



# **MONMOUTH COUNTY ANNUAL ACTION PLAN**

**FY2024**

Prepared by the Monmouth County  
Office of Community Development  
1 East Main Street Freehold, NJ

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# Executive Summary

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

### 1. Introduction

The County of Monmouth is an entitlement community under the U.S. Department of Housing & Urban Development's (HUD) Community Planning and Development (CPD) Programs: Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). In compliance with HUD regulations, Monmouth County has prepared this FY 2024 Annual Action Plan (AAP) for the period of July 1, 2024, through June 30, 2025. This Annual Plan is the 5th year of the County's FY2020-2024 Five-Year Consolidated Plan.

The Annual Action Plan establishes the County's goals for a twelve (12) month period and outlines the specific initiatives the County will undertake to address identified needs and objectives by promoting the following: improving municipal infrastructure, the rehabilitation and construction of decent, safe, and sanitary housing; creating suitable living environments; promoting fair housing; improving public services; expanding economic opportunities; and principally benefitting low- and moderate income persons. This Annual Action Plan includes various levels of strategic planning for the implementation of HUD entitlement grant funds during the program year. Identified within this Action Plan are specific agencies, projects, and activities requesting HUD entitlement funding to successfully carry out proposed programs and projects.

### 2. Summarize the objectives and outcomes identified in the Plan

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

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The 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 through the Housing Repair Program

- Increase rental housing affordability thorough continuation of the Tenant Based Assistance Program (TBRA), Rapid Rehousing, and homeless prevention programs.
- Improve County low-moderate income neighborhoods through infrastructure and public facility improvements
- Assist local commercial areas by providing eligible small businesses grants towards facade improvements
- Address the housing and service needs of the at-risk and special needs population of the County.

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

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

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

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 following highlights of past performance are based on the 2022 Consolidated Annual Performance and Evaluation Report (CAPER) submitted to HUD in May 2023.

- Assisted 6 businesses with facade improvements as part of the County's Facade Improvement Program
- Completed public facility improvements that benefitted over 3,500 Monmouth County households
- Completed construction on 3 affordable homeowner housing units and 4 affordable rental units
- Provided funding for 15 income-qualified first-time homebuyers
- Provided rehabilitation services to 64 income qualified homeowners
- Provided rental assistance to 16 low-income households
- Improved local infrastructure for 11,000 Monmouth County households
- Provided funds to seven non-profits that help low/moderate income residents of Monmouth County.
- To combat the challenges posed by the Covid-19 pandemic the County allocated Community Development Block Grant Coronavirus funds to assist eligible small business and nonprofits; in total 364 small businesses and on profits were assisted through the multiple funding phase of this program.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The County of Monmouth's goal for citizen participation is to ensure participation opportunities for County residents and housing, economic, and service providers in the planning and implementation of the community development programs. Citizen participation takes the form of advertised committee meetings, board meetings, surveys, and public hearings. To allow additional participation opportunities for citizens, all grant committee 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

Community Development staff consults with the following Boards and Staff to determine goals and projects for the FY2023 Annual Action Plan

- Monmouth County Homeless Systems Collaborative
- Monmouth County Fair Housing Board
- Monmouth County Office of Economic Development
- Monmouth County Office of Social Services
- Monmouth County Planning Board
- Monmouth County Board of Health

All public hearings (two per year) are advertised in a local newspaper of general circulation, the Star Ledger. Language is included within the advertisements to indicate that the plan could be made available in alternative languages or formats upon request to meet the needs of non-English speaking or disabled individuals. Translation services for Spanish and Italian speakers (as identified in the County's LEP plan) are available to help navigate Monmouth County's Community Development website.

Participation and applications for funding were solicited from local agencies by letter directed to those agencies

Copies of the Annual Action 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 FY2024 Annual Action plan will be both virtual and in person. Slides will be posted on the Community Development webpage during the public comment period.

## **5. Summary of public comments**

Annual Action Plan  
2024

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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 2024 Annual Action Plan: One Year Use of Funds*, was placed as a legal display advisement in the Star Ledger on \_\_\_\_\_. 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 25, 2024. 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 22, 2024.

The 30-day public comment period lasted from March 25, 2025-April 24, 2024.

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 10, 2024.

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 \_\_\_\_\_ 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 and representatives serve on the grant committee.

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

In carrying out the programs and services required in the Consolidated Planning process, Monmouth County Office of Community Development consults with a wide variety of government departments, governmental agencies, and private and non-profit sectors to identify and address the extensive housing, community development, and social service needs of County residents. Monmouth County continues to keep these lines of communication open during the preparation of the FY 2024 Annual Action Plan. Collaboration optimizes the utilization of scarce resources while reducing interruptions in the provision of services

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 Social Services on the establishment of a Project based Voucher program
- Collaborating with the Office of Economic Development on the façade improvement program
- Collaborating with the County Health Department on the establishment of a wellness transportation 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, Homeless Systems Collaborative, has 54 affiliated organizations and is comprised of public, private, faith based, nonprofit, and government representatives. Composed of key community stakeholders, the Collaborative maintains a flexible board, capable of responding to the changing needs of the community.

Monmouth ACTS (Assisting Community Through Services) brings together Monmouth County employees from the Department of Human Services and local nonprofit leaders to find effective ways to meet residents evolving needs, improving residents' access to services in mental health, addiction, aging, housing, child care, transportation, etc.

Residents can call a designated line Monday -Friday to receive guidance, resources, mental health support, etc. In 2016, Monmouth County completed an extensive survey to determine what services

and resources were required by residents. Currently Monmouth ACTS is working on an updated analysis of needs regarding human services needs throughout the County

Monmouth County Resource. Net provides an interactive online database of services and resources available to Monmouth County Residents. Additionally, through this website residents' can subscribe to receive weekly email updates, a hub for coronavirus updates and resources, community events, etc. Available information includes program availability, contact information, office locations, etc.

**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 chronic homelessness within the County. 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.

Through the County's Public Housing Authority, a portion of Housing Choice Vouchers will be converted to project based. This will allow housing developers in the community to be able to subsidize the apartments and connect them to the housing prioritization list and assist those who are homeless transitioning into housing. The county hopes to launch this program in 2024-2025.

Executive members of the Monmouth County Homeless Systems Collaborative serve on the Emergency Solutions Grant committee reviewing applications and offering recommendations on grant funding amounts

**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. 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 grant 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. To monitor grant performance, recipients are required to submit client assistance reports with every Voucher payment request. This allows CD staff to determine if expended funds are compliant with ESG procedures and requirements.

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

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

1	<b>Agency/Group/Organization</b>	Monmouth County Division of Planning
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Monmouth County Division of Social Services
	<b>Agency/Group/Organization Type</b>	Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	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 Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Monmouth County Health Department
	<b>Agency/Group/Organization Type</b>	Other government - County

	<b>What section of the Plan was addressed by Consultation?</b>	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 transportation needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Monmouth County Division of Planning, Office of Community Development, and the Health department are working together establish a program providing transportation connections to low-income residents to doctors' appointments, health related errands, etc.
4	<b>Agency/Group/Organization</b>	Monmouth County Division of Economic Development
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Development and the division of Economic Development collaborate of the facade improvement program.

5	<b>Agency/Group/Organization</b>	Monmouth County Community Development Committee
	<b>Agency/Group/Organization Type</b>	Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.
6	<b>Agency/Group/Organization</b>	Monmouth County HOME Committee
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Monmouth County Fair Housing Board
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - County Business and Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	Monmouth County Homeless System Collaborative
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Other government - County Business and Civic Leaders

	<b>What section of the Plan was addressed by Consultation?</b>	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
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The HSC holds monthly meetings to discuss the status of federal grants, homeless systems, nonprofit services, and how to efficiently allocate grant allocations.
9	<b>Agency/Group/Organization</b>	Monmouth County Emergency Solutions Grant Committee
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Other government - County Other government - Local Business and Civic Leaders

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

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

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participant within the HOME consortium. Discuss Community Development Block Grant Allocations and how they correlate with Monmouth County programs.
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#### **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**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Monmouth County Social Services	Increase affordable housing options, end chronic homelessness, end veterans' homelessness, continue to advocate construction of affordable housing units.
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 on the Community Development webpage and in a regional paper with at least 15 days' notice. A notice of Public Hearing was posted in the Star Ledger and the Monmouth County Office of Community Development Web Page on\_\_\_\_\_.

Public hearings, and grant application meetings are hybrid, both in person and virtual via Web-Ex teleconferencing service. Monmouth County Office of Community Development has found allowing a virtual participation option for public meetings provides flexible participation opportunities for both committee members and the public. Attendees are provided the opportunity to participate via computer, phone, or in person. The County has noticed an uptick in public participation in grant committee meetings and public hearings once the virtual option was integrated.

To encourage citizen participation during the planning process, the County holds at least two (2) public hearings each year; one during the annual plan process to outline goals and discuss potential projects, and one during the Consolidated Annual Performance Evaluation Report (CAPER) comment period to review goal accomplishment and evaluate funded projects' progression.

Public hearings provide an opportunity for Monmouth County residents, non-profit organizations, and other community stakeholders to communicate their views and needs. Monmouth County CD staff provides individualized 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 grant committee meetings are open to the public. As part of the CDBG grant application projects, applicants must hold a public hearing, presenting the application directly to local stakeholders.

All plans and projects are approved at public Commissioner meeting

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	Hybrid Public Hearing for the FY2024 Annual Action Plan			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	Reorganization meeting of the Community Development Committee to discuss the FY2025 CDBG application process and to discuss status of 2024 plan.			<a href="https://www.co.monmouth.nj.us/documents/24/2024reorgadd.pdf">https://www.co.monmouth.nj.us/documents/24/2024reorgadd.pdf</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	HOME application meeting where grantee present their applications to the committee for inclusion in the FY2024 AAP			<a href="https://www.co.monmouth.nj.us/documents/24/HOME2024Meetingadvertisement.pdf">https://www.co.monmouth.nj.us/documents/24/HOME2024Meetingadvertisement.pdf</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	Final vote meeting and discussion of FY2024 CDBG applications to include within the FY2024 AAP			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Newspaper Ad	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	3 Display Newspaper Advertisements in the Star Ledger advertising date, time and meeting access information for CDBG, HOME and ESG application meetings.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Internet Outreach	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	Online publishing of advertisements for date, time, and meeting access for FY2024 CDBG, HOME and ESG application meetings.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Internet Outreach	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	FY2024 Annual Action Plan available for review on the Monmouth County Office of Community Development webpage. Hard copies are available to review during office hours upon request.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> <li>• Residents of Public and Assisted Housing</li> </ul>	Presentation and Final Vote Meeting for FY2024 ESG applications attended by applicant representatives, members of the ESG committee via Web-ex conferencing service			
9	Public Meeting	<ul style="list-style-type: none"> <li>• Minorities</li> <li>• Non-English Speaking - Specify other language: Spanish</li> <li>• Persons with disabilities</li> <li>• Non-targeted/broad community</li> </ul>	Fair Housing Board Meetings offered via web-ex conferencing service.			

**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, 2024-June 30, 2025, 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

The approved Congressional Budget maintained CDBG and ESG levels at similar funding levels to 2023 and a decrease in the overall HOME allocation. Monmouth County will start the public comment period with the projects and goals to be funded with the expected allocations similar to FY2023. However, if the allocations are +/- 25% from the estimated levels, the County will re-advertise and extend the public comment period (an additional 15 days). The plan will be updated accordingly to incorporate the allocated grant amounts. The County does not anticipate significantly changing the goals and the priorities proposed in the draft version of the plan.

In recent years the levels of CDBG, HOME, and ESG funds have been consistent. Since CDBG, ESG, and HOME applications are collected before official grant allocations are released each committee ranks project submissions using FY2023 grant amounts as projected grant amounts. Projects are ranked and provided preliminary grant funding allocations. Once final grant amounts are released by HUD, project funding amounts are amended in line with the final 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. If there is a decrease in funding, the lowest ranked projects will have allocated grant amounts decreased or not be funded all. This Annual Action Plan will be adjusted accordingly before submission to have project allocations match finalized HUD allocations.

Program income is sourced through three sources: Interest Payments, First Time Homebuyer grantees selling their home before the 5-year mortgage cancellation date, and Home Improvement Program grantees selling their home before the 10-year mortgage cancellation date. Any program income received will be re-programmed for 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	15,000	0	2,514,282	0	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. This is the last year of Monmouth County's FY2020-2024 Consolidated Plan

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	0	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	0	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 grant resources to supplement grant dollars (eg. Department of Transportation, Department of Environmental Protection, North Jersey Transportation Planning Authority, etc.)

**If appropriate, describe publically 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 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. Recent reports from by the Monmouth County Homeless Shelter and Linkages administration have indicted the facilities are at full capacity and have a waiting list for services.

## **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: \$1,446,306 ESG: \$72,459	Rental units constructed: 9 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Homelessness Prevention: 10 Persons Assisted
2	Expand Homeownership Opportunities	2020	2024	Affordable Housing		Housing Supply and Strategy Administration Planning and Management Strategy	HOME: \$174,952	Homeowner Housing Added: 1 Household Housing Unit
3	Improve Local Infrastructure	2020	2024	Non-Housing Community Development		Infrastructure Improvements	CDBG: \$896,199	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2280 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1210 Households Assisted

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	CDBG: \$850,097	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3690 Households Assisted
5	Housing Rehabilitation	2020	2024	Affordable Housing	Monmouth County	Housing Supply and Strategy	CDBG: \$500,000	Homeowner Housing Rehabilitated: 55 Household Housing Unit
6	Expansion of Public Services	2020	2024	Non-Housing Community Development		Housing Supply and Strategy Expansion of Public Services Administration Planning and Management Strategy	CDBG: \$252,986 ESG: \$134,323	Public service activities for Low/Moderate Income Housing Benefit: 875 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted Homeless Person Overnight Shelter: 500 Persons Assisted Homelessness Prevention: 5 Persons Assisted

**Table 3 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Rental Housing Affordability
	<b>Goal Description</b>	Increase rental opportunities for income qualified low-moderate income households in Monmouth County through rental assistance and construction/rehabilitation of affordable rental units. Proportional administrative and (HMIS costs for HESG grants) are included within the goal funding allocations
2	<b>Goal Name</b>	Expand Homeownership Opportunities
	<b>Goal Description</b>	Increasing homeownership opportunities for income qualified low to moderate income households within Monmouth County through construction of units made available to income qualified homebuyers. Monmouth County will continue to fund the First Time Homebuyer Program with funds from previous grant years. Proportional administrative costs and estimated grant income are included within the goal funding allocations
3	<b>Goal Name</b>	Improve Local Infrastructure
	<b>Goal Description</b>	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. Proportional administrative costs are included within the goal funding allocations.
4	<b>Goal Name</b>	Public Facility Improvements
	<b>Goal Description</b>	Monmouth County and Municipalities assist low- and moderate-income concentrated neighborhoods with accessibility improvements to public facilities e.g., parks, senior centers, arts facilities, municipal buildings etc. Proportional administrative costs are included within the goal funding allocations. Proportional administrative costs are included within the goal funding allocations.
5	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Funding is allocated to income qualified homeowners to make improvements to their homes ensuring the safety and livability of the structure. Any additional funds received through program income or Home Improvement program mortgages canceled before the completion of the affordability period will be applied to this goal. Administration costs for the home repair program does not come out of CDBG grant administration.

6	<b>Goal Name</b>	Expansion of Public Services
	<b>Goal Description</b>	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, disabled residents, seniors, etc. Proportional administrative and (HMIS costs for HESG grants) 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 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
- Construction of new housing units (both rental and home buyer)
- Assistance to homeless persons and families

Projects funded through the FY2024 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	2024 Home Repair Program
3	ESG 2024 Projects
4	2024 Public Services
5	2024 Infrastructure Projects
6	2024 Public Facility Improvements
7	Tenant Based Rental Assistance
8	Construction of Affordable Housing
9	2024 Program Administration

**Table 4 – Project Information**

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

In addition to feedback collected at open public meetings and the Committee members votes, the County considers the following when developing the proposed budget and project funding levels.

- Per HUD regulation at least 70% of the CDBG entitlement expenditures must benefit low/mod income persons. This may occur through directly assisting LMI households (e.g., public service activities) or area benefit
- All HOME and ESG program funds (minus administration costs) must benefit low-income households. Income data is collected from all eligible projects to determine client eligibility
- Local and regional plans, strategies, and initiatives (2020-2024 Consolidated Plan, Monmouth County Master Plan, New Jersey state Plan, etc.)
- Level of need and resources available to meet those needs.

The County meets the Low/Moderate Income objectives through the following procedures

- All directly funded CDBG beneficiaries (e.g., home repair program participants) meet income requirements.
- All area benefit projects must be in income qualified block groups determined by data releases from the American Community Survey.

There are several obstacles to addressing underserved needs in Monmouth County. A considerable obstacle is due to the rising costs of materials and limited grant funds, less projects can be funded on an annual basis

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Fair Housing Activities/Home Administration
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability Expand Homeownership Opportunities
	<b>Needs Addressed</b>	Housing Supply and Strategy Administration Planning and Management Strategy
	<b>Funding</b>	HOME: \$162,165
	<b>Description</b>	Administrative activities that promote fair housing choice for Monmouth County residents. This falls within the allocated administrative caps established by HUD. Payment of salaries, indirect costs fringe benefits and other administrative costs to carry out programs.
	<b>Target Date</b>	1/1/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The fair housing office handles approximately 10-20 calls a month requesting assistance with housing issues. The highest numbers of calls in FY2023 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
	<b>Location Description</b>	Monmouth County Fair Housing Office is located at the County of Monmouth Office 1 East Main Street Freehold. Assistance is provided to residents of all Monmouth County municipalities.

	<b>Planned Activities</b>	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. The Fair Housing officer also provides education, training and technical assistance to individuals, schools, groups, agencies, organizations, lending institutions, and corporations. 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.
2	<b>Project Name</b>	2024 Home Repair Program
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Supply and Strategy Administration Planning and Management Strategy
	<b>Funding</b>	CDBG: \$500,000
	<b>Description</b>	Provide financial assistance to income qualified homeowners to make needed improvements to owner occupied units. This grant allocation covers both construction and administrative costs for the Monmouth County Home Repair Program.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The CD Office has noted an increased influx of applications for the Home Repair Program. To assist with program administration the County is working on a shared service agreement with a local nonprofit. In 2023 the County completed approximately 60 income qualified homeowners. 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 affordability period) will be allocated to the Home Repair Program.
	<b>Location Description</b>	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.
	<b>Planned Activities</b>	This program provides limited financial assistance for emergent 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
<b>3</b>	<b>Project Name</b>	ESG 2024 Projects
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability Expansion of Public Services
	<b>Needs Addressed</b>	Housing Supply and Strategy Expansion of Public Services Homeless strategy Administration Planning and Management Strategy
	<b>Funding</b>	ESG: \$206,782

	<b>Description</b>	Projects funded with the FY2024 Emergency Solutions Grant Program will provide services and housing stability opportunities to low-income individuals, households, and the homeless.
	<b>Target Date</b>	7/1/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The applications chosen for the FY2024 round of funding estimate to assist approximately 510 extremely low-income individuals with proposed ESG allocations. The Consolidated Annual Performance Evaluation Report captures data from the HMIS data management system to determine the number of clients assisted by each funded nonprofit.
	<b>Location Description</b>	<p>Nonprofits are situated throughout the county that provide necessary services to the extremely low-income residents of Monmouth County.</p> <ul style="list-style-type: none"> <li>• Linkages: 4261 NJ-33 Tinton Falls</li> <li>• Monmouth County Homeless Shelter 1005 Oceanport Way, Oceanport</li> <li>• 180 Turning Lives Around: Domestic Violence Shelter</li> <li>• Lunch Break 501 Malterer Ave, Oceanport</li> <li>• Emergency Housing and Advocacy Program: 41 Throckmorton Street, Freehold</li> <li>• Covenant House 520 Prospect Ave. Asbury Park</li> <li>• CSPNJ 11 Spring Street, Freehold</li> </ul> <p>Homeless Prevention/Rapid Rehousing Programs</p> <ul style="list-style-type: none"> <li>• Community Affairs and Resource Center 913 Sewell Avenue Asbury Park</li> <li>• Freehold Open Door 39 Throckmorton Street, NJ</li> </ul>

	<b>Planned Activities</b>	<p>Current Activities slated for FY2024 Emergency Solutions Grant funding include</p> <ul style="list-style-type: none"> <li>• Shelter Administrative Costs (case management services, utilities, etc.)</li> <li>• Provision of Emergency Housing (e.g., shelter facilities, hotel rooms)</li> <li>• Rapid Rehousing/Homeless Prevention services</li> <li>• Street Outreach Services</li> <li>• HMIS administration</li> </ul>
4	<b>Project Name</b>	2024 Public Services
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Expansion of Public Services
	<b>Needs Addressed</b>	Expansion of Public Services
	<b>Funding</b>	CDBG: \$191,000
	<b>Description</b>	Funding is allocated to non-profits who assist specific populations in Monmouth County (e.g., children within the foster care system, health centers, seniors, disabled, 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.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>According to submitted applications for FY2024 CDBG funding</p> <ul style="list-style-type: none"> <li>• CASA annual provides court appointed special advocates for approximately 100 children</li> <li>• Allaire Community Farm provided educational services to 25 special needs individuals</li> <li>• Association of the Blind provided accessibility services to 150 individuals</li> <li>• Caregiver volunteers helped 100 seniors in Monmouth County</li> <li>• Keyport Ministerium food pantry helps approximately 500 households/week.</li> </ul> <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. If Additional CDBG funding is allocated the County will move down the ranking list.</p>
	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• CASA: State Route 34, Red Bank</li> <li>• Caregiver Volunteers 61 Georgia Road, Freehold</li> <li>• Allaire Community Farms 1923 Bailey's Corner Road Wall Township</li> <li>• Monmouth County Association of the Blind 3401 Belmar Blvd. Wall</li> <li>• Keyport Ministerium 42 Elizabeth Street, Keyport</li> </ul>

	<b>Planned Activities</b>	<p>FY 2024 CDBG costs have been allocated to the following</p> <ul style="list-style-type: none"> <li>• CASA for Children of Monmouth County: Administrative Costs to recruit, screen, training, and support of community volunteers</li> <li>• Caregiver Volunteers of Central New Jersey: Administrative costs to assist home bound seniors in 29 Monmouth County towns.</li> <li>• Allaire Community Farms: Administrative costs, certified teacher, and skills instructor</li> <li>• Association of the Blind: Administrative costs to assist the visually impaired of Monmouth County</li> <li>• Keyport Ministerium: Food pantry administrative costs</li> </ul>
5	<b>Project Name</b>	2024 Infrastructure Projects
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Improve Local Infrastructure
	<b>Needs Addressed</b>	Infrastructure Improvements Economic Development
	<b>Funding</b>	CDBG: \$676,616
	<b>Description</b>	Assist low-and-moderate-income neighborhoods with public infrastructure improvements. Projects (proposed to be) funded through the FY2024 CDBG allocations include road improvements, sidewalk improvements, and ADA parking lot improvements
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Proposed FY2024 Infrastructure activities are slated to benefit approximately 3,490 residents of Monmouth County 1,210 which qualify as low/moderate income. These improvements will help both permanent residents of the community but also seasonal visitors to Monmouth County municipalities.

	<b>Location Description</b>	<p>All proposed infrastructure projects are in HUD designated low/moderate income block groups.</p> <ul style="list-style-type: none"> <li>• Keansburg Borough Beaconlight Avenue</li> <li>• Hazlet Township Brown Avenue 8th Street through NJ Highway 36</li> <li>• Highlands Borough Marine Place East</li> <li>• Howell Township Forts Plains Road Jerrys Lane to Bergerville Road</li> </ul>
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Keansburg Borough: Drainage Improvements, Sewer Pipes, ADA curb installation along Beaconlight Avenue</li> <li>• Hazlet Township: Road Improvements to Brown Avenue 8th Street through NJ Highway 36</li> <li>• Highlands Borough Pedestrian Improvements along Marinee Place East, installation of sidewalks to allow for ADA compliance</li> <li>• Howell Township: Milling and Paving Forts Plains Road Jerrys Lane to Bergerville Road</li> </ul>
6	<b>Project Name</b>	2024 Public Facility Improvements
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Public Facility Improvements
	<b>Needs Addressed</b>	Public Facility Improvements
	<b>Funding</b>	CDBG: \$641,810
	<b>Description</b>	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, public buildings, etc.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Proposed FY2024 Infrastructure activities are slated to benefit approximately 4,190 residents of Monmouth County 3690 which qualify as low/moderate income.

	<b>Location Description</b>	<ul style="list-style-type: none"> <li>• Keyport: Beach Park, American Legion Drive</li> <li>• Monmouth Beach: Griffen Street Park</li> <li>• Matawan: Clinton Street Park</li> <li>• Monmouth County: 1 East Main Street Freehold</li> </ul>
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Keyport: Improving public accessibility at Beach Park by replacing an existing non-ADA compliant Gazebo Structure, and installation of an ADA compliant sidewalk</li> <li>• Monmouth Beach Improving public accessibility Griffen Street Park by constructing an ADA accessible pavilion to replace an existing Gazebo. The existing facility is used as a meeting and gathering area for many local groups</li> <li>• Matawan: Improvement of ADA accessibility at Clinton Street Park by installing new sidewalks including a new ramp leading up the youth center and through the park woods creating interconnected accessibility throughout the park including the entrance and exits.</li> <li>• Monmouth County: Improvement to ADA accessibility for members of the public who visit the Monmouth County offices for meetings and services</li> </ul>
7	<b>Project Name</b>	Tenant Based Rental Assistance
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability
	<b>Needs Addressed</b>	Housing Supply and Strategy Homeless strategy
	<b>Funding</b>	HOME: \$274,000
	<b>Description</b>	Tenant Based Rental Assistance for income qualified households. This program is managed by the Monmouth County Department of Human Services
	<b>Target Date</b>	12/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	After analysis of current spending levels this funding is estimated to provide rental assistance to approximately 20 households.
	<b>Location Description</b>	Available Rental Housing opportunities throughout Monmouth County.
	<b>Planned Activities</b>	Social Services staff provides rental search and case management services to income qualified households. A majority of TBRA clients are households leaving the Linkages system. Tenant Based Rental Assistance supplements rental housing costs for low-income rental households for one year with an option to renew assistance for one additional year. The goal of the rental assistance is to help households access stable housing that they can afford while they work toward their long-term housing security.
8	<b>Project Name</b>	Construction of Affordable Housing
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability Expand Homeownership Opportunities
	<b>Needs Addressed</b>	Housing Supply and Strategy
	<b>Funding</b>	HOME: \$1,182,306
	<b>Description</b>	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.
	<b>Target Date</b>	12/31/2028
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Proposed FY2024 projects that will construct 10 affordable units (9 rental, 1 homeowner) to the Monmouth County Market.

	<b>Location Description</b>	<p>The Monmouth County HOME committee works to allocate funds distributed throughout the county.</p> <ul style="list-style-type: none"> <li>• Interfaith Neighbors 1206 Springwood Avenue, Asbury Park</li> <li>• Affordable Housing Alliance 27 Burnt Tavern Road, Millstone</li> <li>• Project Freedom 1427 Wycoff Road Wall Township</li> <li>• Habitat for Humanity 37 Main Street, Oceanport</li> </ul>
	<b>Planned Activities</b>	<ul style="list-style-type: none"> <li>• Interfaith Neighbors: Construction of a 3-story mixed-use building, HOME funding will go towards the construction of 1 2 bedroom unit and 1 one bedroom unit.</li> <li>• Affordable Housing Alliance: a 66-unit rental building for moderate- and low-income families. HOME funds will be allocated towards the construction of 3 affordable rental units.</li> <li>• Project freedom a 66-unit barrier free affordable housing complex. Home funds will be applied towards 4 rental units</li> <li>• Habitat for Humanity will utilize HOME funds to construct one affordable homeowner unit.</li> </ul>
9	<b>Project Name</b>	2024 Program Administration
	<b>Target Area</b>	Monmouth County
	<b>Goals Supported</b>	Rental Housing Affordability Expand Homeownership Opportunities Improve Local Infrastructure Public Facility Improvements Housing Rehabilitation Expansion of Public Services

<b>Needs Addressed</b>	Housing Supply and Strategy Expansion of Public Services Infrastructure Improvements Public Facility Improvements Homeless strategy Economic Development Administration Planning and Management Strategy
<b>Funding</b>	CDBG: \$489,282
<b>Description</b>	Payment of salaries, indirect costs, fringe benefits, and other administrative costs associated with the HUD grant programs
<b>Target Date</b>	12/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	
<b>Planned Activities</b>	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**

<b>Target Area</b>	<b>Percentage of Funds</b>
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 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

The County has instituted a weighted averages system when evaluating CDBG project applications. The CDBG committee ranking composed 65% of the score. Additional score components are timely expenditure of funds, number of low/moderate clients assisted, location within a (HUD designated) low/moderate income area.

## Affordable Housing

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

#### Introduction

The County of Monmouth will utilize its CDBG, HOME, and ESG funds to increase the number of affordable housing units, rehabilitate homes, assist with home ownership, and homeless programs. 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

One Year Goals for the Number of Households to be Supported	
Homeless	350
Non-Homeless	35
Special-Needs	15
Total	400

**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	4
Rehab of Existing Units	60
Acquisition of Existing Units	15
Total	104

**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.

- CDBG Housing Rehabilitation: Housing rehabilitation assistance for owners to address properties occupied by owners 60 households will be assisted
- Emergency Solutions Grant: Through essential services, operating emergency shelters, and

homeless prevention/rapid rehousing, 400 homeless households will receive support, and 25 households will receive rental assistance.

- The First-Time Home buyer program funded through previous years HOME allocation is estimated to assist income eligible applicants become homeowners.
- The County uses a first-come first-serve or lottery application process when accepting applications from homeowners and/or homebuyers seeking assistance.

In addition to marketing programs on the County's website, information is available at County Administrative offices in the Community & Economic Development Department. CD staff often uses other County Departments and community events to spread the word about available programs.

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

### **Introduction**

The County of Monmouth CDBG Urban County Consortium includes the Public Housing Authorities of Belmar, Freehold Borough, Highlands, Keansburg, Monmouth County (Public Housing Agency), Neptune Township, Oceanport, and Red Bank. The County supports PHA's submission of grant applications towards the upgrade and increase in the overall number of public housing units.

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

The County does not own or operate public housing developments. The Monmouth County Public Housing Agency, as part of the Monmouth County Division of Social Services, provides rent subsidies to Monmouth County Residents. The agency provides case management services and provides HCV tenants the opportunity to participate in the Family Self-Sufficiency Program (FSS). FSS is a seven-year mutual contract to enhance personal and marketable skills and to increase household income.

Due to noted post pandemic rent increases, CD staff is collaborating with Social Services staff to integrate a project-based voucher system for homeless choice voucher tenants.

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

Residents of public housing facilities and those with Housing Choice Vouchers are encouraged to apply to the Monmouth County First Time Homebuyer Program. Several Public Housing Agencies participate in the Family Self Sufficiency Program. The Family Self Sufficiency Program offers programs and courses to families of Housing Choice Voucher (HCV) and Public Housing. Under this Program families can participate in classes that will, in due course, put them on the path towards becoming self-sufficient with the final objective of home ownership. Some of the courses includes, but are not limited to, the following

- Education Referrals – Planning for College/GED/local community college
- Family & Children's Service offers home health aide certification program and education programs
- Prevention First provides health education services
- Employment Support Service – Resume, job search, and computer skill training
- Homeownership Program
- Employee Assistance Program – EAP

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

Monmouth County will continue to work with the State and local HUD field office to aid troubled PHA's if assistance is requested. Currently, there is no Community Development financial assistance being provided to troubled housing agencies within 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 FY2024 Emergency Solutions Grant program provide operating costs for homeless and transitional housing facilities for families and homeless teens, operating expenses for a domestic violence shelter, rapid rehousing and homeless prevention 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 reported 479 homeless, 98 of which were chronically homeless and 39 who were unsheltered the day of the count. The FY2024 Point in time surveyed approximately 100+ households. The challenge was lack of a Code Blue declaration and rainy weather made it difficult to identify

households from the usual gathering places.

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 2023-2024 Monmouth County OEM returned to the congregate shelter. At the highest usage, 120 individuals were accessing the warming center on a Code Blue night. Jersey shore rescue mission has reported 340 men have been provided services, over 20,000 dinners have been served and 60+ received housing assistance. 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 FY2024 Monmouth County Expects to invest the following resources towards emergency shelters

- Affordable Housing Alliance: \$19,000, 16 beds
- Linkages: \$34,100, 84 beds
- Lunch Break: \$20,000, motel placements
- Emergency Housing and Advocacy Program: \$13,000 Street Outreach program
- 180 Turning Lives Around: \$10,000, 45 beds emergency shelter

**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 Office of Community Development and Monmouth County Social Services is actively collaborating on establishing a project-based voucher program for the homeless preference vouchers allocated by the HUD. 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.

One of the most significant obstacles towards the transition to permanent housing and independent living is the lack of available affordable units on the market. HOME funds have been allocated to several projects to create additional units for homeless populations that also provide integral case management services:

- Gorden H Mansfield features 70 fully furnished one-bedroom apartments for veterans.
- Covenant House Phases 1 & 2 provide 10 SRO units for children aging out of the foster care system
- Monmouth County HOME ARA grants are being allocated to 10 projects which will provide at least 40 additional units for homeless families

**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.**

All persons at risk of homelessness or who are literally homeless enter the network of agencies that make up the Homeless Systems Collaborative system through the single point of entry. Homeless prevention is accomplished through use of screening tools that identifies needed supports and resources for avoiding homelessness. Referrals are then made to the appropriate agency to provide supports needed.

Part of the Monmouth Acts Program is to reduce barriers to accessing programs through DoSS (SNAP, Family Medicaid, cash assistance). The county is partnering with community-based organizations to maintain an ongoing presence throughout Monmouth County to help individuals complete applications, check their status, ask questions, facilitate renewal application. Social work staff will also be present to help determine eligibility for Emergency placement, provide case management, connect to other resources

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**

The FY2023 NJ Counts report found the increase in homeless households can be linked to the convergence of a variety of systemic changes:

- Eviction moratoriums were lifted and the court system is making its way through the backlog of eviction cases.
- The National Low Income Coalition Gap Report reported in New Jersey for every 100 households looking for an affordable unit there are only 31 units available.
- Municipalities have experienced significant rent increases. A December 2022 report stated NJ saw a year over year rent increase of 8.38%
- New Jersey has a rental vacancy rate of 3.7%

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

### **Introduction**

Fair housing is essential to ensuring that persons of all income levels, race, religion and ethnicity have equal access to safe, decent, sound, and affordable housing in Monmouth County. The County continues to support Fair Housing policies and other local and regional partners in their fair housing activities and initiatives.

As part of the FY2020-2024 Consolidated Plan process, the County completed an Analysis of Impediments to Fair Housing Choice for FY 2020. Six impediments were identified, including the following: lack of sufficient funding from state and federal levels, insufficient transportation to job centers, expiring affordability controls in subsidized housing, restrictive lending policies, long waiting lists at public housing authorities, environmental constraints, and the continued needs for decent, safe, and affordable rental housing and for-sale or rent accessible housing.

**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.

The County of Monmouth plans to undertake the following additional actions in FY2024

- Support the efforts of fair housing groups and organizations
- Staff will participate in fair housing training opportunities, as available
- Continue outreach activities addressing Fair Housing Education (annual poster contest)
- Promote homebuyer education and training programs to improve homebuyer awareness and increase the opportunities for lower income households to become homebuyers
- Support and provide funds for down payment assistance to lower-income households to become homeowners
- Support and encourage the acquisition, rehabilitation and resale of existing housing units to become decent, safe, and sound
- Support home rehabilitation programs that financially assist seniors and people with disabilities to provide a safe and accessible home in order to continue to age in place

## Discussion

The supply of affordable year-round apartments has not kept up with the demand. The Jersey Shore has seen an influx of buyers during the past decade who has purchased vacation homes who rent them out during the winter months when not in use. Recent reports have indicated Central New Jersey has the 12th most competitive apartment rental market in the United States with an occupancy rate of 96%. For each vacancy there are 10 prospective renters. . Monmouth County Office of Community Development is committed to preventing any barriers or obstacles to developing affordable and fair housing as they become evident. As noted in the Strategic Plan, affordable housing for low/moderate renters and owners within the County is a priority need and efforts to reduce barriers and increase access to affordable housing is an ongoing priority of the community.

## **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 FY2023 Grant amounts and updated after the release of the FY2024 grant amounts (expected in May 2024). The final plan submission will be inclusive of the official grant allocations.

### **CDBG**

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

- If funded construction projects that were chosen for funding by the grant committee request to defer the grant allocation to a later year', the next project on the ranking list will be funded. (refer to the CDBG committee resolution included within the attachments)
- If all CDBG applicants have been funded, additional funds will be allocated to the Monmouth County Home Repair Program and/or nonprofits seeking additional funds.
- If any funds remain unspent after a municipal or nonprofit construction project has been completed funds will be re-allocated to the Monmouth County facade improvement program.
- Community Development staff continues to regularly evaluate projects to ensure timely expenditure of grant funds.

### **HOME**

HOME project allocations are determined utilizing previous years allocations and remaining administrative funds (if any) available for reallocation. In FY2024, HOME funds will be allocated towards construction of new affordable units and Tenant Based Rental Assistance. The First Time Homebuyer program will be funded with previous year's grant allocations.

### **ESG**

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

Any funding changes 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**

Noted Obstacles to meeting underserved needs of County residents

- 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.
- Continued rise in housing costs

The County, under its FY 2024 Program Year, will take the following actions to address obstacles to meeting the underserved needs:

- Continue to provide funds for new housing construction and rehabilitation increasing the supply of affordable units
- Continuing to provide operating expenses to nonprofits that provide necessary services
- Infrastructure improvements to improve travel
- ADA improvements to improve public access to facilities
- Continue to fund rehabilitation activities to bring the older existing housing stock up to code standards

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

As stated throughout this Action Plan, maintaining, and improving affordable housing is a high priority for the County of Monmouth. Accordingly, the County of Monmouth prioritizes CDBG ESG, and HOME funding for projects and services that benefit low/moderate income households. HOME funds will be allocated towards Tenant Based Rental Assistance Programs providing vouchers to income eligible households to help gain housing stability. ESG funds will be allocated towards homeless prevention and Rapid Rehousing program to help prevent clients from becoming homeless.

## **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. 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. 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**

The County aims to reduce the number of poverty-level individuals by targeting HUD grant funds to projects that will provide affordable housing units and/or related services to foster self-sufficiency. These efforts include activities covered by this Plan including, but not limited to, acquisition or new construction of affordable homes for sale, construction of new rental units, critical health and safety repairs, accessibility modifications, and homebuyer down payment and closing cost assistance.

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, Health Department) to facilitate cooperative problem-solving efforts.

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

The County maintains a close relationship with state, regional, and county organizations that provide assistance to low- and moderate-income persons as well as the homeless. If programs are not funded

by the Monmouth County Office of CD staff will try to guide clients towards necessary programs. The Monmouth ACTS navigation system connects residents to needed services and support. . The Navigation System, which integrates live support with an electronic referral system. Residents can call the Navigation System “Warm Line,” a phone line that is staffed by several trained an social workers, and be directly connected to potential resources throughout the County. The Navigation System was created to reduce information overload, improve access, follow up and connections, and track results for residents.

## **Discussion**

## Program Specific Requirements

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

#### Introduction

Projects planned with FY2024 CDBG, HOME, and ESG 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.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(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	2,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>2,000</b>

#### 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(l)(2)**

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

The County of Monmouth does not intend to use any other forms of investment other those described in 24 CFR 92.205(b).

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

Monmouth County provides HOME funds towards two homebuyer activity programs.

- Developer Subsidy: HOME grant loans to nonprofit and for-profit developers; a direct subsidy, reducing the overall purchase price.
- Direct HOME subsidy: Though the First Time Homebuyer Program, HOME funds are provided directly to the homebuyer through downpayment assistance to income qualified applicants

All HOME grants are secured with the following: a HOME project agreement between the borrower and the county, recorded mortgage, mortgage note, and an affordable housing covenants.

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.

Resale of a property provided a developer subsidy during the established affordability period and qualification of subsequent buyers will be governed by affordable housing covenants on the property and executed project agreements.

- If the housing unit does not continue to be the principal residence of the original homebuyer for the duration of the period of affordability, that unit must be made available for subsequent purchase only to a buyer whose household qualifies as a low-income family and will use the property as its principal residence.
- The price at resale must provide the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing

will remain affordable to a reasonable range of low-income homebuyers. The resale price must be based on market analysis of the surrounding neighborhood which will include an evaluation of the location and characteristics (eg sales prices, age and amenities of housing stock, percentage of owner occupants). 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.

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

The County has not allocated FY2024 funds towards the First Time Homebuyer Program. However the program will continue with funding allocations from previous year's grants.

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 executed 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 as described below. These documents ensure compliance with the residency requirement as the homeowner will receive notice before potential ownership changes. Once the period of affordability has been completed the covenants are removed from the property records and the homeowner is notified of the lifted restrictions.

Period of Affordability related to total HOME funds provided to the grantee

- Under \$15,000: 5 years
- Between \$15,000 & \$40,000: 10 years
- Over \$40,000: 15 Years
- New construction of rental units are subject to the regulations 20 year affordability requirement.

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.

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The County has not established a preference for individuals with special need and /or disabilities. Case management services are provided by Social Services for all County funded TBRA participants. A portion of HOM funds will be used to provide TBRA and will be available to all qualified populations as required by HOME regulations.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The County have not established a preference for individuals with a specific category of disabilities assistance with the planned TBRA activities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Rental Housing Projects funded with County HOME funds must comply with HUD established rental and income limits determined by the number of funded units. Recorded mortgage and mortgage notes outline the requirements to remans as affordable rental housing. Currently no funded rental projects in the FY2024 plan are limited to a particular segment of the population.

## Emergency Solutions Grant (ESG)

### 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).
- Division of Monmouth County government

Agencies that are currently funded or those who have received prior ESG funds from the Monmouth County Office of Community Development will be evaluated on past performance in carrying out programmatic activities and contractual compliance. Factors such as agency ability to meet service delivery goals, timely expenditure of funds, timely reporting, accuracy of reporting, ability to meet audit requirements, and other programmatic and fiscal contractual requirements will be considered. These other factors will be considered in conjunction with the proposal score prepared by the ESG application review committee in developing an overall recommendation for agency funding.

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 programs, emergency shelter programs, transitional housing programs, etc. The Intake Agency (Mental Health Association) conducts initial screenings and assessments, which allow for service matching and referrals to appropriate housing options. Additionally, the agency is also responsible for maintaining a Centralized Waiting list. All Monmouth County Homeless System Collaborative member agencies that operate any housing programs including Permanent/Permanent Supportive Housing (PH), Transitional Housing (TH), Emergency Shelters (ES), Rapid Rehousing, or Homeless Prevention for the homeless will operate by this procedure in order to better serve the homeless population. This includes both CoC/ESG funded agencies and those funded through other funding sources.

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 funds will be awarded to community-based, nonprofit organizations providing emergency shelter and related services to the homeless. The County reserves the right to provide these services directly as appropriate. 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 take 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). The Formerly Homeless persons actively participate in CoC meetings and are voting members of the board. Members of the Homeless Systems Collaborative serve on the ESG Application committee. The Draft Annual Action Plan is distributed to members of the Homeless Systems Collaborative as well as the invitation to the hybrid public hearing.

5. Describe performance standards for evaluating ESG.

ESG performance is monitored using the HUD CPD Monitoring standards. All recipients funded under this proposal must provide required data to the Community Development Office in order to be reimbursed for eligible expenses. ESG recipients must provide performance reports through HMIS that measures their performance against HUD goals. The County strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. Community Development staff work with sub-grantees to ensure that these requirements are met and oversees internal operations towards the same goal.

