



MONMOUTH COUNTY ANNUAL ACTION PLAN

**FY2026
DRAFT**

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

Contents

Executive Summary.....	2
AP-05 Executive Summary - 91.200(c), 91.220(b).....	2
PR-05 Lead & Responsible Agencies - 91.200(b).....	6
AP-10 Consultation - 91.100, 91.200(b), 91.215(l)	8
AP-12 Participation - 91.401, 91.105, 91.200(c)	20
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2).....	27
Annual Goals and Objectives	33
AP-35 Projects - 91.420, 91.220(d)	38
AP-38 Project Summary	40
AP-50 Geographic Distribution - 91.420, 91.220(f).....	51
AP-55 Affordable Housing - 91.420, 91.220(g)	52
AP-60 Public Housing - 91.420, 91.220(h).....	54
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)	55
AP-75 Barriers to affordable housing -91.420, 91.220(j)	59
AP-85 Other Actions - 91.420, 91.220(k)	61
Program Specific Requirements.....	64

Executive Summary

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

1. Introduction

This Annual Action Plan covers the second year of the FY2025-2029 Consolidated Plan. The FY2025-2029 Consolidated Plan serves as Monmouth County's strategic plan for leveraging the annual allocations of Community Development Block Grant (CDBG) HOME Investment Partnership Program (HOME) and Emergency Solutions Grants (ESG) entitlement fund resources towards development of viable communities. In FY2026 Monmouth County is estimated to receive approximately \$2.5 million in CDBG, \$1.3 million in HOME and \$204,381 in ESG.

The Priority Needs identified within the Consolidated Plan include:

- Increase supply of affordable housing units, both rental and homeowner
- Expansion of public services
- Safe and inclusive public infrastructure
- Safe and inclusive public facilities
- Economic Development resources

This Annual Action Plan includes various levels of strategic planning for the implementation of HUD entitlement grant funds during the program year: July 1, 2026-June 30, 2027. 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.

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 2025 through FY 2029:

- Increase affordable rental opportunities
- Expand homeownership opportunities.

- Rehabilitation of existing low/moderate income owner-occupied housing stock through the Housing Repair Program
- Increase rental housing affordability through continuation of the Tenant Based Assistance (TBRA), 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 (when funds are available)
- 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.

At the release of the draft FY 2026 Annual Action Plan, the County of Monmouth cannot comment on performance of projects specifically funded with CDBG, HOME or ESG in FY 2025. The HUD grant agreements were not officially executed until December 2025, six months after the start of the program year.

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 2024 Consolidated Annual Performance and Evaluation Report (CAPER) submitted to HUD in August 2025.

- Completed public facility improvements that benefitted 4,114 Monmouth County households
- Completed construction on 3 affordable homeowner housing units
- Provided down payment assistance for 6 first-time homebuyers
- Provided rental assistance to 61 low-income households through two Tenant Based Rental Assistance Programs
- Improved local infrastructure for 3,818 Monmouth County households
- Provided Housing rehabilitation services to 46 income qualified households.

Monmouth County has initiated work under the FY2025 Annual Action Plan to include activities such as ADA accessibility improvements, improvements to public facilities, tenant based rental assistance, and the home repair program.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The County of Monmouth implemented an inclusive citizen participation and consultation process to support development of the 2026 Annual Action Plan. Citizens are invited to participate in 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 public review upon request

Community Development Staff consult with the following boards and departments to determine goals and potential projects for the FY2026 Annual Actin Plan:

- Monmouth County Homeless System Collaborative
- Monmouth County Fair Housing Board
- Monmouth County Office of Economic Development
- Monmouth County Division on Aging, Disabilities, and Veterans Services
- Monmouth County Planning Board

Two annual public hearings are hosted by Monmouth County at the beginning and at the conclusion of the grant process. These hearings are advertised in a local newspaper of general circulation and on the Monmouth County website. 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.

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 FY2026 Annual Action plan will be both virtual and in person.

As part of the Community Development Block Grant process, the County requires applicants to present the proposed project at a public meeting to allow localized input opportunities. For the HOME application process, the County requires grantees to submit supportive documentation from municipal governments where the project is located.

5. Summary of public comments

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

To be added after the close of the public comment period.

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

To be added after the close of the 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 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.

Consolidated Plan Public Contact Information

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

1. Introduction

In preparing the 2025-2029 Consolidated Plan, the County consulted a broad cross-section of agencies and organizations representing elderly persons, individuals with disabilities, veterans, housing developers, broadband providers, employment services, and domestic violence service providers. Monmouth County continues to keep these lines of communication open during the preparation of the FY 2026 Annual Action Plan, as collaboration optimizes the utilization of scarce resources while reducing interruptions in the provision of services

- Executive Committee Membership in the Monmouth County Homeless System Collaborative
- Staff participation in the Monmouth County Fair Housing
- Participation in the development and continued updates of the Monmouth County Master Plan
- Coordinating with CoC and Social Services on the creation of a financial wellness fair
- Collaborating with the Office of Economic Development on the façade improvement 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)).

During Program Year 2026, Monmouth County’s Community Development staff will continue strengthening coordination among public and assisted housing providers, as well as private and governmental health, mental health, and social service agencies. These efforts aim to improve housing stability and reduce homelessness across the county.

Monmouth County’s Continuum of Care, the Homeless Systems Collaborative, consists of 54 affiliated organizations representing public, private, faith-based, nonprofit, and government sectors. As a coalition of key community stakeholders, the Collaborative maintains a flexible governance structure that allows it to respond effectively to the community’s evolving needs.

Monmouth ACTS (Assisting Community Through Services) bring together Monmouth County Department of Human Services staff and local nonprofit leaders to identify and implement effective strategies for meeting residents’ changing needs. The initiative enhances access to a wide range of services, including mental health, addiction support, aging services, housing, childcare, and transportation. Residents can call a dedicated helpline Monday through Friday to receive guidance, resources, and support. In December 2025, Monmouth County officials announced that the Monmouth ACTS navigation system would be renamed Monmouth ACTS Resource Connect. As part of this rebranding, the updated website now features simplified navigation, enabling users to more easily search for and access services tailored to specific needs.

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.

Monmouth County Community Development Staff actively participate and consult with the County Continuum of Care, which coordinates regional planning, funding, and system performance for homelessness response.

This coordinated approach supports the implementation of a system-wide strategy to address the needs of homeless individuals and families. Emphasis is placed on permanent supportive housing and homelessness prevention initiatives. The Office of Community Development helps fund and support programs that prioritize chronically homeless individuals through housing-first models combined with supportive services such as case management, mental health care, and substance use treatment.

For families with children, the County supports emergency shelter operations, transitional housing, and housing programs designed to quickly stabilize households and minimize disruptions to children’s education and well-being. Veterans experiencing homelessness are served through targeted outreach and collaboration with veteran-specific service providers, ensuring access to dedicated housing resources and supportive services. Unaccompanied youth are assisted through specialized programs that address their unique needs, including safe shelter, education support, and pathways to independent living.

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

The Monmouth County Homeless System Collaborative (HSC) was created for the management and oversight of homeless planning activities in Monmouth County. Monmouth County Community Development staff serve on the executive committee of the Homeless Systems Collaborative. This organization meets monthly to discuss local responses to homelessness.

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. ESG funding decisions are informed by CoC system performance data, identified service gaps, and local needs assessments. 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	Agency/Group/Organization	Monmouth County Division of Planning
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Office of Community Development and the Monmouth County Division of Planning participated/collaborated within the Monmouth County Master Planning (Planned in Monmouth) process. Monmouth County Division of Planning staff was integral in the analysis of issues to include within this annual action plan. Improved coordination with Planning Division Documents assists in efficient distribution of HUD funds and ensures corresponding goals.
2	Agency/Group/Organization	Monmouth County Division of Social Services
	Agency/Group/Organization Type	Other government - County

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

	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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 Transportation Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Monmouth County Division of Planning, Office of Community Development, and the Health department established a program providing transportation connections to low-income residents to doctors' appointments, health related errands, etc. Additionally, Monmouth County Community Development staff coordinated with the transportation program staff to help the members of the Association of the Blind to access transportation services.
4	Agency/Group/Organization	Monmouth County Division of Economic Development
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Office of Community Development and the County Division of Economic Development collaborate on the facade improvement program.

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

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Established in 1989, this board is comprised of County staff, realtors, mortgage advisors, nonprofit and local civic leaders. This group holds 4 public meetings a year to discuss Fair Housing and Affordability issues throughout the County.
7	Agency/Group/Organization	Monmouth County Homeless System Collaborative
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Other government - County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The HSC holds monthly meetings to discuss the status of federal grants, homeless systems, nonprofit services, and how to efficiently allocate grant allocations.
8	Agency/Group/Organization	ASBURY PARK
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Asbury Park participates within the HOME consortium. Monmouth County Community Development Staff discuss city CDBG project allocations and how they correlate with Monmouth County programs.
9	Agency/Group/Organization	MIDDLETOWN TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Middletown Township participates within the HOME consortium. Monmouth County Community Development Staff discuss Township CDBG project allocations and how they correlate with Monmouth County programs.
10	Agency/Group/Organization	LONG BRANCH
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Long Branch participates within the HOME consortium. Monmouth County Community Development Staff discuss city CDBG project allocations and how they correlate with Monmouth County programs.
11	Agency/Group/Organization	Monmouth County Office on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Director of the Monmouth County Office on Aging serves on the Monmouth County Fair Housing Board. Additionally, the Monmouth County Home Repair Program collaborates with an existing Office on Aging program providing repair services to income qualified seniors.

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

n/a

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Monmouth County Social Services	Increase affordable housing options (rental affordability and homeownership opportunities), end chronic homelessness, end veterans' homelessness through expansion of public services.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Monmouth County Master Plan	Monmouth County Division of Planning	CDBG and HOME applicants are required to outline how the proposed project coordinates with established Master Plan goals e.g. infrastructure needs, economic development targets, and community visions.
Monmouth County Hazard Mitigation Plan	Monmouth County Division of Planning	The Hazard Mitigation Plan ensures infrastructure and construction project funding decisions are risk-informed, data driven, and aligned with long-term resilience goals.
New Jersey State Development & Redevelopment Plan	New Jersey State Planning Commission	The draft plan was an update to the 2001 document outlining long-term development visions for the state of New Jersey.

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 in the Citizen Participation Plan, all meetings are advertised on the Monmouth County Office of Community Development webpage and in a regional newspaper with at least 15 days' notice. The Office of Community Development is working on updates to the Citizen Participation Plan to incorporate update noticing and publication requirements. A public hearing notice was published in the Asbury Park Press and on the Monmouth County Community Development webpage on _____

Public hearings and grant application meetings are conducted in a hybrid format, offering both in-person attendance and virtual participation via WebEx teleconferencing. The Office of Community Development has found that providing a virtual option increases accessibility and flexibility for both committee members and the public. Participants may attend meetings by computer, phone, or in person.

To further encourage citizen participation during the planning process, the County holds at least two public hearings annually: one during the Annual Plan development process to present goals and discuss proposed projects, and another during the Consolidated Annual Performance and Evaluation Report (CAPER) comment period to review progress and assess the outcomes of funded activities. Additionally public input is collected throughout the year when community members submit public information requests or questions on the grant application process.

These public hearings provide valuable opportunities for residents, nonprofit organizations, and other community stakeholders to share their input, concerns, and community needs. Community Development staff also offer individualized technical assistance to municipalities, nonprofits, and community groups applying for CDBG, HOME, and ESG funding. This assistance includes support with assessment of needs, project development, proposal review, and guidance on project and financial management.

All grant committee meetings are open to the public, and as part of the CDBG application process, applicants are required to conduct a public hearing to present their proposed projects to local stakeholders. Final approval of all plans and projects is granted at public meetings of the Monmouth County Board of County Commissioners.

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 Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language : Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted /broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Reorganization meeting of the Community Development Committee to discuss the FY2027 CDBG application process and proposed inclusions in the FY2026 Annual Action Plan</p>			<p>https://www.co.monmouth.nj.us/documents/24/FY2026reorgad.pdf</p>

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	Minorities Non-English Speaking - Specify other language : Spanish Persons with disabilities Non-targeted /broad community Residents of Public and Assisted Housing	Final Vote meeting on ranking of Community Development Block Grant applications for inclusion within the FY2026 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)
3	Public Meeting	Minorities Non-English Speaking - Specify other language : Spanish Persons with disabilities Non-targeted /broad community	Quarterly Fair Housing Board Meetings offered via web-ex conferencing services			https://www.co.monmouth.nj.us/documents/24/2026fhmeetings.pdf

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	Newspaper Ad	Minorities Non-English Speaking - Specify other language : Spanish Persons with disabilities Non-targeted /broad community	Display Newspaper Advertisements in the Asbury Park Press advertising date, time, and meeting access information for grant 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)
5	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language : Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted /broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Online advertisements on the Monmouth County Community Development Website providing date, time, and meeting access for public meetings.</p>			

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	<p>Minorities</p> <p>Non-English Speaking - Specify other language : Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted /broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>FY2026 Annual Action Plan is available for review on the Monmouth County Office of Community Development Webpage. Hard copies are available to review during office hours upon request.</p>			

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Projected Grant Allocations for FY 2026 are as follows

- CDBG \$2,554,014 (Howell Allocation Included)
- HOME \$1,337,001
- ESG \$204,381

The current Congressional budget maintains funding for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs at levels comparable to FY2025. Monmouth County has initiated the public comment period for the FY2026 Annual Action Plan based on these anticipated funding levels.

The Plan incorporates projects and goals to be funded with expected grant awards consistent with FY2025 allocations. However, if actual allocations vary by more than $\pm 25\%$ from the estimated funding levels, the County will re-advertise the Plan and extend the public comment period for an additional 15 days to ensure transparency and provide additional opportunities for public participation.

Because CDBG, ESG, and HOME applications are released prior to official grant allocation notifications from the U.S. Department of Housing and Urban Development (HUD), project submissions are reviewed using FY2025 award amounts as projected funding levels. Projects are evaluated, ranked, and provided preliminary funding allocations based on these estimates.

Upon receipt of final grant allocations from HUD, project funding amounts will be adjusted proportionally to reflect actual award levels. Any increase in the County's entitlement allocation will be directed to the next highest-ranked project, up to its maximum eligible amount. In the event of a funding decrease, allocations to the lowest-ranked projects will be reduced accordingly or may be withdrawn if necessary.

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	2,554,014.00	0.00	0.00	2,554,014.00	7,662,042.00	Prior to 2017, the Home Improvement Program placed an affordability period on participants in the program. If a home is sold prior to the expiration of the affordability period , grantees must re-pay the repair loan. No repayments have occurred in the past several years as almost assisted homes have completed lien requirements

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	1,337,001.00	0.00	0.00	1,337,001.00	4,011,003.00	Anticipated program income stream dependent on repayment of First Time Homebuyer repayments. Homeowners are required to repay amount of downpayment assistance if home is sold prior to expiration of affordability period. No funds have been returned in the past two years.

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	204,381.00	0.00	0.00	204,381.00	613,143.00	classified as HESG within the IDIS 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

Required HOME Matching funds are to be identified on an individual project basis. Sources include donated land, reduced taxes in the form of PILOT (payment in lieu of taxes), required infrastructure, etc. Nonprofit developers such as Habitat for Humanity 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. CDBG funds do not require match, municipalities generally leverage allocated CDBG funds by providing local and/or state resources to supplement grant dollars.

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

Municipalities in Monmouth County support the development of affordable housing by donating land or selling it to developers at reduced cost. These contributions help lower overall construction expenses and demonstrate a strong local commitment to expanding affordable housing opportunities.

Monmouth County also owns two properties that operate as homeless shelter and transitional housing facilities. Both sites apply for funding through the Emergency Solutions Grant (ESG) program to sustain and expand services. These facilities play a critical role within the County's homeless services system by helping residents transition from homelessness to stable housing.

The Monmouth County homeless shelter, located on the former Fort Monmouth property, opened in November 2019. This 4,500-square-foot facility provides temporary housing and counseling services for up to 30 days per resident while individuals seek permanent housing solutions. In 2025, the average length of stay was 27 days.

Linkages, a transitional housing facility in Tinton Falls, has the capacity to serve 29 families, or approximately 100 individuals. Situated on a 10-acre campus, the site includes renovated motels, cottages, townhouses, and apartments. Linkages offers intensive supportive services and training designed to help at-risk families achieve self-sufficiency and transition to independent living. Residents typically participate in the program for 18 to 24 months.

Recent reports from both Monmouth County homeless shelter and Linkages indicate that the facilities are continuing to operate at full capacity and maintain waiting lists, underscoring the ongoing demand for these critical housing and support 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	2025	2029	Affordable Housing	Monmouth County	Housing Supply and Strategy Homeless Strategy Administration Planning and Management Strategy	HOME: \$1,222,222.12 ESG: \$71,258.00	Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 47 Households Assisted Homelessness Prevention: 7 Persons Assisted
2	Expand Homeownership Opportunities	2025	2029	Affordable Housing	Monmouth County	Housing Supply and Strategy Administration Planning and Management Strategy	HOME: \$114,788.88	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Improve Local Infrastructure	2025	2029	Non-Housing Community Development	Monmouth County	Infrastructure Improvements Administration Planning and Management Strategy	CDBG: \$442,816.55	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1790 Households Assisted
4	Public Facility Improvements	2025	2029	Non-Housing Community Development	Monmouth County	Public Facility Improvements Administration Planning and Management Strategy	CDBG: \$1,225,974.81	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6600 Households Assisted
5	Housing Rehabilitation	2025	2029	Affordable Housing	Monmouth County	Housing Supply and Strategy Administration Planning and Management Strategy	CDBG: \$500,000.00	Homeowner Housing Rehabilitated: 45 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Expansion of Public Services	2025	2029	Non-Housing Community Development	Monmouth County	Housing Supply and Strategy Expansion of Public Services Administration Planning and Management Strategy	CDBG: \$270,000.00 ESG: \$133,123.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1855 Households Assisted Homeless Person Overnight Shelter: 525 Persons Assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing Affordability
	Goal Description	<p>Monmouth County aims to increase rental opportunities for low- and moderate-income households by funding the construction, rehabilitation, and rental assistance of affordable units. In compliance with federal regulations, a minimum of 15% of the annual HOME allocation is designated for Community Housing Development Organizations (CHDO). Remaining HOME funds are awarded based on demonstrated market need, applicant capacity, and project viability, with a strict focus on meeting HUD expenditure deadlines. Funding allocations include proportional administrative and ESG-related HMIS costs. Note that reported goal outcomes correspond to the projects awarded during the current funding cycle. Due to the multi-year nature of housing project construction, HOME project completion and performance metrics are reported in the Consolidated Annual Performance Evaluation Reports (CAPER) corresponding to the year the development was completed and occupied.</p>

2	Goal Name	Expand Homeownership Opportunities
	Goal Description	Monmouth County aims to increase home ownership opportunities for low- and moderate-income households by funding the construction and rehabilitation of affordable units. In compliance with federal regulations, a minimum of 15% of the annual HOME allocation is designated for Community Housing Development Organizations (CHDO). Remaining HOME funds are awarded based on demonstrated market need, applicant capacity, and project viability, with a strict focus on meeting HUD expenditure deadlines. Note that reported goal outcomes correspond to the projects awarded during the current funding cycle. Due to the multi-year nature of housing project construction, HOME project completion and performance metrics are reported in the Consolidated Annual Performance Evaluation Reports (CAPER) corresponding to the year the development was completed and occupied.
3	Goal Name	Improve Local Infrastructure
	Goal Description	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	Goal Name	Public Facility Improvements
	Goal Description	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.
5	Goal Name	Housing Rehabilitation
	Goal Description	Funding is allocated to income qualified homeowners to make improvements to their homes ensuring the safety and livability of the structure. 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 do not come out of CDBG grant administration budgets.

6	Goal Name	Expansion of Public Services
	Goal Description	Funding is granted to nonprofit organizations that provide services to various Monmouth County populations: the homeless, domestic abuse victims, homeless youth, health services, addiction services, disabled residents, seniors, etc. Proportional administrative and (HMIS costs for ESG 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 homeowners with repair or 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 FY2026 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 estimated funding amounts using previous year's grant allocations. Individual project grant amounts are adjusted accordingly once final grant amounts are released

#	Project Name
1	Fair Housing Activities/Home Administration
2	2026 Home Repair Program
3	2026 ESG Projects
4	2026 Public Service Projects
5	2026 Infrastructure Projects
6	2026 Public Facility Improvements
7	2026 Tenant Based Rental Assistance
8	2026 Construction of Affordable Housing
9	2026 Program Administration

Table 4 – Project Information

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

Community Development staff considers the following when developing the proposed budget and

project funding levels

- Feedback collected at public meetings and Committee members input on applications
- 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 benefits
- 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
- Does the project integrate local and regional plans, strategies, and initiatives (Hazard Mitigation 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. Additionally, with difficulties in getting certain materials construction timelines have increased. To ensure timely fund expenditure, Monmouth County asks for project submissions to be close to shovel ready and provide a year completion deadline with an option to request a 6 month extension. However, extension requests can negatively impact future rankings for CDBG applications.

AP-38 Project Summary
Project Summary Information

1	Project Name	Fair Housing Activities/Home Administration
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability Expand Homeownership Opportunities Expansion of Public Services
	Needs Addressed	Housing Supply and Strategy Expansion of Public Services Administration Planning and Management Strategy
	Funding	HOME: \$133,700.00
	Description	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.
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	The fair housing office handles approximately 5-10 calls a month requesting assistance with housing issues. The highest numbers of calls in FY2025 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 funded projects and Fair Housing programs
	Location Description	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.

	Planned Activities	<p>The Fair Housing Board was established 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.</p>
2	Project Name	2026 Home Repair Program
	Target Area	Monmouth County
	Goals Supported	Housing Rehabilitation
	Needs Addressed	<p>Housing Supply and Strategy Administration Planning and Management Strategy</p>
	Funding	CDBG: \$500,000.00
	Description	<p>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.</p>
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	<p>The CD Office has noted a continued increase in requests of applications for the Home Repair Program. To assist with program administration the County executed a shared service agreement with a local nonprofit. In 2025 the County completed approximately 49 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. The County continues to update the Home Repair rules and procedures to ensure balanced year-round allocation of funding and guarantees budgetary reserves for critical high-priority repair applicants.</p>

	Location Description	The Housing Repair Program is open to all income eligible clients residing in owner-occupied dwelling units within Monmouth County. The program excludes those residing in Asbury Park, Long Branch, or Middletown as they receive their own CDBG grant allocations.
	Planned Activities	This program provides limited financial assistance for 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 \$12,000 for major repairs and \$6,000 for minor repairs. Major repairs are limited to those issues that affect the habitability of a home such as lack of running water, electricity, or heating/cooling. Minor repairs are intended to prevent further deterioration of a structure or system which if not corrected could eventually lead to more extensive and/or major repair work. Barrier free modifications allow persons with disability to function more independently
3	Project Name	2026 ESG Projects
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability Expansion of Public Services
	Needs Addressed	Housing Supply and Strategy Expansion of Public Services Homeless Strategy Administration Planning and Management Strategy
	Funding	ESG: \$204,381.00
	Description	Projects funded with the FY2026 Emergency Solutions Grant Program will provide services and housing stability opportunities to low-income individuals, households, and the homeless.
	Target Date	9/1/2028
	Estimate the number and type of families that will benefit from the proposed activities	Applications for FY2026 round of funding (assuming similar funding levels) are estimated to assist approximately 615 extremely low-income individuals. 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.

	Location Description	<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"> • Linkages 4261 NJ -33 Tinton Falls • Monmouth County Homeless Shelter 1005 Oceanport Way Oceanport • 180 Turning Lives Around: Domestic Violence Shelter • Community Affairs and Resource Center • Trinity Church • Freehold Open Door
	Planned Activities	<p>Current Activities slated for FY2026 Emergency Solutions Grant funding include</p> <ul style="list-style-type: none"> • Shelter Administrative Costs (case management services, utilities, etc.) • Provision of Emergency Housing (e.g., shelter facilities, hotel rooms) • Rapid Rehousing/Homeless Prevention services • Street Outreach Services • HMIS administration
4	Project Name	2026 Public Service Projects
	Target Area	Monmouth County
	Goals Supported	Expansion of Public Services
	Needs Addressed	Expansion of Public Services
	Funding	CDBG: \$235,350.00
	Description	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.
	Target Date	12/31/2028

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The following applications were submitted for funding consideration for the FY2026 round of funding.</p> <ul style="list-style-type: none"> • CASA: provision of court appointed special advocates for approximately 100 minor children annually • Association of the Blind provides accessibility services to 150 individuals • Allaire Community Farm: provides educational services to 25 special needs individuals • Parker Family Health Center: provides health care services to over 1100 low-income residents of Monmouth County • Caregiver Volunteers: provides vital assistance to approximately 50 elderly, disabled, veterans, and their caregivers • Freehold Open Door provides assistance to language access and sustains wraparound services for 150 low income households • Monmouth Arts Summer Art Program for approximately 150 children in low/mod income areas. • Monmouth Day Care Center: provides day care services for 75 income-qualified households. • Senior Citizens Activities Network: provides education services to 55 seniors. <p>funded nonprofits submit monthly reports to the Community Development Office reporting on number and demographics of assisted clients.</p>
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	Location Description	<ul style="list-style-type: none"> • CASA: State Route 34, Red Bank • Monmouth County Association of the Blind 3401 Belmar Blvd, Wall • Allaire Community Farms: 1923 Bailey's Corner Road, Wall Township • Parker Family Health: 211 Shrewsbury Ave Red Bank • Caregiver Volunteers: Freehold, NJ • Freehold Open Door : 39 Throckmorton Street Freehold, NJ • Monmouth Arts 130 Maple Ave Suite 7B Red Bank • Monmouth Day Care 9 Drs. Jame Parker Blvd, Red Bank • Senior Citizens Activities Network: 72 Riversale Ave Monmouth Beach
	Planned Activities	<ul style="list-style-type: none"> • CASA: administrative costs to recruit, screen, train and provide support to community volunteers • Monmouth County Association of the Blind: Administrative costs to assist the visually impaired of Monmouth County • Allaire Community Farms: administrative costs: certified teacher and skills instructor • Parker Family Health: administrative costs: nursing staff costs • Caregiver Volunteers: administrative Costs: case workers • Freehold Open Door : administrative costs to provide increase capacity for program services. • Monmouth Arts: Art Program Funding for summer Arts Program in Red Bank and Long Branch • Monmouth Day Care: administrative costs for educators and day care staff • Senior Citizens Activities Network: administrative costs for educational programs for seniors
5	Project Name	2026 Infrastructure Projects
	Target Area	Monmouth County
	Goals Supported	Improve Local Infrastructure
	Needs Addressed	Infrastructure Improvements
	Funding	CDBG: \$307,362.00

	Description	Assist low-and-moderate-income neighborhoods with public infrastructure improvements. Projects (proposed to be) funded through the FY2026 CDBG allocations include road improvements and sewer line replacements.
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	Proposed FY2026 infrastructure activities are slated to benefit approximately 2,570 residents of Monmouth County of which 1,560 qualify as low/moderate income. These improvements will help both permanent residents of the community as well as seasonal visitors to Monmouth County municipalities:
	Location Description	<ul style="list-style-type: none"> • Neptune Township: Seaview, Atlantic Bath, McClintock, Olin Street, Central Avenue, Heck Avenue • Howell Township: Project location with income eligible low/moderate income block group. Final Location TBD
	Planned Activities	<ul style="list-style-type: none"> • Neptune Township: Ocean Grove Sewerage Authority: Sewer pipe replacement • Howell Township: Road Improvements
6	Project Name	2026 Public Facility Improvements
	Target Area	Monmouth County
	Goals Supported	Public Facility Improvements
	Needs Addressed	Expansion of Public Services
	Funding	CDBG: \$1,000,500.00
	Description	Funding is allocated to applicants for improvements to facilities that benefit the overall quality of life for County residents. e.g., park facilities, libraries, public buildings, etc.
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	Proposed FY2026 public facility projects are estimated to benefit approximately 11,870 residents of Monmouth County; 6,200 which qualify as low/moderate income. Three public facility improvements improve ADA access to municipal facilities, and two improve pedestrian accessibility to park facilities.

	Location Description	<ul style="list-style-type: none"> • 65 Wykoff Road, Eatontown • 601 Union Lane, Brielle • 54 Otterson Road, Freehold Borough • 301 Main Street Avon by the Sea • 2700 Allaire Road, Wall Township • 1 East Main Street Freehold
	Planned Activities	<ul style="list-style-type: none"> • Eatontown: Wildlife Sanctuary pedestrian bridge replacements • Brielle: ADA compliant bathrooms at library • Freehold Borough: mini pitch soccer courts at Wilson Park • Avon by the Sea: ADA Access to Municipal Building • Wall Township: ADA access to Municipal Building and Police • Monmouth County: ADA bathroom improvements
7	Project Name	2026 Tenant Based Rental Assistance
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability
	Needs Addressed	Housing Supply and Strategy Homeless Strategy
	Funding	HOME: \$300,000.00
	Description	Tenant Based Rental Assistance for income qualified households. This program is managed by the Monmouth County Department of Human Services
	Target Date	12/31/2028
	Estimate the number and type of families that will benefit from the proposed activities	After analysis of current spending levels this funding is estimated to provide rental assistance to approximately 27 households.
	Location Description	Available Rental Housing opportunities throughout Monmouth County for income qualified households.

	Planned Activities	Social Services staff provides rental search and case management services to income qualified households. The 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 (funding is available). 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	Project Name	2026 Construction of Affordable Housing
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability Expand Homeownership Opportunities
	Needs Addressed	Housing Supply and Strategy Homeless Strategy Administration Planning and Management Strategy
	Funding	HOME: \$903,301.00
	Description	Providing stop-gap funding subsidies to nonprofit and for-profit developers towards the construction or rehabilitation of affordable for sale and rental housing units for income qualified Monmouth County residents.
	Target Date	12/31/2030
	Estimate the number and type of families that will benefit from the proposed activities	In total developments provided FY2026 HOME funds will aid in the construction of 23 affordable units; 13 will have HOME covenants.
Location Description	Proposed Applications are located in <ul style="list-style-type: none"> • Brielle • Millstone • Neptune Township • Wall Township 	

	Planned Activities	Applications submission have proposed the following: <ul style="list-style-type: none"> • Construction of affordable family rental units in Brielle • Subsidizing the construction of 1 single-family homeowner unit • Construction and rehabilitation of units for specific populations (veterans, victims of domestic violence).
9	Project Name	2026 Program Administration
	Target Area	Monmouth County
	Goals Supported	Rental Housing Affordability Expand Homeownership Opportunities Improve Local Infrastructure Public Facility Improvements Housing Rehabilitation Expansion of Public Services
	Needs Addressed	Housing Supply and Strategy Expansion of Public Services Infrastructure Improvements Public Facility Improvements Homeless Strategy Economic Development Administration Planning and Management Strategy
	Funding	CDBG: \$510,802.00
	Description	Payment of salaries, indirect costs, fringe benefits, and other administrative costs associated with the HUD grant programs
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	
	Planned Activities	Salaries of Community Development staff to administer the Community Development Block Grant Program.

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

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

The County will continue supporting economic development and redevelopment by prioritizing public facility and infrastructure improvements within recognized 'growth areas.' While specific geographic targets for CDBG funds have not been established, investments will be prioritized county-wide for housing, community services, and special needs populations. Additionally, housing repair assistance remains available to income-qualified households within the CDBG consortium

Geographic Distribution

Target Area	Percentage of Funds
Monmouth County	100

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Monmouth County CDBG consortium comprises 49 of the county's 53 municipalities. While all 53 municipalities participate in the HOME consortium and ESG program, four municipalities—Asbury Park, Long Branch, Middletown, and Howell—are authorized to receive CDBG grants directly from HUD based on population and poverty thresholds. Because the combined population of the participating municipalities exceeds 200,000, Monmouth County is classified as an urban county. Furthermore, the consortium operates under an 'Exception Criteria County' designation, as less than one-quarter of its populated Census Block Groups contain 51% or more low-to-moderate income persons. Consequently, all area benefit projects (excluding ADA accessibility improvements) must be in block groups where the low-to-moderate income population exceeds the HUD-established threshold of 40.13%.

Discussion

Each grant committee evaluates projects at the place level, determining if proposals effectively fit into the established character of the municipality. The County seeks to prioritize HOME program funding to support housing proposals that encourage a range of housing types, sizes, sites and accommodations for multiple lifestyle stages. During the CDBG grant application process the office of Community Development has instituted a weighted averages system when evaluating project applications. The CDBG committee ranking encompasses 65% of the score. Additional score components are timely expenditure of funds from past grant awards, number of low/moderate clients assisted, and location within a (HUD designated) low/moderate income area.

Affordable Housing

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

Introduction

To address high-priority housing needs, Monmouth County is directing federal CDBG, HOME, and ESG grants toward critical initiatives, including expanding affordable housing, repairing residential properties, and supporting homeless services. Through strategic partnerships and public funding, the County focuses on maintaining and increasing safe, affordable housing options for low- to moderate-income residents. In FY2026 Monmouth County established the annual goal of supporting 239 LMI individuals (homeless, non-homeless, and those with special needs) through the production of new units, rehabilitation of existing units, homebuyer assistance, and /or rental assistance. Proposed one-year goals were developed based on an analysis of outcomes from prior years' federal grant awards.

One Year Goals for the Number of Households to be Supported	
Homeless	145
Non-Homeless	90
Special-Needs	4
Total	239

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	45
The Production of New Units	2
Rehab of Existing Units	45
Acquisition of Existing Units	5
Total	97

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

Discussion

As outlined in the needs assessment and market analysis sections of the 2025-2029 consolidated plan, there is a significant need for investing in affordable housing and housing stability programs. As such, the County plans to use CDBG, HOME, and ESG funds in FY 2026 to provide affordable housing options to LMI households utilizing the following strategies:

- Rehabilitation of existing units: Monmouth County anticipates CDBG funds will assist in the rehabilitation of existing homes benefiting approximately seventy (45) LMI families.
- Rental assistance: The County anticipates ESG and HOME funds will assist in providing rental assistance benefiting approximately forty (40) households through the Tenant Based Rental Assistance, Homeless Prevention, and Rapid Rehousing programs.
- Acquisition: The County anticipates the First Time Homebuyer Program funded through the HOME grant allocations will assist 5 income qualified first time homebuyers with downpayment

assistance.

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. Representatives of the Public Housing Authorities sit on the Homeless Systems Collaborative.

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 rental subsidies to Monmouth County Residents. The agency provides case management services and provides HCV tenants with the opportunity to participate in the Family Self-Sufficiency Program (FSS). This five-year, voluntary program helps public housing families receive rental assistance, gain economic independence through case management and goal setting. Additionally, this program connects participants with local resources and assists with job training and education.

Another program is expanding the foster youth to independence program. Covenant House is providing stabilizing services and working on collaborating with several public housing agencies to provide housing to households that successfully complete the program.

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

To bridge the gap between renting and owning residents of public housing facilities and those with Housing Choice Vouchers are encouraged to apply to the Monmouth County First Time Homebuyer Program

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

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 financial assistance being provided by the Office of Community Development to troubled housing agencies within the County.

Discussion

Despite fluctuations in voucher numbers and public housing units, Monmouth County's strategic plan

for addressing housing needs remains unchanged.

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

Introduction

Monmouth County plans to continue employing all their existing efforts in working to reduce homelessness and meet the needs of residents experiencing homelessness and residents with special needs. The subcommittees of the Homeless Systems Collaborative establish annual goals outlining local priorities. These committees meet monthly and update the executive committee on short term and long-term progress.

One year Subcommittee Goals

- Hospital Partnership: Improving Service delivery for high frequency Emergency Department users experiencing homelessness and housing insecurity
- Coordinated Prevention: Develop data metrics to measure program progress
- Veteran: To end Veterans homelessness in Monmouth County
- Youth/FYI: Develop dashboards to share progress and develop data collection metrics

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 FY2026 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 people living unsheltered within their geographic region, the number of people unsheltered in the community may not reflect the full population experiencing homelessness. The January 2026 count reported 612 homeless people, 127 of which were chronically homeless and 60 who

were unsheltered the day of the count.

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 2025-2026 Monmouth County OEM continued the congregate shelter, Mercy Center was added as an additional Code Blue location in Asbury Park. Several nonprofits had a small amount of funds to help accommodate transportation needs of individuals seeking assistance. At the highest usage, 138 individuals were accessing the warming centers on a Code Blue night (not including other placements). The extreme cold weather of this winter brought record numbers of people seeking shelter. Trinity Church on the highest usage night averaged 116 individuals. 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. The homeless shelter has created educational brochures explaining how clients can receive shelter and associated services.

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

Monmouth County employs a multi-tiered approach that combines immediate stabilization (shelter) housing vouchers and case management services. The Housing Navigation Program serves as a point of exit from homelessness. Staff assist clients in navigating the housing assistance system, identifying permanent opportunities, and providing case management services to ensure long-term stability. Local nonprofits utilize ESG funds for Rapid Rehousing programs providing short term rental assistance and case management services to help people quickly obtain housing. For those not ready for immediate

placement Monmouth County supports several transitional environments

- Linkages, Transitional Housing: houses families and provides intensive case management focused on housing stabilization and employment.
- Canright House : provides transitional housing to homeless men
- HABcore: a local nonprofit that places individuals in permanent housing after meeting employment and counseling requirements.
- The Asbury Park Housing Authority (managing 351 Housing Choice Vouchers) is working with the Monmouth County Homeless Systems Collaborative to link vouchers with youth aging out of the foster care system.

The Monmouth County Housing Navigation Program reported the following Program Outcomes for 2025

- 568 referrals received, 481 were admitted
- 73 were chronically homeless at admission
- 1,050 clients were served
- 252 were housed 37% with some form of rental subsidy, 39% were able to housed without a subsidy, moved in with family or friends, or left for a housing opportunity outside of the program, and 24% were temporarily housed
- 568 households remain on the waitlist.

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

The Monmouth County Homeless Systems Collaborative (HSC)—which serves as the Continuum of Care (CoC) for the region—operates through several subcommittees designed to manage homeless planning, oversee HUD funding, and implement the strategic plan to end homelessness. The Discharge Planning Subcommittee focuses on developing policies to prevent individuals from being discharged in to homelessness from institutions (such as hospitals, jails, or foster care). Short term accomplishments include accessible IDs, training for hospital staff for DSS resources and established case conferencing. Long term (in process) accomplishments include expansion of affordable housing opportunities, expanded shelter options, continued advocacy for a Homeless Trust Fund establishment.

Discussion

Monmouth County continues to have a highly competitive and expensive housing market with average home values around \$759,000. A median sale price range of \$680,000-\$727,000 reflects a 5% growth year over year. Year over year rental prices have increased approximately 6.5%. All HSC subcommittees report similar issues/barriers towards goal accomplishment:

- overall lack of affordable housing
- apartments are priced too high in general and for rental subsidy guidelines
- lack of funding/resources to develop affordable housing

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

Introduction

Fair housing is essential to ensure 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. Six impediments have been identified as impediments to Fair Housing Choice 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 and affordable development providers
- environmental constraints
- the continued needs for decent, safe, and affordable rental housing and for-sale and/or 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 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 FY2026

- 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 local educational events)
- 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 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 have purchased vacation homes who rent them out during the winter months when not in use. As noted in the Consolidated 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 County. Proposed FY2026 HOME funded projects propose construction of up to 22 affordable rental units for eligible populations.

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

Introduction

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting underserved needs

- Continued growth in the senior population and the need for adaptive housing
- Increasing costs to complete construction projects
- Fragmented approach to local planning
- A lack of awareness about available services often prevents people from seeking help.

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

- Continuing to provide operating expenses to nonprofits that provide necessary services to low/moderate income populations.
- Continue to participate in boards and commissions, expand assistance opportunities and efficient expenditure of funds through networking opportunities.
- Infrastructure improvements to ease travel for residents and visitors.
- Accessibility improvements to neighborhood and municipal facilities.
- Continued use of the Monmouth County Home Repair Barrier Free program to allow people to stay within their homes.

Actions planned to foster and maintain affordable housing

In FY2026, the County will allocate HOME Investment Partnerships Program funds to for-profit and nonprofit developers to expand the supply of affordable housing through new construction and rehabilitation. To ensure affordable housing opportunities for income-qualified residents, HUD grant funds also support the Tenant Based Rental Assistance, First-Time Home Buyers, Rapid Re-housing, and Homeless Prevention programs.

Actions planned to reduce lead-based paint hazards

The Monmouth County Childhood Lead Poisoning Program (CLPP) prioritizes primary prevention to protect children from lead exposure before harm occurs. All contractors working in child occupied dwellings, who will be disturbing lead-based paint (LBP), are required to be certified by the EP. Additionally, the Health Department provides nursing and environmental case management for children with elevated blood lead levels. Note that any federally funded housing projects built before

1974 must pass a lead inspection prior to residency

Lead education brochures are distributed with all Home Repair Program contracts.

Actions planned to reduce the number of poverty-level families

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 improvements, such as sanitary sewer upgrades, sidewalk, and roadway improvements, without overtaxing residents. High property taxes are a significant factor to housing instability for low- and moderate-income homeowners. Allocating CDBG funds for these improvements helps potentially 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. CDBG

The County and its nonprofit partners implement a variety of programs to eliminate poverty through increasing the affordability of housing, stemming neighborhood decline and blight, thus helping residents grow value in their owned or rented real estate assets, and by protecting vulnerable populations.

The Monmouth County Workforce Investment Board provides training for those who are unemployed and career counselors to help individuals find a better job. One Stop Career Center locations are located throughout the County. Additionally, the Division of Employment and Training holds job fairs partnering with the Board of County Commissioners and the state Department of Labor and Workforce Development, the Monmouth-Ocean Development Council, Brookdale Community College, and the New Jersey Association of Human Resources.

Actions planned to develop institutional structure

The Monmouth County Office of Community Development, operating within the Division of Planning, manages the federal Community Development Block Grant (CDBG), HOME Investment Partnerships, and Emergency Solutions Grant (ESG) programs. The office ensures rigorous oversight by monitoring sub-recipient agreements and requiring monthly progress and expenditure reports. To foster comprehensive solutions, the CD office partners with the Homeless Systems Collaborative and maintains close coordination with other county departments, including Social Services and Economic Development.

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

The Monmouth County Office of Community Development will continue to participate in the Homeless Systems Collaborative, HSC sub committees, and work on initiatives outlined within the Strategic Plan to Prevent and End Homelessness. Directors of several local housing authorities participate in the Executive committee. FY2026 ESG funds will be allocated to continue funding social service agencies that provide

necessary services to specific populations e.g. (domestic abuse victims, homeless families, etc.). CDBG projects that are completed under budget will have remaining funds reallocated for Office of Economic Development facade improvement program aiding businesses located within HUD designated low-moderate areas of the County.

Program Specific Requirements

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

Introduction

Projects allocated FY2026 CDBG, HOME, and ESG funds are specifically identified in the projects table included as an attachment to the Board of County Commissioners Resolution.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

The County of Monmouth 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: Through the First Time Homebuyer Program, HOME funds are provided directly to the homebuyer through downpayment assistance to income qualified applicants

All awarded 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-moderate 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 (e.g. sales prices, age and amenities of housing stock, percentage of owner occupants). The resale price provides the original HOME assisted owner with a fair return on investment (including the homeowners investment and any capital investment) and ensures 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 is not planning to allocate FY2026 funds towards the First Time Homebuyer Program. However, the program will continue with funding allocations from previous year's grant allocations.

Affordable Housing Covenants and restrictions (prepared and reviewed by special counsel) and are 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. 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 is 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 an 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 the FY2026 HOME grant allocation will be used to provide tenant based rental assistance 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 has 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 remain as affordable rental housing. One proposed project proposed for funding within the FY2026 plan are housing units for victims of domestic violence, and one project is for low/moderate income veterans.

Emergency Solutions Grant (ESG)

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

Agencies that are currently funded or those who have received prior ESG funds 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 factors will be considered in conjunction with the proposal 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 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 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 after-hours 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 measure 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.

