apply to the Monmouth County First Time Homebuyer Program. Monmouth County CD staff aided residents of public housing apply for the Emergency Rental Assistance Grant funded through a federal grant directly to the County.

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

Residents of public housing facilities and those with Section-8 vouchers are encouraged to apply to the Monmouth County First Time Homebuyer Program.

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

No Community Development financial assistance is currently being provided to troubled housing agencies from the County.

Discussion

Despite changes in numbers in terms of number of vouchers, and public housing units Monmouth County's strategic plan to address public housing needs remains unchanged.

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

Introduction

The County of Monmouth recognizes that strategies are based on multi-agency cooperation and successful attainment of funds. The lead agency for the Monmouth County Continuum of Care is the Homeless Systems Collaborative. Community Development representatives participate within the executive meetings and public meetings. Within these meetings the community of providers and stakeholders are welcome to attend and provide comment. The CoC is responsible for conducting the annual count of homeless and identifying potential gaps in services regarding housing and needed homeless care. The Monmouth County Strategic Plan to Prevent and End Homelessness outlines a strategy matrix to strengthen the homeless service system, improve access to services, and discharge planning, and education and advocacy. This multi-pronged approach was established with input from the Homeless Systems Collaborative. Subcommittees focusing on specific issues (i.e. discharge planning, data collection, permanent housing, and coordinated systems) meet quarterly to discuss specific strategies and implementation methods related to the Monmouth County Strategic Plan to End Homelessness.

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

Projects selected for funding under the FY2023 Emergency Solutions Grant program provide operating costs for homeless and transitional housing facilities, operating expenses for a domestic violence shelter, prevention funds for those threatened or at risk of homelessness, and rapid rehousing programs.

The annual Homeless Count completed through in person outreach at shelters, churches, and soup kitchens works to gather an accurate count of the homeless population within the county and necessary services. Social service organizations distribute food, coats, clothing, blankets, and toiletries to homeless and near-homeless men, women, and children at designated locations throughout Monmouth County. In return, participants are asked to take a 12- question survey that assists social service agencies, shelters, soup kitchens and other nonprofits better serve the needy within their communities. This count provides a snapshot of homelessness in Monmouth County and is the sole source of information about the unsheltered homeless population. The strength of the unsheltered count varies from community to community. In addition, it is generally accepted that while communities work to identify and engage all persons living unsheltered within their geographic region, the count of persons unsheltered in the community may not reflect the full population experiencing homelessness. The FY2023 count data has yet to be released. The 2022 Homeless count reported participation by 336

individuals in emergency Shelters, 94 in transitional housing, and 23 on the street.

The Mental Health Association (Housing Navigator Agency) operates a centralized coordinated intake and assessment system. The system is designed to provide an initial comprehensive assessment of the needs of individuals at one specific point of entry. In January 2022 the Housing Navigator Agency reported for FY2021 559 referrals were received, 520 were admitted to the system, 277 were outreached, 46 were chronically homeless at admission, and 165 were housed. In addition to coordinated entry, unsheltered persons are met by an ESG-funded Street Outreach Team. This organization works collaboratively with multiple service and municipal agencies to ensure appropriate movement into shelter or other housing settings.

Addressing the emergency shelter and transitional housing needs of homeless persons

Monmouth County has two dedicated emergency shelters for individuals. Family shelter is available at the Linkages facility and scattered site motels. Additional emergency shelter is available for victims/survivors of domestic abuse through 180 Turning Lives Around. The County also has a network of nonprofits that provide essential stabilization services to individuals and households experiencing homelessness. A priority of the HSC is to move families and individuals out of emergency shelter to appropriate permanent housing—either relying on rapid rehousing or moving directly into permanent housing—with services, if needed, as quickly as possible. To this end the County utilizes both ESG and CoC funded programs to provide essential services to address the housing needs of homeless families and individuals, including several rapid rehousing programs

Monmouth County Office of Emergency Management (OEM) provides Code Blue assistance. In winter 2022-2023 Monmouth County OEM continued to primarily utilize motels for Code Blue placement. On a peak Code Blue night County officials estimate 140 people are provided shelter. An online shared database of clients was created between OEM and shared services. This data base helps to ensure a client that was housed overnight in a hotel received follow up action the next day to help educate on resources available. To address the needs of homeless persons needing emergency shelter and transitional housing the 2023 grant allocations will continue to be used to fund emergency shelters

serving homeless persons in Monmouth County. The Monmouth County Department of Social Services, Continuum of Care, and nonprofits will continue to aid clients through organizations that operate emergency shelters and transitional housing through shelter allowances for the homeless clients. During the Winter of 2022-2023 the Monmouth County shelter had been operating at near capacity. In January 2020 Monmouth County contracted with 211 providing 24-hour access to services for individuals seeking emergency assistance during non-office hours. Every 211 call for Monmouth County is reported

back to Social Services to connect clients with case management services.

During FY2023 Monmouth County Expects to invest the following resources towards emergency shelters

- Monmouth Housing Alliance: \$19,000, 16 beds
- Linkages: \$34,100, 84 beds
- Lunch Break: \$20,000, motel placements
- Emergency Housing and Advocacy Program: \$44,750, 12 men/night of winter
- 180 Turning Lives Around: \$10,000, 45 beds

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 HSC executive committee continues to work with local housing authorities to increase the homeless preference for available units. The County and nonprofits continue to use federal funds received under the Emergency Solutions Grant Program for Rapid Re-housing and Homelessness Prevention Programs. These programs prevent individuals and families at risk from becoming homeless and works to shorten the shelter stay for homeless individuals and families. These services assist homeless individuals and families make the transition from living in a shelter to permanent affordable housing. Program participants receive case management services to help develop self-sustaining skills in maintaining housing.

Soldier On , a permanent housing site for homeless veterans, broke ground in September 2020. Soldier On provides funding for homeless veterans finding them shelter and/or permanent housing. Additionally, this nonprofit provides a specialized health care navigator focusing on mental physical health and substance abuse issues.

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 Monmouth County Office of Community Development works with publicly funded institutions and

systems of care such as healthcare facilities, mental health facilities, foster care and other youth facilities and corrections programs and institutions to ensure that low-income, especially extremely low-income individuals and families being discharged have housing and services required to avoid homelessness. The Discharge Planning committee of the Homeless Systems Collaborative is analyzing data in HMIS to determine the connection between hospital discharges and entry into the County homeless system. Additionally, the Discharge Planning committee is looking to involve hospital policy makers within the committee to help come up with achievable solutions. The Committee has drafted SMART goals to work on improving the discharge system. One factor the committee continues to work on is improving communication prior to discharge and strengthening connections for those without families or services.

Discussion

During the preparation of the plan members of the Monmouth County Homeless System Collaborative commented on housing challenges facing the community: shelters are at capacity, multiple providers have wait lists for assistance, landlord/tenant eviction cases are accelerating to pre-pandemic levels. On average 128 people are entering the system., 575 households are in the system, 51 are exiting. Early projections 2023 estimate 1,765 households are experiencing homelessness. The Continuum of Care provides a comprehensive response to the different needs of homeless individuals and families so that they can make the critical transition from the streets to independent living. It is important that a balance of supportive housing, case management and supportive services from emergency shelters to permanent housing be provided, along with homeless prevention, so that the transition of homeless persons to self-sufficiency becomes permanent.

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

Introduction

The County of Monmouth consulted with local service providers, county departments, and local organizations while formulating the 2020-2024 Consolidated Plan, 2020 Analysis of Impediments to Fair Housing, and the 2022 American Recovery Act Plan. The Consultation process consisted of outreach to local organizations through community forums, meetings, and e-mail surveys. Housing providers, social service providers were consulted in the development of all three documents. Public hearings, and committee meetings were held to allow citizens and other interested parties time to ask clarifying questions, accept further public comment, and confirm the priority needs the County had identified.

The Analysis of Impediments provides a necessary framework to plan and implement actions to overcome identified impediments to fair housing choice. The impediments identified in the Analysis of Impediments are listed below.

1. Lack of sufficient funding from both the state and federal levels. Most of the programs to assist the protected classes in Monmouth County are funded by the federal government. The years of reduced allocations, coupled with inflation and the increase in set-asides, have resulted in less funds being available to address underserved needs. Due to pressures on municipal and county budgets, including state-imposed budget caps, the county and its partner providers have been unable to close this funding gap
2. Insufficient Transportation links to job centers: most job centers in Monmouth County are primarily suburban and auto dependent in character.
3. Environmental Constraints: Environmental factors such as the presence of sensitive biological resources and habitats or geological hazards can constrain residential development in a community by increasing costs and reducing the amount of land suitable for housing construction.
4. Long Waiting lists, inflexible operating policies at Public Housing Authority facilities
5. Expiring Affordability Controls in Subsidized Housing: The restrictions on rent levels, tenant eligibility, and overall operations last only for a specific time period, usually 20 years. After 20 years, owners of most buildings with HUD-subsidized mortgages were allowed to convert their units to market-rate at any time by a prepayment of the mortgage loan.
6. Restrictive Lending Policies: Economic conditions and national policies determine interest rates for borrowing money for residential developments as well as mortgage rates. This affects the ability to purchase or rehabilitate housing due to increased costs.

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

Monmouth County works to remove barriers to affordable housing by taking actions to reduce costs to developers and providing financial incentives to assist in the production of safe, high quality, affordable housing. The HOME committee focuses grant funds on projects that promote redevelopment and revitalization plans in built out neighborhoods with existing infrastructure. The Fair Housing Officer continues to expand public outreach increasing awareness of available credit management and financial counseling resources for home renters and buyers.

- Continue funding projects that promote redevelopment and revitalization plans in built out neighborhoods with existing infrastructure.
- Continue to promote and expand the Monmouth County Home Repair Program
- Expand public outreach to increase awareness of available credit management and financial counseling resources for home renters and buyers.
- Appropriation of Federal grant funds in a manner consistent with achieving the goals and principles outlined within the Monmouth County Master Plan.

Discussion

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

Introduction

Contingency Provision – It should be noted that any increase or decrease in funding to match actual allocation amounts will be applied to one or more specific activities indicated below. This plan was written utilizing FY2022 Grant amounts and updated after the release of the FY2023 grant amounts in February 2023.

CDBG

CDBG project allocations are determined utilizing previous years allocations and remaining administrative funds (if any) available for reallocation.

- If construction projects that were chosen to receive allocation defer the allocation of CDBG funds to another year's the next project on the ranking list will be funded. (refer to CDBG committee resolution included within attachments)
- If all CDBG applicants have been funded, funds will be reallocated to the Monmouth County Home Repair Program and/or nonprofits seeking additional funds.
- Completed municipal/non-profit construction projects: if any funds remain, funds will be reallocated to the Monmouth County Facade Improvement Program
- Community Development staff regularly evaluates projects to determine timely expenditure of funds.

HOME

HOME project allocations are determined utilizing previous years allocations and remaining administrative funds (if any) available for reallocation. In FY2023 all HOME funds will be allocated towards construction, purchase, and rehabilitation projects. TBRA and First Time Home Buyers funds remain in previous years allocations.

ESG

ESG project allocations are determined utilizing previous years allocations and remaining administrative funds (if any) available for reallocation.

The change will be applied to each ESG project listed in section AP-35 of the Monmouth County Annual Action Plan, with the change for each project reflecting the same percentage change of the overall ESG allocation.

Monmouth County Office of Community Development annually audits expenditures of individual grantees, to ensure the timely and efficient expenditure of funds. Funds are re-allocated

using the substantial amendment procedures outlined within the Monmouth County Citizen Participation Plan

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is the limited funding resources available to address identified priorities. In addition, the gap in what households can afford to pay for housing and the price of housing is another obstacle to meeting the needs of the underserved. With reduced state and federal funding levels, the County's ability to address the extensive needs in the community is seriously compromised.

Noted Obstacles to meeting underserved needs

- Continued growth in the senior population and the need for adaptive housing
- Increasing costs to complete projects
- Fragmented approach to local planning and lack of coordination.

The County will continue to use allocated federal funds to provide assistance to shovel ready activities that serve the underserved residents of Monmouth County.

- Continuing to provide operating expenses to nonprofits that provide necessary services.
- Road construction improvements to ease travel for residents and visitors.
- Pedestrian and ADA improvements in areas with disconnected sidewalk infrastructure.
- Continued use of the Monmouth County Home Repair Barrier Free program to allow people to stay within their homes.

Actions planned to foster and maintain affordable housing

Monmouth County has several programs in place to increase and preserve the supply of affordable housing for lower-income households. One of these programs produces affordable housing through the acquisition and rehabilitation of existing housing units, as well as the construction of new units. The County partners with nonprofit organizations and housing developers to accomplish this goal. Increased sustainability of existing single-family housing is accomplished through the provision of grants to income qualified residents for home repairs

Monmouth County was allocated over \$5.5 million to address the affordable needs. The County plans to allocate the funds towards expanding the supply of affordable housing through the development of new units.

Actions planned to reduce lead-based paint hazards

According to the American Community Survey, approximately 27.1% (68,107) of the occupied housing

stock in Monmouth County was built prior to 1960. The Monmouth County Childhood Lead Poisoning Program (CLPP) focuses on Primary Prevention with the goal of protecting children from exposure to lead before they are harmed. All contractors working in child occupied dwellings, who will be disturbing lead-based paint (LBP), are required to be certified by the EPA. Before hiring a contractor, ask to see his/her certification. The Health Department also provides Nursing and Environmental Case Management for children who are identified as having elevated blood lead levels.

All projects rehabilitated and/or purchased with federal dollars that were constructed before 1974 are required to have a lead inspection completed before residency. Both Home Inspectors on the CD Staff have qualifications identifying lead hazards in potential Home repair projects.

Actions planned to reduce the number of poverty-level families

Monmouth County recognizes that it does not have significant control over the factors that may help to reduce the number of households with incomes below the poverty level. Many of Monmouth County's municipalities are geographically small, with land areas of less than two square miles, and limited tax bases. It can be difficult to undertake necessary infrastructure and public amenities improvements, such as sanitary sewer upgrades and roadway improvements, without overtaxing residents. High property taxes are a contributing factor to housing instability for low-and-moderate-income homeowners. Allocating CDBG funds for these improvements helps reduce the financial impact on residents. Additionally, improvements such as sanitary sewer upgrades reduce infiltration of groundwater, resulting in lower volume and sewer treatment costs.

Actions planned to develop institutional structure

Successful program implementation requires coordination, both internally and with outside agencies. Community Development staff makes changes, as needed, to its staff assignments to address the administrative, planning, and reporting needs of CDBG, HOME, and ESG funds. Project management improvements have included strengthened project eligibility reviews, staff and grantee trainings on regulatory compliance and procedures. The Monmouth County Office of Community Development serves as the lead agency in the administration and compliance of CDBG, HOME, and ESG programs and grant management. Community Development staff coordinates activities related to CDBG, HOME, and ESG funds, including coordination of internal departments, outside agencies, and grant recipients. The Office of Community Development participates within the Homeless Systems Collaborative, and collaborates with other county offices (Social Services, Economic Development) to facilitate cooperative problem-solving efforts

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

Housing, supportive services, and community development activities are delivered by several public

agencies, nonprofit entities, and private organizations. Monmouth County will continue to function in a coordinating role between local non-profit service providers and other county, state, and federal organizations.

The Monmouth County Office of Community Development will continue to participate in the Homeless Systems Collaborative, HSC sub committees, and work on initiatives outlined within the Strategic Plan to Prevent and End Homelessness. FY2023 ESG funds will be allocated to continue funding social service agencies that provide necessary services to specific populations e.g. (domestic abuse victims, homeless families, and youth, etc.). CDBG projects that are completed under budget will have remaining funds re-allocated for Office of Economic Development facade improvement program helping small businesses located within HUD designated low-moderate areas of the County.

Discussion

Program Specific Requirements

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

Introduction

Projects planned with CDBG funds expected to be available during the Fiscal year covered by this plan are identified in the projects table and the official Board of County Commissioners Resolution included within the plan attachments. The following identifies program income

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	500
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:	500

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.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

The County of Monmouth will only use the forms of investments identified in Section 92.205

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:

Monmouth County will continue to provide direct assistance in the form of HOME loans to assist low-to moderate-income homebuyer applicants afford homeownership under its Affordable Housing Programs. HOME grants are secured with a recorded mortgage and a mortgage note and a HOME project agreement between the borrower and the county, and an affordable housing covenant. Any funds used from the HOME investment partnership grants will be considered a direct subsidy (reducing the purchase price making the unit affordable to the homeowner) which can be recaptured within the contractually designated affordability period. A First Time Homebuyer grant can be recaptured during the five-year affordability period granted to participants under the following conditions: the home is sold, rented, vacated or goes into foreclosure.

If any of these four terms are violated, the homeowner is required to repay the entire amount of the subsidy, regardless of when during the affordability period the terms are violated. The subsidy is interest free but will not decrease at any point during the affordability period. In the event the property is foreclosed during the affordability period the net proceeds (if any) from the foreclosure sale shall be used to repay in full (one hundred percent) of the loan secured by the mortgage note. Net proceeds are defined as the funds remaining after the first lien are satisfied. If there are no net proceeds, there is no recapture obligation.

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:

An Affordable Housing Covenants and restrictions (prepared and reviewed by special counsel) is executed between the County and the owner/developer of the affordable housing project. The signed document is recorded with the County Clerk placing restrictions on the HOME funded units and/or projects ensuring they remain affordable and occupied by income eligible households for the period specified by HUD regulations. Regulations outlined within the document are as follows: Resale requirements must ensure if the housing does not continue to be the principal residence of the original income vetted household for the duration of the period of affordability that the housing is made available for subsequent purchase onto to a buyer whose household qualifies as a low/moderate income household and will utilize the property as a primary residence. The resale requirement also states that the resale price provides the original HOME assisted owner a fair return on investment (including the homeowners investment and any capital investment) and ensure that the housing unit will remain affordable to a reasonable range of

low/moderate income eligible buyers.

The designated period of affordability is determined by the total amount of HOME funds invested. Deed restrictions, covenants running with the land, or other similar mechanisms may be used as to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following events: foreclosure, transfer in lieu of foreclosure or assignment of a FHA insured mortgage to HUD. The County may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to ensure the preservation of affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event obtains an ownership interest in the housing.

Shared Net proceeds: If the net proceeds are not sufficient to cover the recapture of the full HOME investment (or a reduced amount as provided for in paragraph reduction during the affordability period above) plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since purchase, the County may share the net proceeds. The net proceeds are the sales price, minus loan repayment (other than HOME funds) and closing costs.

Owner investment returned first: The County may permit the homeowner to recover the homeowner's entire investment (down payment capital improvements made by the owner) before recapturing the HOME investment. HOME investment that is subject to recapture is based on the amount of HOME assistance that enabled the homebuyer to buy the dwelling unit. This includes any HOME assistance that reduced the purchase price from fair market value to an affordable price point, but excludes the amount between the cost of producing the unit and the market value of the property (i.e. the development subsidy). Recaptured funds may be used to carry out HOME eligible activities in accordance with the HUD requirements. If the HOME assistance is only used for development subsidy and therefore not subject to recapture, resale option must be used.

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 does not intend to use HOME funds to refinance existing debt

Emergency Solutions Grant (ESG)

1. Include written standards for providing ESG assistance (may include as attachment)
 1. Include written standards for providing ESG assistance (may include as attachment)

The following agencies and/or organizations are eligible to apply for ESG program funds.

- Private/Nonprofit organizations (defined as tax exempt, secular, or religious organizations described in section 501(c) of the Internal Revenue Code).
- Divisions of Monmouth County governments

ESG sub-recipients must conduct an initial evaluation to determine each individual or family's eligibility for ESG assistance and the amount and/or type of assistance they need to regain stability. All ESG sub-recipients follow federal documentation guidelines establishing the clients' status as homeless or at risk of homelessness and their income eligibility. Minimum standards for sub-recipients evaluating eligibility are:

1. Street Outreach: People who qualify as "unsheltered homeless" based on paragraph 1(i) of the homeless definition found at 24CFR 576.2 are eligible for case management, emergency health and mental health services, and transportation.
 2. Emergency Shelter: People who count as homeless based on paragraphs (1,2,3,4) of the homeless definition found at 24CFR 576.2 are eligible for case management, childcare, education services, employment assistance, job training, outpatient services, transportation, and services for special populations.
 3. Rapid Rehousing: People who qualify as homeless based on paragraphs 1 and 4 of the homeless definition found at 24CFR 576.2 are eligible for: housing relocation and stabilization services, rental application fees, security deposits, last months' rent, utility deposits and payments, moving costs, housing search and placement, landlord-tenant mediation, tenant legal services and credit repair. Rental assistance is either for a short (up to 3 months) or medium term (4-24 months) to help individuals and families living in shelters or in places not meant for human habitation to move into permanent housing, helping to achieve housing stability.
 4. Homeless Prevention: People who qualify "at risk of homelessness" as found in the definition at CFR 576.2 and who reside in a housing unit that meets HUD's habitability and lead based paint standards and have an annual income below 30% of the AMI are eligible for the following services: housing relocation and stabilization, rental application fees, security deposits, last months' rent, utility deposits and payments, moving costs, housing search and placement, landlord/tenant mediation, tenant services and credit repair. Rental assistance for the short (up to 3 months) and/or medium (4-24 months) term to help individuals or families achieve housing stability.
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The County as a participant with the Monmouth County Homeless System Collaborative, an independent body formed in 2014, has implemented a Coordinated Assessment system. Clients are referred to the Centralized Intake Agency in which they are considered eligible for prevention

program, emergency shelter program, transitional housing program. The Centralized Intake Agency as well as Emergency Shelter programs, Transitional Housing Programs and Outreach teams work with the Housing Placement Agency/Housing Navigator. The Housing Navigator then determines which program will prove most beneficial to the client: Rapid re-housing, permanent supportive housing, affordable housing, or market rate housing.

As of January 1, 2020, 211 a New Jersey state program has taken over for emergency housing placements and the afterhours helpline

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The ESG award process mirrors the CDBG process both chronologically and functionally. Applications are solicited from eligible nonprofit entities. ESG applications are reviewed to ensure the proposal follows specific criteria. The ESG committee then provides its recommendation for funding. A draft plan is developed that includes proposed activities/funding levels. Following the 30-day public comment period the Commissioners takes action to adopt the Action Plan. A technical workshop is conducted to advise/assist subrecipients and a subrecipient agreement is executed by the receiving entity and the city. Award years begin July 1st and conclude June 30th. The entire process rendered transparent thanks to the engagement of a community participation plan

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Monmouth County HSC has established a committee to meet the homeless participation requirement articulated in 24 CFR 576.405(a).

5. Describe performance standards for evaluating ESG.

If a program violation occurs and the provider terminates assistance as a result, the termination shall follow an established process that recognizes the rights of the individuals affected. Termination shall only occur in the most severe cases. When terminating rental assistance or housing relocation and stabilization services, the required formal process shall minimally consist of written notice clearly stating the reasons for termination; Review of the decision that gives the participant opportunity to present objections to the decision maker; and Prompt written final notice. Termination will not bar the provider from providing later additional assistance to the same family or individual.

Program Coordination: On-going system and program coordination and integration of the ESG-funded activities to the maximum extent practicable:

- Emergency Shelter providers, essential services providers, homelessness prevention, and rapid rehousing assistance providers
- Other Homeless assistance providers
- Mainstream service and housing providers
- Monmouth County Homeless System Collaborative

Activities funded under the Emergency Solutions Grant must comply with HUD's standard on participation, data collection and reporting the County's Homeless Management Information System HMIS.

Lead Based Paint: Emergency Solutions Grant Program sub-grantees are subject to the requirements, as applicable, of the Lead-Based Paint Poisoning Prevention Act and the Act's implementing regulations at 24 CFR Part 35. Grantees and sub-grantees are also subject to the requirements, as applicable, of the Residential Lead-Based Paint Hazard Reduction Act and went into effect 15 September 2000. Most emergency shelters are exempt from the lead-based paint regulations. The only ESG-assisted housing covered under the lead-based paint requirements is longer-term transitional housing: an apartment with one or more bedrooms AND which has family residents who are part of a program requiring continual residence of more than 100 day

Additionally, ESG projects providing essential services only are excluded from the lead-based paint regulations. However, any ESG housing or services sites regularly frequented by children less than 6 years of age are encouraged to use ESG funds for testing and may use ESG rehabilitation funds for necessary abatement procedures. While requirements pertaining to rehabilitation differ according to the level of HUD assistance provided, the requirements for notification and provision of an information pamphlet apply for all types of federal housing assistance. Note: the lead-based paint requirements do not apply to housing assistance (such as for homeless persons) unless the assistance lasts for more than 100 days.