



10.0 Community Development & Housing

10.0 COMMUNITY DEVELOPMENT & HOUSING MASTER PLAN RECOMMENDATION 10.1



Long Branch Housing Authority, Long Branch

Source: Steve daCosta

10.1: Form a Consolidated Plan Implementation Committee (CPIC) to help guide the Office of Community Development (CD) and HOME Consortium's Five-Year Strategy Submission for Housing and Community Development Programs (Five-Year Consolidated Plan) and Annual Action Plan: One Year Use of Funds (Annual Action Plan) in a manner consistent with achieving the Goals, Principles, and Objectives (GPOs) of the Monmouth County Master Plan.

Purpose

Currently there is no one "umbrella" committee to provide the Office of CD with assistance in overseeing the coordination of community development programs either internally or with the GPOs established in the *Master Plan*. It is recommended that an oversight committee be formed comprised of representatives from county departments and agencies, stakeholders from existing Office of CD committees, as well as other community development stakeholder groups to help guide the process.

Monmouth County Departments & Organizations Involvement

Division of Planning	The Director, Assistant Director, and Community Development Program Director participate as members of the CPIC.
Division of Economic Development	Participate as a member of the CPIC.
Fair Housing Board	Fair Housing Board Chair to participate as a member of the CPIC.

Other Project Stakeholder Involvement

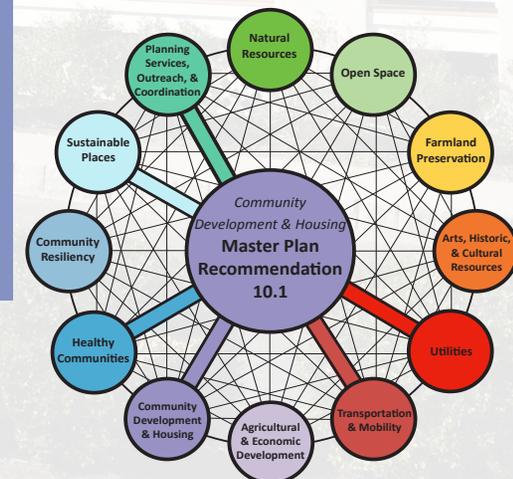
Municipalities	Community Development Block Grant (CDBG) Committee Chair to participate as a member of the CPIC.
Non-Consortium Municipalities	Representatives from each of the three non-consortium communities (Asbury Park, Long Branch, Middletown) to participate as members on the CPIC.
Monmouth County Homeless System Collaborative (HSC)	Homeless System Collaborative (HSC) Chair to participate as a member of the CPIC.

Master Plan Goals, Principles, & Objectives (GPOs) Relating to 10.1

PRINCIPLES	GOAL 1			GOAL 2				GOAL 3						
	1.1	1.2	1.3	2.1	2.2	2.3	2.4	3.1	3.2	3.3	3.4	3.5	3.6	3.7
Comprehensive Planning														
Coordination														
Planning Approach														
Environmental Resources														
Farmland Preservation														
Arts, Culture, & Historic														
Preservation Investments														
Vibrant & Sustainable Communities														
Community Preservation														
Housing														
Economic Development														
Agricultural Development														
Recovery & Resiliency														
Growth Investments														

Implementation Strategy

- Prepare an agenda of relevant topics for discussion and convene a meeting of potential stakeholder representatives.
- Collaborate with stakeholders to devise and approve a new committee structure.
- Include the approved committee into future U.S. Department of Housing and Urban Development (HUD) documents.



Strongest Associated Master Plan Elements

10.0 COMMUNITY DEVELOPMENT & HOUSING MASTER PLAN RECOMMENDATION 10.2



Long Branch Housing Authority, Long Branch

Source: Steve daCosta

10.2: Incorporate the Goals, Principles, and Objectives (GPOs) of the *Monmouth County Master Plan* into the Office of Community Development's (CD) *Five-Year Strategy Submission for Housing and Community Development Programs (Five-Year Consolidated Plan)* to better align community development projects and programs with intended outcomes through the appropriation of funds from the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants Program (ESG).

Purpose

The Office of CD is responsible for allocating federal funds received from the U.S. Department of Housing and Urban Development (HUD) for three major programs: CDBG, HOME, and ESG. Committee representatives from each program meet annually to evaluate applications and to recommend the appropriate allocation of available funds. Until now there has been little coordination between project allocations and *Monmouth County Master Plan* GPOs. In order to achieve the desired outcomes established in the *Monmouth County Master Plan*, it is suggested that an oversight committee (Recommendation 10.1) evaluate current community development grant policies and formulate recommendations on ways to improve public investment strategies (community development program allocations) with public and private result oriented outcomes (*Master Plan* GPOs).

Monmouth County Departments & Organizations Involvement

Division of Planning	Facilitate meetings of the Consolidated Plan Implementation Committee (CPIC); prepare agenda items for discussion; recommend program changes to the CPIC for review and consideration; prepare the <i>Five-Year Consolidated Plan</i> .
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Other Project Stakeholder Involvement

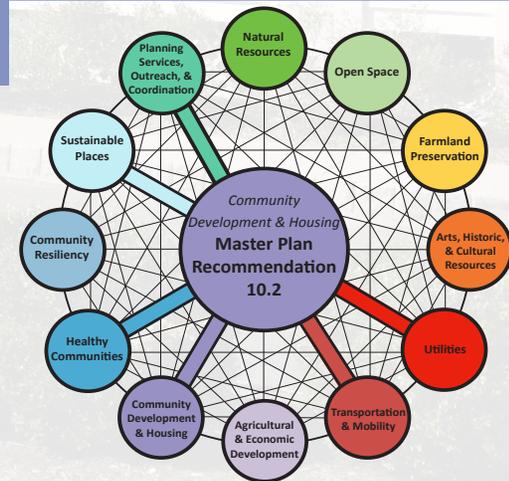
Consolidated Plan Implementation Committee (CPIC)	Assist Division of Planning and the Office of Community Development with preparing the <i>Five-Year Consolidated Plan</i> .
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Master Plan Goals, Principles, & Objectives (GPOs) Relating to 10.2

PRINCIPLES	GOAL 1			GOAL 2				GOAL 3						
	1.1	1.2	1.3	2.1	2.2	2.3	2.4	3.1	3.2	3.3	3.4	3.5	3.6	3.7
Comprehensive Planning														
Coordination														
Planning Approach														
Environmental Resources														
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Vibrant & Sustainable Communities														
Community Preservation														
Housing														
Economic Development														
Agricultural Development														
Recovery & Resiliency														
Growth Investments														
A.														
B.	●	●												
C.			●											
D.	●	●												
E.		●	●											
F.														
G.														
H.														
I.														
J.		●												
K.														
L.														
M.														
N.														

Implementation Strategy

- The CPIC to assist the Division of Planning with the preparation of the *Five-Year Consolidated Plan*.



**Strongest Associated
Master Plan Elements**

10.0 COMMUNITY DEVELOPMENT & HOUSING MASTER PLAN RECOMMENDATION 10.3

10.3: Evaluate and recommend changes to the Office of Community Development’s (CD) existing standing committees’ structure to align current community development programming with the overall Division of Planning program.

Purpose

It has been some time since there has been a comprehensive review of the Office of CD’s committee structure to evaluate their effectiveness in program operations. In many instances, these committees are a requirement of HUD in support of public outreach. However, there may be an opportunity to reorganize committees so they provide better support for the Office of CD’s annual programming and play a more prominent role in the five-year consolidated planning process. The Consolidated Plan Implementation Committee (Recommendation 10.1) should lead the process of committee review and make suggestions on how to improve the current organizational structure so it better aligns with *Monmouth County Master Plan* Goals, Principles, and Objectives (GPOs).

Monmouth County Departments & Organizations Involvement

Division of Planning	Facilitate meetings of the Consolidated Plan Implementation Committee (CPIC); prepare agenda items for discussion; recommend program changes to the CPIC for review and consideration.
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Other Project Stakeholder Involvement

CPIC	Review and provide input on recommended committee structure changes as proposed by the Division of Planning, assist with the development of CPIC guiding documents.
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Long Branch Housing Authority, Long Branch

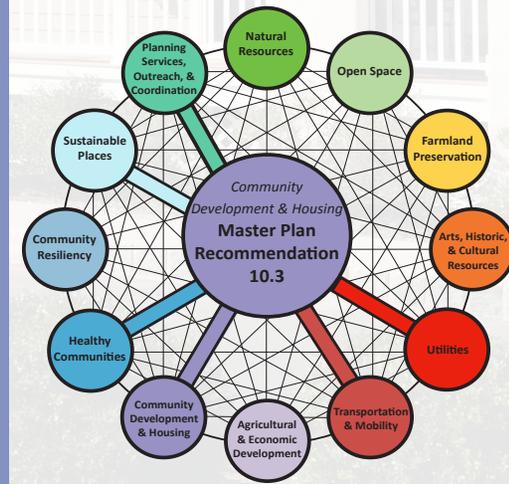
Source: Steve daCosta

Master Plan Goals, Principles, & Objectives (GPOs) Relating to 10.3

PRINCIPLES	GOAL 1			GOAL 2				GOAL 3						
	1.1	1.2	1.3	2.1	2.2	2.3	2.4	3.1	3.2	3.3	3.4	3.5	3.6	3.7
Comprehensive Planning														
Coordination														
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Vibrant & Sustainable Communities														
Community Preservation														
Housing														
Economic Development														
Agricultural Development														
Recovery & Resiliency														
Growth Investments														

Implementation Strategy

- Facilitate meetings of the CPIC; prepare agenda items for discussion.
- Devise a CPIC subcommittee structure based on community development programming requirements.
- Determine which type of guiding documents (e.g. bylaws, purpose, mission statement, and program guidelines) will be needed to manage the CPIC and associated subcommittees.
- Prepare guiding documents.
- Achieve required support from the Monmouth County Board of Chosen Freeholders (MCBCF) to implement committee structure changes.
- Approved recommendations to committee structures and incorporate them into the Office of CD planning documents such as the *Five-Year Strategy Submission for Housing and Community Development Programs (Five-Year Consolidated Plan)*.



Strongest Associated Master Plan Elements

10.0 COMMUNITY DEVELOPMENT & HOUSING MASTER PLAN RECOMMENDATION 10.4



Long Branch Housing Authority, Long Branch

Source: Steve daCosta

10.4: Work with other county departments and agencies in identifying potential county projects eligible for Community Development Block Grant (CDBG) funding.

Purpose

The CDBG Program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, suitable living environments, and opportunities to expand economic opportunities, principally for low- and moderate-income persons (HUD, 2014). The CDBG Program has been used primarily to fund eligible municipal projects however there may be instances where a county improvement project would be eligible for CDBG funding.

Monmouth County Departments & Organizations Involvement

Division of Planning	Facilitate meetings of the Monmouth County CDBG Committee; work with host communities in identifying eligible county projects; submit eligible projects to County Administration for further consideration; apply for CDBG funds if necessary.
County Administration	Approve the Division of Planning and Department of Public Works and Engineering to prepare and submit applications for CDBG eligible projects on behalf of Monmouth County.
Department of Public Works and Engineering	Work with the Division of Planning in identifying CDBG eligible projects.
Other County Departments	Work with other county departments and agencies in identifying CDBG eligible projects.

Other Project Stakeholder Involvement

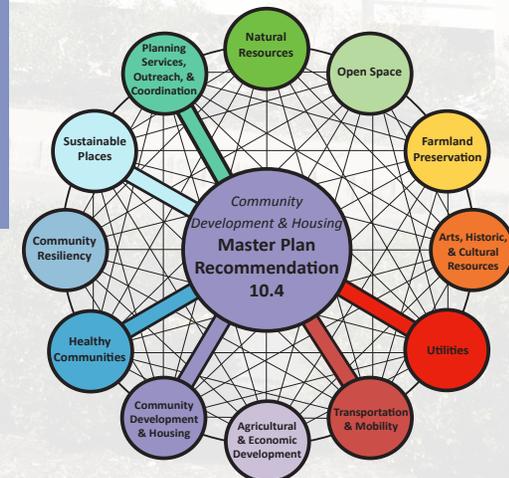
Municipalities	Work with host communities in identifying county projects eligible for CDBG funding in their community.
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Master Plan Goals, Principles, & Objectives (GPOs) Relating to 10.4

PRINCIPLES	GOAL 1			GOAL 2				GOAL 3						
	1.1	1.2	1.3	2.1	2.2	2.3	2.4	3.1	3.2	3.3	3.4	3.5	3.6	3.7
A. Comprehensive Planning														
B. Coordination	●	●												
C. Planning Approach		●												
D. Environmental Resources	●													
E. Farmland Preservation														
F. Arts, Culture, & Historic							●							
G. Preservation Investments														
H. Vibrant & Sustainable Communities														
I. Community Preservation														
J. Housing														
K. Economic Development														
L. Agricultural Development														
M. Recovery & Resiliency														
N. Growth Investments														●

Implementation Strategy

- Form an internal committee comprised of county departments and agencies to identify potential CDBG eligible projects.
- Make recommendations to Monmouth County Administration on which projects to pursue for funding.
- Apply for CDBG funding for eligible projects.



Strongest Associated Master Plan Elements

10.0 COMMUNITY DEVELOPMENT & HOUSING MASTER PLAN RECOMMENDATION 10.5



Long Branch Housing Authority, Long Branch

Source: Steve daCosta

10.5: Initiate a new housing study for Monmouth County that examines existing market conditions and identifies recent housing development trends, including new construction and redevelopment of existing housing stock, that have evolved in response to new cultural and economic realities, housing affordability concerns, and shifting household demographics.

Purpose

Prior to Superstorm Sandy, the Division of Planning produced an annual *Monmouth County New Residential Development Survey* that provided readers and stakeholders insight into new residential development activities taking place in Monmouth County. The survey was placed on hiatus after Superstorm Sandy until such time that a more normalized housing market emerged after most storm reconstruction efforts were completed. Although a new residential survey would be part of this report, there is the need to provide a more comprehensive analysis that includes the existing housing stock analysis (which accounts for a majority of home sales in the county) and its influence on regional economic growth and development.

Monmouth County Departments & Organizations Involvement

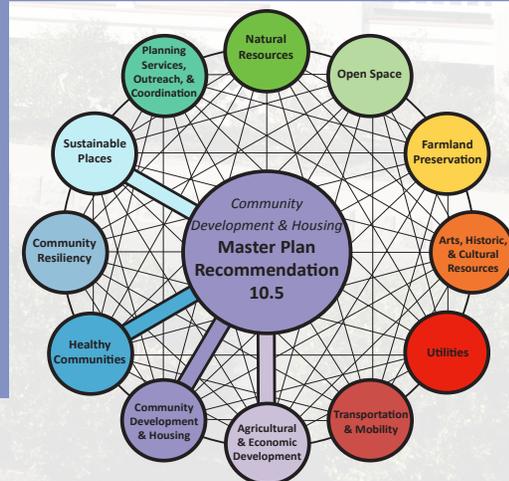
Division of Planning	Produce a new comprehensive housing study; consider providing either annual or biannual updates to the <i>Monmouth County New Residential Development Survey</i> ; conduct a comprehensive update of the study every five years.
Division of Economic Development	Assist with the data collection and provide input on the report.
Board of Taxation	Provide assistance on residential tax base information and data collection.

Master Plan Goals, Principles, & Objectives (GPOs) Relating to 10.5

PRINCIPLES	GOAL 1			GOAL 2				GOAL 3						
	1.1	1.2	1.3	2.1	2.2	2.3	2.4	3.1	3.2	3.3	3.4	3.5	3.6	3.7
Comprehensive Planning														
Coordination														
Planning Approach														
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Vibrant & Sustainable Communities														
Community Preservation														
Housing														
Economic Development														
Agricultural Development														
Recovery & Resiliency														
Growth Investments														

Implementation Strategy

- The Office of Community Development (CD) is to establish a team of professional staff from the Division of Planning, Office of Economic Development, and the Board of Taxation to collaborate on the creation and development of this report.
- The Office of CD work program is to provide updates of the *Monmouth County New Residential Development Survey* section of the report.
- The Office of CD work program will provide for a comprehensive update of the *Monmouth County New Residential Development Survey* approximately every five years.



**Strongest Associated
Master Plan Elements**

10.0 Community Development & Housing

10.1 Introduction

Community development can be described as the collective process whereby stakeholders in a given community participate in and advocate for both equitable and beneficial economic, social, and environmental outcomes, particularly for those that may be disadvantaged or powerless. As populations change in size, age, and diversity the effective provision of community services becomes an increasingly necessary component of protecting and preserving residents' quality-of-life. Community development initiatives within Monmouth County include: increasing economic and housing opportunities for low-and moderate-income residents, the expansion and improvement of public facilities and infrastructure, and increasing the development and accessibility of human services. The Monmouth County Office of Community Development (herein referred to as CD) coordinates, implements, and monitors participant compliance for three federal entitlement programs: the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). The overall goal of these federally funded initiatives is to effectively develop and maintain viable urban communities.

10.2 Existing Conditions

10.2.1 Community Development Committees

Through collaboration with various committees, CD staff develops partnerships amongst all levels of government, the private sector, and for-profit and nonprofit institutions. The use of committees provides a convenient means for the continuous exchange of ideas and information, helping link municipalities within a regional context. Participation by the Monmouth County Division of Planning staff allows for connections between Division of Planning objectives and the established U.S. Department of Housing and Urban Development (HUD)

principles, allowing for more efficient expenditures of allocated funds. This approach strongly supports *Monmouth County Master Plan (2016)* Goal #1 'Promote a comprehensive approach to planning and coordinate these efforts among all levels of government and with our community stakeholders.' *Master Plan* Recommendation 10.3 speaks directly to reevaluating the existing committees' structure, determining their current effectiveness, and recommending changes to help streamline the committee process. In the interim, each committee should work on identifying how their particular program can promote outcomes that are better aligned with the Goals, Principles, and Objectives (GPOs) of the *Master Plan* as well as other Division of Planning activities.

Monmouth County Fair Housing Board: As an annual recipient of CDBG funding, Monmouth County is required by HUD to sufficiently address the fair housing certification that accompanies each *Annual Action Plan*. In 1988, the Board of Chosen Freeholders passed a resolution establishing the Monmouth County Fair Housing Board. This entity advises on matters pertaining to fair housing policy at both the state and federal levels. The obligations of the Fair Housing Board include: promoting housing and services for affordable and habitable housing to the residents of Monmouth County, promoting fair housing, fair lending, and prohibiting discrimination on the basis of race, color, religion, gender, national origin, ancestry, handicapped status, affectional or sexual orientation, and marital status in the sale, rental, or financing of residential dwellings. The Monmouth County Fair Housing Board consists of a minimum of 15 and a maximum of 21 members, each appointed by the Monmouth County Board of Chosen Freeholders (MCBCF).

Community Development Block Grant (CDBG) Committee: This committee is a public entity serving as a cooperative means of distributing federal grant allocations. Through an interlocal services agreement between Monmouth County and participating municipalities, the CDBG Committee functions as an advisor to the



MCBCF. This committee reviews and recommends municipal and nonprofit project applications, evaluates local community development needs, and develops priorities for the federally allocated CDBG funds. Each participating municipality appoints a representative (and one alternate) to officially represent the municipality in all community development committee related matters.

Citizen Participation Group (CPG): A subset of the CDBG Committee, the CPG advises the MCBCF on how best to serve the interests of low- and moderate-income residents throughout the county. With procedural requirements outlined within the *Monmouth County Citizen Participation Plan*, this group offers the public opportunities to become involved in the CDBG Program by presenting opportunities to comment and participate within the project allocation process.

Emergency Solutions Grant (ESG) Committee: The purpose of the ESG Committee is to evaluate applications submitted for ESG Program funding. The Monmouth County Office of CD partners with the Monmouth County Department of Human Services and other local stakeholders to review project applications, and advise the MCBCF as to the most efficient funding allocations. The ESG Program is designed to identify sheltered and unsheltered homeless persons as well as those at risk of homelessness, and provide the services necessary to help these persons quickly regain stability.

HOME Project Review Committee: This committee, an assemblage of staff from the Monmouth County Finance Department, Division of Planning, and the Office of CD, thoroughly reviews project applications. After each applicant presents its proposals, the committee carefully evaluates potential local and regional benefits, and recommends projects and specific grant allocations to the MCBCF. The Consolidated

Planning Process, as defined by HUD, provides a framework for community-wide dialogue to identify housing and community development priorities that both align and focus allocated funding from three federal formula block grant programs: CDBG Program, HOME Program, and ESG Program ([HUD Exchange](#)). The Monmouth County Office of CD creates annual budgets for more than \$7.5 million in federal grants, distributing funds for a variety of projects. Additionally staff fulfills mandatory federal reporting requirements consisting of tracking expenditures and quantifying specific project accomplishments.



New townhomes under construction near Cookman Avenue in Asbury Park

Source: Steve daCosta



This planning process is completed through a variety of plans and documents, outlining the allocation and commitment of funds that advance HUD's core goals.

10.2.2 Supportive Reports and Guiding Documents

Five-Year Consolidated Plan: On behalf of the MCBCF, the Office of CD applies for three federal grant programs through a single application process, the *Five-Year Strategy Submission for Housing and Community Development Programs* (known as the *Five-Year Consolidated Plan*). The *Five-Year Consolidated Plan* serves as Monmouth County's official housing policy and community development planning guide. HUD sets forth three identifiable goals when evaluating a jurisdiction's *Five-Year Consolidated Plan*:

- Increase the availability, affordability, and sustainability of decent housing;
- Providing suitable living environments; and
- Promotion of economic development.

When writing the *Five-Year Consolidated Plan*, grant recipients assess local market conditions, existing affordable housing supplies, and determine priorities and future community development needs. This analysis allows jurisdictions to establish data-driven, place-based investment decisions for the ensuing five-year period. Through a collaborative process involving consortium participating municipalities, local nonprofit housing and service providers, affordable housing developers, housing authorities, health agencies, and other interested parties CD staff identifies the specific needs of the county's low- and moderate- income residents.

The *Monmouth County Master Plan* recommends (Recommendation 10.1) that for the *2020-2025 Five-Year Consolidated Plan*, the Office of CD launch an Implementation Committee to help oversee and guide the planning process in a manner that is consistent with the *Master Plan* Goals, Principles, and Objectives (GPOs). The current [2015-2019 Five-](#)

[Year Consolidated Plan](#) specifies goals the county aims to achieve over the (plan established) five-year period:

- Increase affordable rental housing and homeownership opportunities
- Fund owner-occupied housing rehabilitation
- Improving public facilities and municipal infrastructure
- Expand public services and economic development opportunities

The *2015-2019 Five-Year Consolidated Plan* presents a directed course of action the county and consortium of participating municipalities can undertake towards achieving these established objectives. Additionally, in an effort to track yearly goal progress this document delineates detailed performance measures

Annual Action Plan: The *Annual Action Plan* stands as a HUD-established monitoring requirement of the Consolidated Planning Process. The *Annual Action Plan* provides a concise summary of the actions, activities, and specific federal and nonfederal funding resources that will be used each year to address the priority needs and specific goals identified within the Consolidated Plan. At the conclusion of each fiscal year, the Office of CD submits to HUD a *Consolidated Annual Performance and Evaluation Report (CAPER)*, outlining grant expenditures and a discussion of specific program accomplishments. *Master Plan* Recommendations 10.1 and 10.2 call for stronger alignments between the *Five-Year Consolidated Plan*, *Annual Action Plan*, and the community outcomes sought through the *Monmouth County Master Plan* GPOs. The most recent plans are [The County of Monmouth Annual Action Plan](#) submitted in March 2016 and the [Monmouth County CAPER](#) submitted in May 2016.

Citizen Participation Plan (CPP): Citizen engagement allows community members to become actively involved within the decision-making process. According to the Federal Housing and Community Development Act of 1974, federal grantees are legally required to



provide citizens reasonable opportunities to participate in CDBG activities from the beginning to the end. Monmouth County developed a detailed *CPP*, outlining how community members and other stakeholders can engage in planning, implementation, and evaluation of housing and community development programs. The most recent *CPP* was adopted by the MCBCF on March 13, 2014.

Limited English Proficiency/Language Assistance Plan (LEP/LAP): Title VI of the Civil Rights Act of 1964 provides that no person in the United States shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activities that receives federal financial assistance. LEP persons are defined as persons who do not speak English as their primary language and who have limited ability to read, write, speak, or understand the English Language. The Office of CD's *LEP/LAP* details specific methodology utilized by staff to encourage participation by non-English speaking persons.

Based on the (HUD required) four-factor analysis to determine limited English proficiency, it was determined Monmouth County will experience significant growth in the Spanish speaking population. In response to this emerging population trend, the Monmouth County *LEP/LAP* recommends that vital documents be translated into Spanish. The remaining LEP populations which exceed the HUD-established 1,000-person threshold, comprise approximately 2.1% of the total LEP population. The *LEP/LAP* recognizes the Monmouth County Office of CD Director as the LEP Coordinator, establishes language resource office protocols, staff training procedures, monitoring and updating to the LEP, and methods for filing complaints. The most recent *Limited English Proficiency/Language Assistance Plan* was last updated in January 2015.

Analysis of Impediments to Fair Housing Choice (AI): As part of the Consolidated Planning Process HUD requires CDBG grantees to submit a

plan outlining efforts to Affirmatively Furthering Fair Housing (AFFH) within local communities. In 2011, a working group was established including members of the Fair Housing Board, the Office of CD, and Division of Planning staff. This committee identified Monmouth County-specific barriers to fair housing choice. The final *2011 Analysis of Impediments to Fair Housing Choice* serves as a review of impediments for all protected classes, and as a foundation for the county's current and future fair housing planning initiatives.

The impediments determined to have significant impacts on low-and moderate-income residents' accessibility to fair housing choice within Monmouth County's *2011 AI* are:

1. Limitation of zoning and site selection for affordable housing developments
2. Environmental issues and constraints
3. High municipal property taxes and the cost of education
4. Gaps in transportation availability
5. Issues concerning public housing authorities
6. Expiring affordability controls in subsidized housing
7. Restrictive lending policies and practices
8. Limited resources and funding for programs that promote fair and affordable housing
9. Low educational achievement levels in select areas
10. Limitations on fair housing data collection methods
11. Lack of supportive housing for teens and young adults aging out of foster care
12. Lack of sufficient accessible housing for the disabled
13. New Jersey Fair Housing Legislation needs improving

Many of these problems are complex structural issues, with proposed solutions intended to be initiated over time. The Office of CD and the Fair Housing Board maintain and facilitate the actions discussed within the *2011 AI*. Not all proposed actions could be undertaken immediately



upon publication of the document, nor did they all fall under the jurisdictional oversight of the county.

In December 2015, HUD released the finalized AFFH rule, replacing the current AI (for which no format existed) with a standardized Assessment of Fair Housing form. This proposal dictates that CDBG participants will utilize a HUD-established Assessment Tool to evaluate fair housing choice, identify existing barriers to fair housing choice, and set and prioritize goals to overcome these barriers. This tool allows a jurisdiction’s fair housing analysis to be principally based on HUD-provided data, with additional input from other local and regional data sources. This AFFH will be submitted in advance of preparing the 2020-2025 Five-Year Consolidated Plan to ensure priorities, strategies and future activities cohesively incorporate this analysis.

The *Master Plan* calls for a new housing study to examine existing market conditions and identify recent residential development trends, including new construction as well as redevelopment of existing housing stock, that have evolved in response to new cultural and economic realities, housing affordability concerns, and shifting household demographics (Recommendation 10.5). This study will dovetail with the Office of CD’s efforts to identify ways to better evaluate local housing market conditions in Monmouth County, as well as influence other community partners in the removal of barriers to fair housing choice.

10.2.3 Housing Overview

Both population and housing units generally share an upward trend, with population growth serving as a major contributory factor to housing expansion.

However, the growth rates of Monmouth County’s population and housing units have fluctuated over the past fifty years as illustrated in Figure 10.1: Population: Housing Growth Rate Comparison 1950-2010. Between 1950 and 1970, the county’s population increased by approximately 43.2% each decade, outpacing the rate of housing expansion. During the same time period, the number of housing units in the county increased approximately 35.0% per decade. The 1970s and 1980s brought significant residential growth to the county with the number of housing units increasing by 20%, while population growth averaged 10% growth. Between 1990 and 2000, the county’s population grew 11.2% as compared to the number of housing units

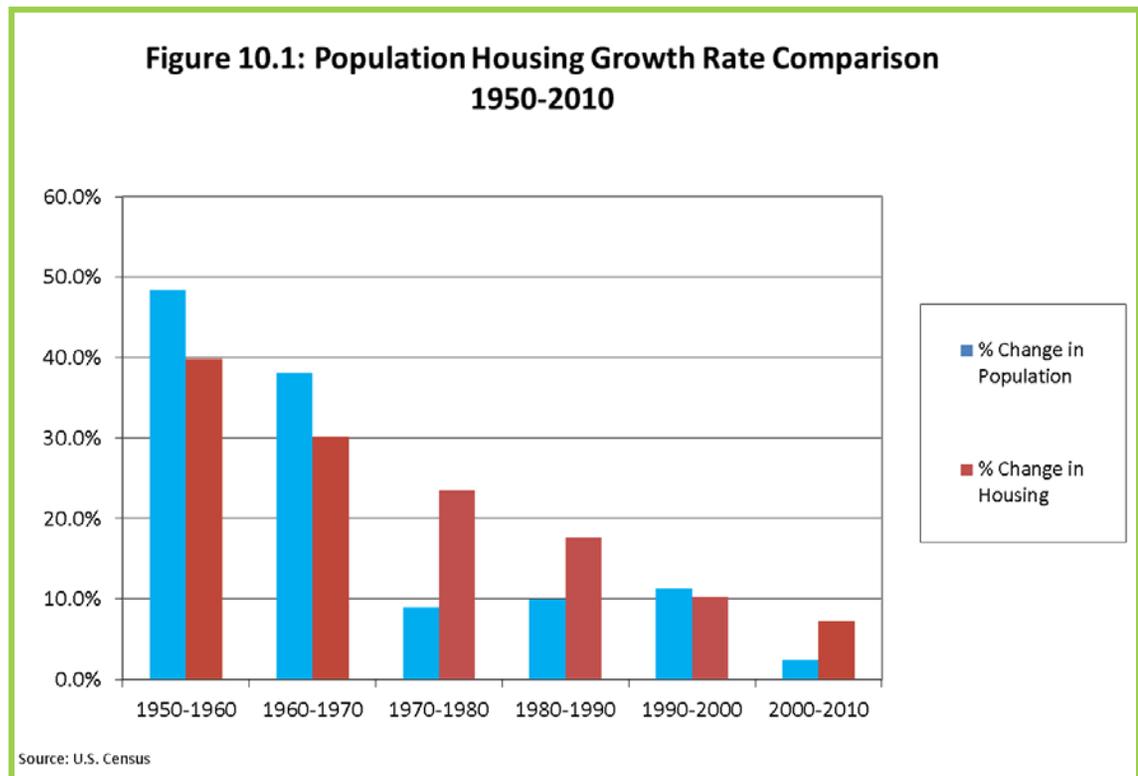


Figure 10.2: Monmouth County Residential Trends 1980-2014

Type of Unit	1980		1990		2000		2014	
	Total	% of Total						
1-unit Detached	122,220	67.6%	143,754	65.8%	161,048	67.0%	169,957	65.1%
1-unit Attached	5,213	2.9%	15,151	6.9%	19,766	8.2%	19,752	7.6%
2 to 4 units	17,811	9.8%	17,364	8.0%	19,031	7.9%	18,320	7.0%
5 to 9 units	6,354	3.5%	8,703	4.0%	9,520	3.9%	12,003	4.6%
10 + units	27,119	15.0%	27,019	12.4%	28,224	11.7%	37,324	14.3%
Mobile Home and Other	2,168	1.2%	6,417	2.9%	3,295	1.3%	3,398	1.3 %
Total Housing Units	180,885	100.0%	218,408	100.0%	240,884	100.0%	260,754	100.0%

Source: U.S. Census, American Community Survey 2014

which increased 10.3%. The 2010 U.S. Census reported Monmouth County had 258,410 housing units, an increase of 7.3% from 2000. Over the same time period, the population only grew by 2.5%. Figure 10.2: Monmouth County Residential Trends 1980-2014 illustrates that between 1980 and 2014, 79,869 new units were added to Monmouth’s total housing inventory, a 44.2% increase. During the previous three decades, new residential development within the county had been predominately single-family housing. Since 1980, 62,276 or 78% of all new housing units were classified as single-family; 47,737 detached and 14,539 attached. In 1980, single-family attached (e.g. townhomes and duplexes) encompassed 2.9% of all housing units; in 2014 this category encompassed 7.6% of all housing units. During the same time period, multi-family units increased by 16,363 units, or 31.9%. A significant portion of this growth occurred in developments having ten or more units. Between 1980 and 2014, this development category increased by 10,205 units.

Of the 258,410 housing units counted during the 2010 U.S. Census, 233,983 (90.5%) were reported as occupied; 74.9% were owner

occupied and 25.2% were renter occupied. Comparatively, the 2000 U.S. Census reported Monmouth County as having 224,236 occupied units of which 74.6% were owner occupied and 25.4% were renter occupied. Between 1980 and 2010, the number of owner-occupied housing units increased by 47,272, while the number of renter-occupied housing units increased by 6,581 as seen in Figure 10.3: Housing Tenure of Monmouth County 1980-2010.

Figure 10.3: Housing Tenure of Monmouth County 1980 - 2010

Year	Occupied Housing units	Owner		Renter	
		Total	%	Total	%
1980	170,130	117,885	69.3%	52,245	30.7%
1990	197,570	143,533	72.6%	54,037	27.4%
2000	224,236	167,311	74.6%	56,925	25.4%
2010	233,983	175,157	74.9%	58,826	25.1%

Source: U.S. Census

While no countywide inventory of housing conditions has been recently completed, analysis of data collected for the American Community



Surveys indicates that Monmouth County’s rental housing stock is significantly older than the owner-occupied stock: 40% of owner occupied housing was built after 1980, as compared to 27.0% of the renter-occupied housing. Correspondingly 27.5% of owner-occupied housing was built before 1960, as compared to 37.9% of rental occupied housing units.

Data gathered from the 2014 American Community Survey displayed in Figure 10.4: Value of Owner Occupied Housing Units 2014 illustrates that Monmouth County maintains a high-valued, owner-occupied market.

Housing cost burdens (paying more than 30% of income for housing) stands as the most common housing problem within Monmouth County. High rents, low vacancy rates, and a high owner-occupied housing market contribute to housing cost burdens experienced by those earning low-and moderate-income. According to the 2009-2013 American Community Survey data set, the number of Monmouth County owner-occupied units experiencing housing cost burdens, (68,842) is 54.2% higher than the number of renters (31,664) experiencing housing cost burdens.

To determine federal allocations for rental assistance programs, the established definition of Fair Market Rent is: the 40th percentile of gross rents for typical, nonsubstandard rental units occupied by recent movers in a local housing market. The National Low Income Housing Coalition’s [Out of Reach 2015](#) report states that NJ residents on average must earn \$25.17 an hour, or \$52,347 a year, in order to afford the Fair Market Rent of \$1,309 for a two-bedroom rental unit, without paying more than 30% of their income. In Monmouth County, renters must earn \$26.40 an hour, or \$54,920 a year to afford rent on a fair market two-bedroom apartment. There is no state where a federal minimum wage worker (earning \$7.25 an hour) working full-time can afford a one-bedroom apartment at the fair market rent; in Monmouth County

Figure 10.4: Value of Owner Occupied Housing Units 2014

Housing Unit Value	Monmouth County
Less than \$50,000	3.4%
\$50,000 to \$99,999	1.4%
\$100,000 to \$149,999	3.4%
\$150,000 to \$199,999	4.1%
\$200,000 to \$299,999	17.53%
\$300,000 to \$499,999	39.0%
\$500,000 to \$999,999	26.7%
\$1,000,000 or more	4.4%
Median (dollars)	\$387,900
Percentage of Units Owner-Occupied	73.7%

Source: American Community Survey 2014

minimum wage workers must work 102 hours to afford a one-bedroom apartment. Nationally, rents have risen for 23 straight quarters. In the 3rd quarter of 2014, reported rents were 15.2% higher than 2009. The high cost of construction materials and land acquisitions, along with high competition to secure financing are several reasons as to why few affordable housing units are built.

10.3 Emerging Issues and Long Range Challenges

10.3.1 Superstorm Sandy Recovery: The U.S. Department of Housing and Urban Development (HUD) provides flexible grants to help cities, counties, and states recover from presidentially declared disasters, especially within low-income areas. The [Community Development Block Grant Disaster Recovery Program \(CDBG-DR\)](#) funds a broad range of recovery activities, and can assist communities and neighborhoods that otherwise might not recover due to limited resources. In October 2012, Monmouth County witnessed historic flooding from Superstorm Sandy. According to the New Jersey Department of Community Affairs (DCA), approximately 5% of Monmouth County’s housing units





Houses damaged during Superstorm Sandy

Source: Brittany Ashman

experienced “severe” or “major damage.” Housing stock supplies were affected as homes were knocked off their foundations, left in states of disrepair, or deemed to be hazardous to public health or welfare. Governor Christie designated the DCA as the entity responsible for administrating the distribution of CDBG-DR funds.

The [Monmouth County Home Repair and Advocacy Program](#) is designed to help seniors and individuals with disabilities whose primary homes were damaged from Superstorm Sandy. Approximately 7% of Monmouth County’s households are over 65 years of age, living alone, and 9% of households report a member having a disability (American Community Survey). Funded by an \$8.2 million, Social Services Block Grant (funded by the U.S. Department of Health and Human Services) eligible households may receive up to \$5,000 for home repairs.

Superstorm Sandy caused the displacement of thousands of individuals from their homes, many who meet the HUD-established qualifications for low-and moderate-income. According to an August 2014 report by the New Jersey Apartment Association, 2.5% of Monmouth County’s rental units are currently vacant. Superstorm Sandy not only increased the cost of rental housing, but also eliminated thousands of units, leading to high occupancy of remaining units. To assist in the repopulating of rental units, the DCA provided short-term [Sandy Tenant-Based Rental Assistance](#) in the form of vouchers to assist eligible low-and moderate-income households with their rent in the nine counties most impacted by Superstorm Sandy. Funding provided up to 24 months of rental assistance to approximately 1,400 households.

The Fund for the Restoration of Multi-family Housing, financed by the congressional Sandy Aid package, utilizes tax-exempt bonds to pay for construction and financing costs associated with affordable housing projects. Sandy affected residents get priority for the first 90 days that funded apartments are open for leasing. As of July 2015, 744 units in Monmouth County had been approved; 445 classified for seniors and 299 for families. That New Jersey Housing and Mortgage Finance Agency (NJHMFA) has set aside \$50 million of the final allocation into the fund to be used exclusively for affordable housing family projects within Monmouth and Ocean Counties.

Superstorm Sandy has played a significant role in New Jersey’s ongoing foreclosure crisis. NJ is a judicial foreclosure state, with each foreclosure subject to supervision through the courts. This provides additional protections for homeowners while slowing down the speed at which a foreclosed home transfers back to the lender. Housing within the Bayshore Region of the county was significantly affected: approximately 48% of the homes in Keansburg and 79% of the homes in Union Beach who received foreclosure notices in 2014 were affected by Sandy. In addition to homes incurring some level of damage, homes located in flood zones with dramatically altered neighborhoods were also shown



to be at a high-risk of foreclosure. Current Federal Government statutes provide homeowners with a one-year grace period after Sandy, with the year's payments tacked on to the end of the loan.

10.3.2 Approaches to Affordable Housing: The county is not responsible for implementing affordable housing policy and can at times be disconnected from local municipal policies. Monmouth County utilizes federal grant allotments (CDBG and HOME) as tools and resources for preserving and expanding the supply of committed affordable housing. The county collaborates with businesses and nonprofit groups to encourage the production of affordable housing. Federal and state programs enable local efforts to further leverage private capital.

The **Housing Choice Voucher Program** is the Federal Government's major program for assisting very low-income families, the elderly, and the disabled. The choice and location of housing is placed within the hands of the individual family. A housing voucher holder is advised of the unit size for which it is eligible based on family size and composition. Vouchers are administered locally by the jurisdiction's housing authorities. Monmouth County has approximately 3,969 Housing Choice Vouchers in use (42 project-based, 688 tenant-based, 117 Veterans Affairs Supportive Housing, 612 family unification program, and 834 disabled).

The **New Jersey Housing Resource Center (NJHRC)**, administered by the [NJHMFA](#), provides an interactive online housing registry of available units and properties in NJ. Launched in 2005, this database provides a central location for NJ residents searching for affordable and accessible housing units.

Other federal and state financial resources for affordable housing include Low-Income Housing Tax Credits (LIHTC) and federal and state historic preservation tax credits. These tax incentive programs create

unique opportunities by providing a source of funding for projects with restricted revenue streams. The **Low-Income Housing Tax Credits Program** provides a dollar for dollar reduction in federal tax liability, acting as a catalyst to attract private investment into the affordable housing market. In 2014, NJ was allocated approximately 20 million credits at a present value of approximately \$190 million. Additional tax credits can be generated with qualified tax-exempt bond financing. NJHMFA conducts annual file and physical inspections of 20% of the units in its portfolio. The Cranston-Gonzalez Act of 1990, which aims to "expand the supply of safe, sanitary, and affordable housing," anticipated historic preservation as a significant tool for meeting its goals. Historic buildings provide affordable housing to many American families. Affordable housing rehabilitation can contribute to the ongoing vitality of historic neighborhoods. Projects taking advantage of the Historic Rehabilitation Tax Credit must be reviewed by the National Park Service for adherence to standards.

10.3.3 Approaches to Preventing Homelessness: On average, 36,000 people a year in Monmouth County seek shelter or homeless prevention services. Monmouth County programs provide a wide array of services including prevention assistance, outreach, case management, emergency hotel placement, and transportation assistance. Typically, households must first seek assistance through the Monmouth County Division of Social Services to identify what, if any mainstream benefits they qualify for. Families may be eligible to receive **Temporary Assistance to Needy Families (TANF)**, a time limited federal program designed to provide temporary cash payments to families with minor children who have little or no income. In NJ, **Work First New Jersey (WFNJ)** is the state program created to help such families. Aside from certain categories of federally-exempt individuals, assistance benefits are limited to a lifetime maximum of 60 cumulative months. Funds are considered a temporary cash subsidy to bridge the gap while individuals seek and obtain self-sufficiency through unsubsidized employment.



Eligible families and individuals in Monmouth County are funneled through a continuum of care including emergency shelters, to transitional housing, to permanent housing. Qualifying households may receive up to 12 months of Emergency Assistance funding which can be used to pay for stays in shelters, transitional housing, hotels/motels, or in apartments located within the community. Households ineligible for public assistance are referred back to community agencies. Current data indicates homeless prevention programs in Monmouth County operate independently of each other with very little successful progression through the system. At the same time, there have been high rates of regressive movements back into homelessness and stagnation in a state of homelessness as evidenced by the lateral movements to other shelters or transitional housing programs.

The primary source of information about homeless individuals and households living on the streets is the annual **Point-in-Time (PIT) Survey**, a one-day census count of the homeless population. As part of the Continuum of Care (CoC) application for homeless assistance grants, HUD requires jurisdictions to conduct a statistically reliable and unduplicated count of the homeless for one overnight period at the end of January. The 2014 survey utilized the New Jersey's Homeless Management Information System (HMIS) to assist in determining the count of homeless people sheltered on the night of the survey. The count of the unsheltered, and those sheltered by non-HMIS programs was conducted using a paper survey, personal interviews, and agency client records.

Over the past five years, the total number of homeless persons in Monmouth County has been fluctuating, with the highest reported count in 2013 at 918 persons. This significant jump was likely due in part to the extensive damage caused by Superstorm Sandy. While there was a drop in the homeless count between 2013 and 2014, the five-year trend shows a slight rise in homelessness since 2010. In 2014, Monmouth County accounted for approximately 5% of New Jersey's

statewide homeless population. According to the PIT Survey, two classifications experiencing growing numbers are veterans and at-risk youth.

With monetary resources shrinking, the solution to addressing local homelessness is using available resources in a more strategically targeted fashion, increasing both effectiveness and efficiency. The [Monmouth County Strategic Plan to Prevent and End Homelessness \(2014\)](#) was developed with the input and collaboration from a multitude of community agencies. Encompassing major points of concern, this plan outlines target strategies the Monmouth County community can pursue to effectively end homelessness. The planning timeline remains dynamic enabling the county to respond to the changing landscape of federal funding levels and program regulations. Established in 2014, the **Monmouth County Homeless System Collaborative** manages and oversees the homeless planning activities within the county, and serves as the governing/coordinating structure for the Monmouth County CoC funding. Comprised of key community stakeholders, the collaborative will remain a flexible board, capable of responding to the changing needs of the community.

The **New Jersey Homeless Management Information System (HMIS) Collaborative** was established in 2003 as a means by which to collect client-level data on the scope of homelessness within participating counties. Monmouth County is one of 19 counties included in the New Jersey CoC, which fosters a partnership between state agencies and local communities. The technology employed by HMIS facilitates coordination between both local and state efforts to reduce and end homelessness. The intent of the HMIS program is to understand the extent of homelessness, to better address the needs of all local jurisdictions, and to allow governments to better assess the effectiveness and impact of housing and social service systems.



10.3.4 Addressing ‘Analysis of Impediments’ Findings: The Office of CD and the Monmouth County Fair Housing Board are tasked with facilitating the implementation of the proposed actions within the Analysis of Impediments (AI). In 2011, the AI Committee and the Fair Housing Board identified 13 specific impediments (discussed in Section 10.2.2 Supportive Reports and Guiding Documents) to Fair Housing Choice and recommended potential actions to lessen the impact of these impediments. Not all suggested actions fall under the jurisdictional oversight of the county. Some are recommended to be undertaken by various fair housing partners. The AI is a living document, serving as a basis and guide to actions the community is undertaking. As a requirement of the *Monmouth County Consolidated Annual Performance Report (CAPER)*, Monmouth County submits to HUD a summary of specific efforts undertaken towards mitigating the identified fair housing impediments. This annual report highlights the objective of addressing impediments, parties involved, recommended actions, and current actions to date.

10.3.5 CDBG Program Equity: The Community Development Block Grant (CDBG) Program was established by Title I of the Housing and Community Development Act of 1974 (Public Law 93-383). This program provides annual grants to entitlement communities to aid in providing decent housing and suitable living environments and by expanding economic opportunities primarily for low- and moderate- income persons. Monmouth County is the CDBG entitlement guarantee for 49 of the 53 towns in the county. (See Section 10.4.1 for details on the CDBG Program)

Monmouth County municipalities, municipal authorities, and nonprofit organizations compete equally for the total available CDBG funding. In recent years, grants to municipalities and municipal affiliate organizations (i.e. housing authorities, sewer authorities, etc.) tended to rank higher on the Office of CD Committee’s list of recommended projects than grants to nonprofit organizations that provide many

necessary and eligible public services. This is likely due to the committee’s composition comprised primarily of municipal representatives and increased competition for project funding, caused by decreases in CDBG funding from the Federal Government.

In 2015, the Division of Planning and Office of CD established a subcommittee to review the CDBG Program procedures and develop recommendations to improve equitable program outcomes. In 2016, the subcommittee presented their findings to the full Office of CD Committee for consideration, recommending a portion of the total anticipated amount of the CDBG annual allotment be set aside as a special fund for private nonprofit applicants. Based on the subcommittee’s recommendations the full Office of CD Committee agreed to a one-year pilot program for the FY2017 funding round that would set aside a minimum of 15% and a maximum allotment of 20% for private nonprofits organizations. This new approach will be reviewed again by the subcommittee once the FY2017 allocations are complete to determine its effectiveness in generating more equitable outcomes. Based on feedback from constituents and program results, the subcommittee will once again review the program to determine if the Office of CD Committee should consider further changes.

10.3.5 Long Range Challenges

- *Declining Funds / Increased Need:* Office of CD projects and programs must be constantly evaluated and if needed modified, should it be determined that there is a more efficient, cost effective and appropriate way to serve intended clients. This process is necessary since federal grant allocations have been gradually declining, with lawmakers apportioning less funding to both the CDBG and HOME Programs. With continued declines in federal grant allocations, the county has experienced increased competition for limited funding opportunities. To allow for more efficiency in grant allocation a peak CDBG allocation of \$250,000 per project was implemented. However, with federal funds continuing to decline, individual CDBG grant



Figure 10.5: Monmouth County’s CDBG and HOME Funding Allocations 2003 - 2015

Year	CDBG		HOME	
	Federal Allocation*	% change	Federal Allocation	% change
2003	\$3,860,000	n/a	\$2,339,523	n/a
2004	\$3,780,000	-2.1%	\$2,326,454	-0.56%
2005	\$3,580,097	-5.3%	\$2,248,836	-3.34%
2006	\$3,099,740	-13.4%	\$2,119,702	-5.74%
2007	\$3,093,235	-0.2%	\$2,116,843	-0.13%
2008	\$2,985,778	-3.5%	\$2,040,154	-3.62%
2009	\$3,021,753	1.2%	\$2,267,662	11.15%
2010	\$3,267,920	8.1%	\$2,252,251	-0.68%
2011	\$2,728,592	-16.5%	\$1,988,102	-11.73%
2012	\$2,248,715	-17.6%	\$1,161,946	-41.56%
2013	\$2,367,235	5.3%	\$1,143,132	-1.62%
2014	\$2,303,330	-2.7%	\$1,183,212	3.51%
2015	\$2,200,956	-4.4%	\$1,046,488	-11.56%

*CDBG allocation excludes Howell allocation Source: HUD.gov

allocations were decreased to \$200,000 in 2013. The 2009 round of CDBG applications brought a significant increase in the amount of unfunded projects, increasing from two unfunded projects in 2008 to seven in 2009. Between 2010 and 2015, 78 submitted applications did not receive funding.

Figure 10.5: Monmouth County’s CDBG and HOME Funding Allocations 2003-2015 illustrates year over year changes in Monmouth County’s CDBG and HOME funding allocations. In the preceding 12 years, combined funding from both programs has declined from \$6.2 million (2003) to less than \$3.3 million (2015); a reduction in funding of almost 50%.

- *Burdensome Monitoring Requirements:* Despite declining funds, the Office of CD strives to provide a high level of service to clients. HUD

continues to apply new regulatory requirements towards grant recipients, in particular increasing the level of detailed real-time reporting. While the incorporation of reporting technology (i.e. [Integrated Disbursement and Information System](#)) is intended to simplify this process, the increased reporting requirements risk becoming its own impediment to providing timely and cost effective services to clients. Similarly, continuously changing HUD program guidelines are complicated and at times unclear. The Office of CD and Division of Planning staff must complete frequent training in order to adequately satisfy HUD’s evolving expectations.

- *Housing Affordability:* With not much developable land available, what residential development that is taking place is often occurring at lower densities. When supply declines, but demand continues to be high, prices will continue to increase. Data from the 2014 American

Community Survey (Figure 10.4: Value of Owner Occupied Housing Units 2013) illustrates that Monmouth County maintains a high-valued, owner-occupied market. According to sales data gathered by the Monmouth County Association of realtors the average price of single-family home sold in 2015 was \$515,687; the median price of a condominium sold during the same time period was \$297,837. Since 2013 the average prices of sold single-family homes has increased 5.6%; the price of sold condominium units has increased 7.6%.

The [2014 United Way ALICE Report for New Jersey](#) stated that every county in New Jersey has more than 26% of households living below the asset limited income constrained, employed (ALICE) threshold. The ALICE threshold is defined as a realistic measure of income that takes into account the current basic cost of necessities and geographic variation in New Jersey. The high cost of living is beyond what most jobs



in the state can provide to working households. For a family of four in Monmouth County the established Household Survival budget for 2012 was \$63,902, the Household Stability budget was \$113,786. Analysis of employment data indicates that 53% of all jobs in NJ pay less than \$20/hour (\$40,000 per year if full-time).

Significant price variations between subsidized affordable housing and market rate housing prevents middle income households from moving up, resulting in fewer housing opportunities for middle income and also for low- and moderate-income households. First time home buyers or young people starting families have limited opportunities for homeownership within Monmouth County. Additional issues effecting housing affordability is new construction trends. Starting in the mid-2000s, age-restricted development has encompassed a significant portion of Monmouth County's new construction residential market. In 2014, the age-restricted development cohort comprised 38.5% of all new residential development within the county.

- *Accommodations for Those with Autism Spectrum Disorders (ASD):* A greatly underserved and growing population that has not received much attention when it comes to community development concerns and is poised to become a long-term human services and housing crisis is assistance for adults with ASD. Public Law 2007, Chapter 173 established the New Jersey Adults with Autism Task Force. Beginning in 2008, the Task Force, collected information, deliberated issues, and considered the needs of adults with ASD. During six sponsored public forums in 2009, persons with ASD and their families testified to future long-term issues. Many expressed concern about the lack of appropriate housing, employment, and available social and long-term care. Spaces in independent living facilities often have extensive wait lists. According to the 2009 New Jersey Autism Task Force's [Addressing the Needs of Adults with Autism Spectrum Disorder](#) report, 89% of people with ASD reside with parents, siblings, or relatives. Comparatively only 20% of people with ASD reported wanting to reside with relatives, most

wanting to transition to independent living. The current housing assignment system in New Jersey funnels all applicants into a single point of entry, creating a log-jam effect where few people are served in a single year. According to the report, the wait list for housing and services is in excess of 8,000 individuals, whereas state assigned agencies are only able to serve approximately 50-150 individuals a year. Applicants are told they should expect to wait for decades before their wait list number comes up. This challenge only becomes more difficult through time as more adults with ASD age and lose caretaking relatives.

- *Growing Incidence of ASD:* To further compound the ASD issue, another Long Range Challenge is the rising incidence of diagnosed Autism Spectrum Disorders. According to a 2016 report issued by the Centers for Disease Control and Prevention (CDC), 1 in every 68 children nationally is diagnosed with autism; in NJ that frequency climbs to 1 in 41. These statistics are based on CDC's continued evaluation of health and education records of 8-year old children. With a decade of surveillance data utilizing consistent methodology now available, this report presents a clear picture of nation and state autism diagnosis trends since 2000. ([Prevalence and Characteristics of Autism Spectrum Disorder among Children aged 8 years – Autism and Developmental Disabilities Monitoring Network, 2016](#))

Noted rate increases can be linked to changes in diagnosis and treatment, as well as greater awareness and record keeping. If the current prevalence rate remains stable, NJ can expect a continued growth in the number of identified persons with ASD in need of some type of supportive services. Increased understanding of autism has vastly improved services for youths. The New Jersey Department of Education provides special education services through age 21. However, once individuals with autism turn 21, they and their families move from an entitlement system, to one in which access to services is often based on their ability to pay or to secure their own sources of funding. Most adults on the autism spectrum are eligible for funds through the New



Jersey Division of Developmental Disabilities; however there is no guarantee that these funds will cover all needed services for individuals and their supportive families.

10.4 Community Development Stakeholder Actions and Efforts

10.4.1 Monmouth County Office of Community Development (CD) Programs

Federal, state, and local funding programs each carry unique and varying requirements. For over 30 years, the Monmouth County Office of CD has administered programs, funded through CDBG, HOME, and other local government subsidies, designed to improve the housing and economic situations of low-and moderate-income residents. For each federal grant program the Office of CD manages HUD mandated contracts, subcontracting with nonprofits, compliance monitoring, processing vouchers to the Monmouth County Finance Department, drawdowns in the Integrated Disbursement and Information System (IDIS), annual reporting to HUD, and data input and quality issues in the Homeless Management Information System (HMIS).

Through analysis of American Community Survey data, HUD identifies annual median income limits to determine low-income target populations. According to HUD, persons having incomes at or below 80% of the area median income (AMI) of \$90,900 are determined to be “low-income,” and eligible to receive assistance. Figure 10.6:

Monmouth-Ocean, NJ HUD Metro Area FY2016 Median Income Limits displays the most up-to-date HUD-established median income limits for the Monmouth-Ocean County metro area for corresponding household sizes.

Community Development Block Grant (CDBG) Program: The CDBG Program distributes federal grants on a formula basis to entitled cities and counties. Initiated in 1974, the CDBG Program stands as one of HUD’s longest continually running funding programs. HUD determines the amount of each grant by using a formula comprised of several measures: the extent of poverty, total population, housing unit overcrowding, age of housing, and population growth lag in relationship to other metropolitan areas. This annual grant allocation serves to assist in developing viable and stable urban communities by providing funding resources to address a diverse range of community development projects. The national objectives of the CDBG Program are to: benefit low-and moderate-income persons, aid in the prevention and elimination of slums or blight, and meet an urgent community need. Monmouth County serves as a pass through and administrator for funding to participating communities (Source [HUD USER](#): a clearinghouse of information for housing research, data, and policy analysis published by HUD’s office of Policy Development and Research).

Figure 10.6: Monmouth-Ocean, NJ HUD Metro Area FY2016 Median Income Limits

Median Income	FY16 Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 person
\$90,900	Extremely Low (30%) Income Limits	\$19,100	\$21,800	\$24,550	\$27,250	\$29,450	\$32,580	\$36,730	\$40,890
	Very Low (50%) Income Limits	\$31,850	\$36,400	\$40,950	\$45,450	\$49,100	\$52,750	\$56,400	\$60,000
	Low (80%) Income Limits	\$46,300	\$52,900	\$59,500	\$66,100	\$71,400	\$76,700	\$82,000	\$87,300



The Monmouth County CDBG consortium includes 49 of the 53 county municipalities. Three municipalities (Asbury Park, Long Branch, and Middletown) are qualified (due to population and/or poverty thresholds) to receive grants directly from HUD. Howell meets the population threshold to receive CDBG funding directly from HUD; however through a municipal agreement, Howell designates 20% of its CDBG allocation to the county for grant administrative purposes. Monmouth County is classified as an urban county since the combined population within consortium participating municipalities, amounts to greater than 200,000 residents. Furthermore, the county’s CDBG consortium municipalities meet the regulatory requirements to be classified as an Exception Criteria County, meaning less than ¼ of the populated Census Block Groups within the county’s CDBG consortium

municipalities contain 51% or more low-to-moderate income persons. Due to this classification, all area benefit projects (excluding ADA accessibility improvements) must be located in block groups whose low- and moderate-income population is above the HUD-established criteria of 36.76%.

The exact number of projects funded every year depends on the size, scope, feasibility, and quality of projects submitted. To apply, each potential project must submit an application to the Community Development Committee and the Monmouth County Board of Chosen Freeholders (MCBCF) for review. As part of the Consolidated Planning Process, applications that have been filed must comply with HUD’s citizen participation requirements. The CDBG funding program umbrella includes: the Façade Improvement Program, Municipal and Nonprofit Projects, and Homeowner Housing Repair Programs including the Emergency Home Repair Program and the Housing Improvement Program (HIP).

Façade Improvement Program: In August 2013, the MCBCF announced the [Grow Monmouth Façade Improvement Program](#). Serving as a regional Economic Development initiative, this program awards CDBG funds to business owners to improve the exterior appearance of local commercial properties. Businesses located in eligible census block groups can apply to receive up to \$1,850 for façade upgrades including new awnings, fresh paint, new windows, new signage, etc. Building improvements help make streets a more interesting and appealing environment to conduct and attract business. To date, Monmouth County has approved 52 projects, reinvesting over \$90,000 in federal funds into income-eligible neighborhoods.

Municipal and Nonprofit Projects: Annually, CDBG funds are awarded on a competitive basis providing (consortium) municipal and nonprofit participants an external source of funding for local projects. According to HUD-regulations, CDBG funds may be used for these activities:



The Buttered Biscuit in Bradley Beach received funding for upgrades from through the Grow Monmouth Façade Improvement Program

Source: Brittany Ashman



1. Acquisition of property for a public purpose
2. Public facilities and improvements
3. Clearance activities
4. Public services
5. Payment for nonfederal share required in connection with a federal grant-in-aid program
6. Removal of architectural barriers
7. Acquire, construct, reconstruct, rehabilitate, or install the distribution lines and facilities of privately owned utilities
8. Residential rehabilitation and preservation activities
9. Special economic development activities

Monmouth County Office of CD staff initially reviews all applications to ensure that the activity and budget line items are eligible and both national and county objectives are met. Examples of past funded projects include installation of curbs and sidewalks to improve pedestrian connections, street improvements in floodprone areas, American Disability Act (ADA) improvements to local government facilities, local park improvements, funding for nonprofit agencies construction projects, etc. CDBG funding helps to offset costs to local taxpayers and additionally allows local officials to emphasize specific priorities within their community. All proposed projects or activities must meet eligible activity guidelines as specified by HUD.

[Figure 10.7: CDBG Public Infrastructure and Facility Improvements Map](#) for 2006-2015 illustrates the municipalities that have received the largest concentrations of CDBG funding over the past ten years. Excluding Howell, who receives its own annual HUD allocation, the most municipal project funding was designated to: Neptune Township, Keyport, Neptune City, Union Beach, Keansburg, Farmingdale, and Freehold Borough. Between 2006 and 2015, \$19,370,163 was allocated to 148 projects. See Appendix F: Monmouth County CDBG Approved Municipal and Nonprofit Projects for 2006-2015.

Master Plan Recommendation 10.4 seeks to collaborate with county agencies in identifying potential county projects that would be eligible for funding under this grant.

Housing Repair Programs: Poor physical conditions of housing units threaten to further reduce the county's affordable housing stock. Often times lower-income homeowners do not have the financial means necessary to make necessary property improvements that would counteract this decline. Monmouth County annually allocates CDBG funds towards owner-occupied residential repair programs in an effort to improve and preserve existing low-and moderate-income housing stock, while at the same time assisting local municipalities towards meeting their state determined fair housing need.

Single-family homeowners are assisted by two residential rehabilitation programs; the Emergency Home Repair Program and the Housing Improvement Program (HIP). The **Emergency Home Repair Program** provides low-income homeowners with funds to address emergency housing issues posing an immediate threat to the health and safety of the household; such as damaged roofs, inoperable furnaces, hazardous electric issues, etc. Additionally, this program provides funding to income-eligible Monmouth County homeowners towards handicap accessibility improvements within single-family structures. The Emergency Home Repair Program has a general grant assistance limit of \$3,000, with the exception of \$4,000 for roof replacement and \$4,500 for barrier free bathrooms. The *FY2015 Annual Plan* allocated \$325,000 toward this program with the plan estimating approximately 60 qualified homeowners receiving assistance.

The **Housing Improvement Program (HIP)** offers income-eligible homeowners up to \$20,000 through a 10 year, interest free, deferred loan. Rehabilitation is limited to single-family year-round, owner-occupied structures with no more than two dwelling units per structure. Additionally, program participants must reside within a municipality



Figure 10.7: CDBG Public Infrastructure and Facility Improvements Map 2006 - 2015

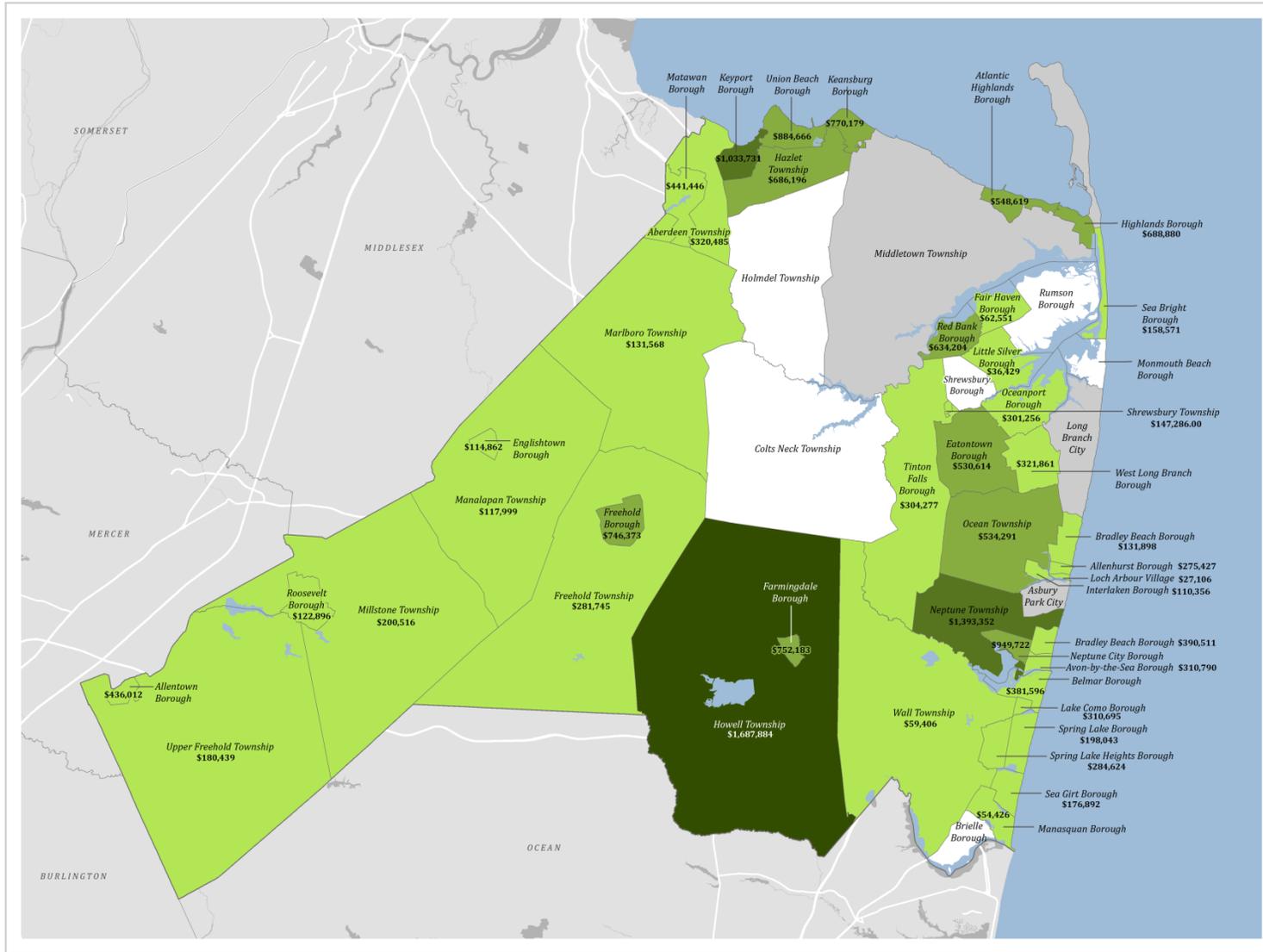


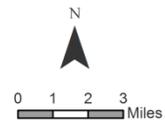
FIGURE 10.7
CDBG Public Infrastructure and Facility Improvements Map 2006-2015

Monmouth County Master Plan
May 2016

This map was developed using Monmouth County Digital Data from the Monmouth County Division of Planning GIS Section, and New Jersey Office of GIS.

This map was developed using GIS digital data supplied by county and external resources. Data accuracy is limited by the accuracy and scale of the original source. The digital data herein is for consultative and deliberative purposes only. Site specific conditions should be verified.

Grant amount shown on map was rounded to the nearest whole dollar.



This map was developed using New Jersey Department of Environmental Protection Geographic Information System digital data, but this secondary product has not been verified by NJDEP and is not state-authorized.



participating within the CDBG Urban County Consortium. HIP will perform the general rehabilitation necessary to bring the structure into compliance with the New Jersey State Rehabilitation Subcode. In order for a structure to be eligible for rehabilitation, it must have at least one health, safety, or code violation and/or one or more of the major systems in need of substantial repair or replacement. Eligible repairs covered by this program include lead based paint abatement, roof upgrades, heating, windows, electrical, plumbing, etc. Once a year, the Monmouth County CD Program publishes an advertisement in the Asbury Park Press and other local weekly newspapers, announcing acceptance of vouchers from resident interested in participating in this program. Monmouth County Office of CD is responsible for establishing and maintaining individual files for each unit.

Housing repair projects are located throughout the county within consortium participating municipalities. However, as [Figure 10.8: CDBG Program and Municipal Rehabilitation Projects Map](#) depicts, between 2006 and 2015 Manalapan with 25, Manasquan with 24, and Belmar with 19 had the largest concentrations of housing units assisted.

In addition to the two CDBG funded housing rehabilitation programs, the county CD staff administers several municipally funded housing rehabilitation programs. To the extent funds allow, these programs serve to abate code violations and health and safety items. With an average repair cost ranging between \$10,000 and \$20,000, the Office of CD gets a fee per unit to offset staffing cost.

HOME Investment Partnerships Program (HOME): Established by Congress in 1990, HOME is a federal block grant program specifically designated to support affordable housing programs. With funds distributed on a formula basis, the purpose of the HOME Program is to expand the supply of decent, safe, sanitary, and affordable housing while at the same time strengthening the abilities of state and local government to provide housing to residents.

Eligible activities under this set of programs include new home construction or acquisition, rehabilitation, and conversion of existing structures. The flexibility of this grant program allows municipal governments to implement projects specifically tailored to their needs. In terms of tenant-based rental assistance and new rental unit construction, 90% of allocated funding must go to assist families whose annual income falls at or below 60% of area median income. All HOME funds utilized for homeownership activities are required to go toward units that will be occupied by families that have incomes less than 80% of the area median income (24 C.F.R. 92.216(a), 92.217).



**Interfaith Neighbors
HOME Program single-family residence in Asbury Park**
Source: Mary Ellen Scott



Figure 10.8: CDBG Program Municipal Rehabilitation Projects Map 2006 - 2015

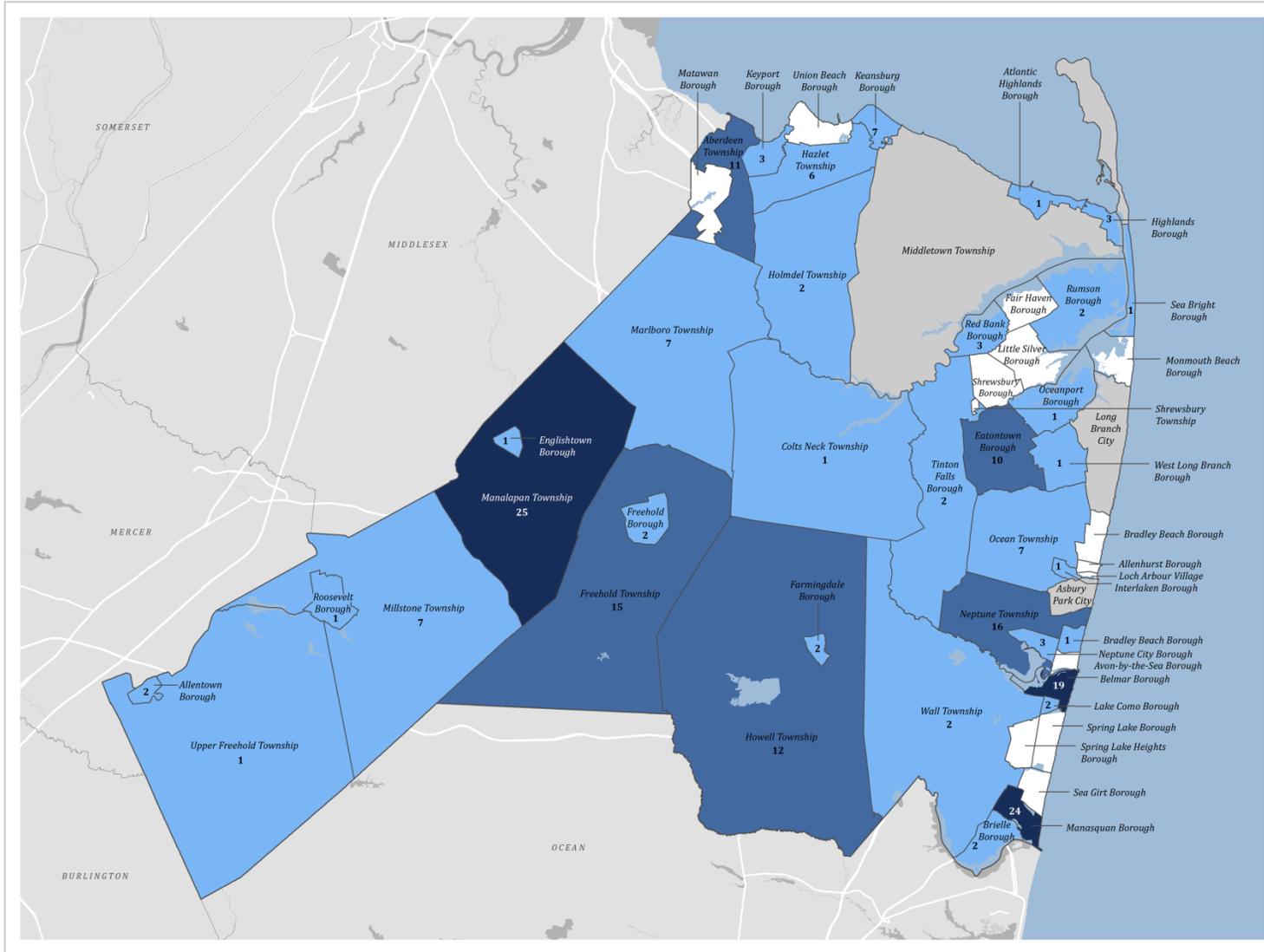
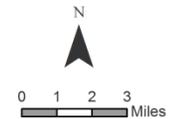


FIGURE 10.8
CDBG Program and
Municipal Rehabilitation
Projects Map
2006-2015
Monmouth County
Master Plan
 May 2016

- Does not participate in County Consortium
- No. of Projects per Municipality
- 1 - 9
- 10 - 17
- 18 - 25

This map was developed using Monmouth County Digital Data from the Monmouth County Division of Planning GIS Section, and New Jersey Office of GIS.



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The HOME Program consortium consists of all 53 Monmouth County municipalities. Since each municipality does not meet HUD's established population and income standards on their own, a legally binding consortium was established. When all participating municipal populations are combined, the consortium meets both the population and income thresholds necessary for direct HOME funding from HUD. Asbury Park, Long Branch, and Middletown are additional partners in the Monmouth County HOME Consortium (though each receives its own CDBG funding). HOME requires participating jurisdictions to provide a grant match of twenty-five cents for every dollar in program funds allocated towards a specific project. Match funds can be in-kind or project-based. The HOME Investment Partnerships Program umbrella includes the First Time Homebuyers Program, Tenant- Based Rental Assistance, and Housing Production Projects.

First Time Homebuyers Program (FTHB): The high cost of residential real estate can present challenges to credit worthy first time homebuyers looking to enter the housing market. Monmouth County residents seeking to purchase their first home, but lacking the lump-sum necessary to secure a down payment and/or closing costs are eligible for the FTHB Program. Partnering with local lending institutions and nonprofit organizations, the county provides up to \$10,000 in the form of an interest-free deferred second mortgage. Qualified program applicants must be a first time homebuyer, have resided in Monmouth County for at least one year prior to application, and have an earned income that is no more than 80% of the county's (HUD-established) median income limit. The first time buyer must reside in the home for five years following the assistance, or the loan must be re-paid in full. Purchased units may be single-family, condominium, townhome, manufactured home, or cooperative unit, provide that the residence is located within Monmouth County and does not exceed the maximum purchase price of \$337,000. Since 1994, the county has annually allocated HOME funds towards this program, providing a path for low- and moderate-income residents to sustainable home ownership. On

average approximately 50 program participants per year have become new Monmouth County homebuyers. As illustrated in [Figure 10.9: First Time Homebuyer Grantees Map](#) for 2006-2015, Neptune Township has the highest concentration of participants with 75 housing units purchased through the First Time Homebuyer Program. Freehold Township, Holmdel, Tinton Falls, Manalapan, and Red Bank have each had over 29 FTHB participants.

Tenant-Based Rental Assistance (TBRA) Program: The need for affordable rental assistance is evidenced by the extensive waitlists for public housing units and Section 8 vouchers. Monmouth County's *Five-Year Consolidated Plan* highlighted increasing affordable rental housing supplies as a priority goal. On average, the wait list for family units within each county public housing authority is almost 1,500 households; the wait list for Section 8 vouchers exceeds 4,000 households. On average 90% of families on the list are classified as extremely low-income, earning less than or equal to 30% of the region's median income (Figure 10.6). Extremely low-income households not residing in public housing or using a rent subsidized voucher often experience considerable housing cost burdens.

In a concerted effort to assist the low-income renters of Monmouth County, a portion of the annual HOME grant is allocated to the TBRA program. This flexible program provides assistance to very low-income households with utility, security deposit, and rent costs for up to two years; allowing individual households the ability to afford housing cost of market-rate units. Rather than subsidizing specific rental units, the TBRA program provides assistance at the individual household level. Additionally, the voucher can move with the tenant meaning the household may take its assigned voucher and move to another rental property.



Figure 10.9: First Time Homebuyer Grantees Map 2006 - 2015

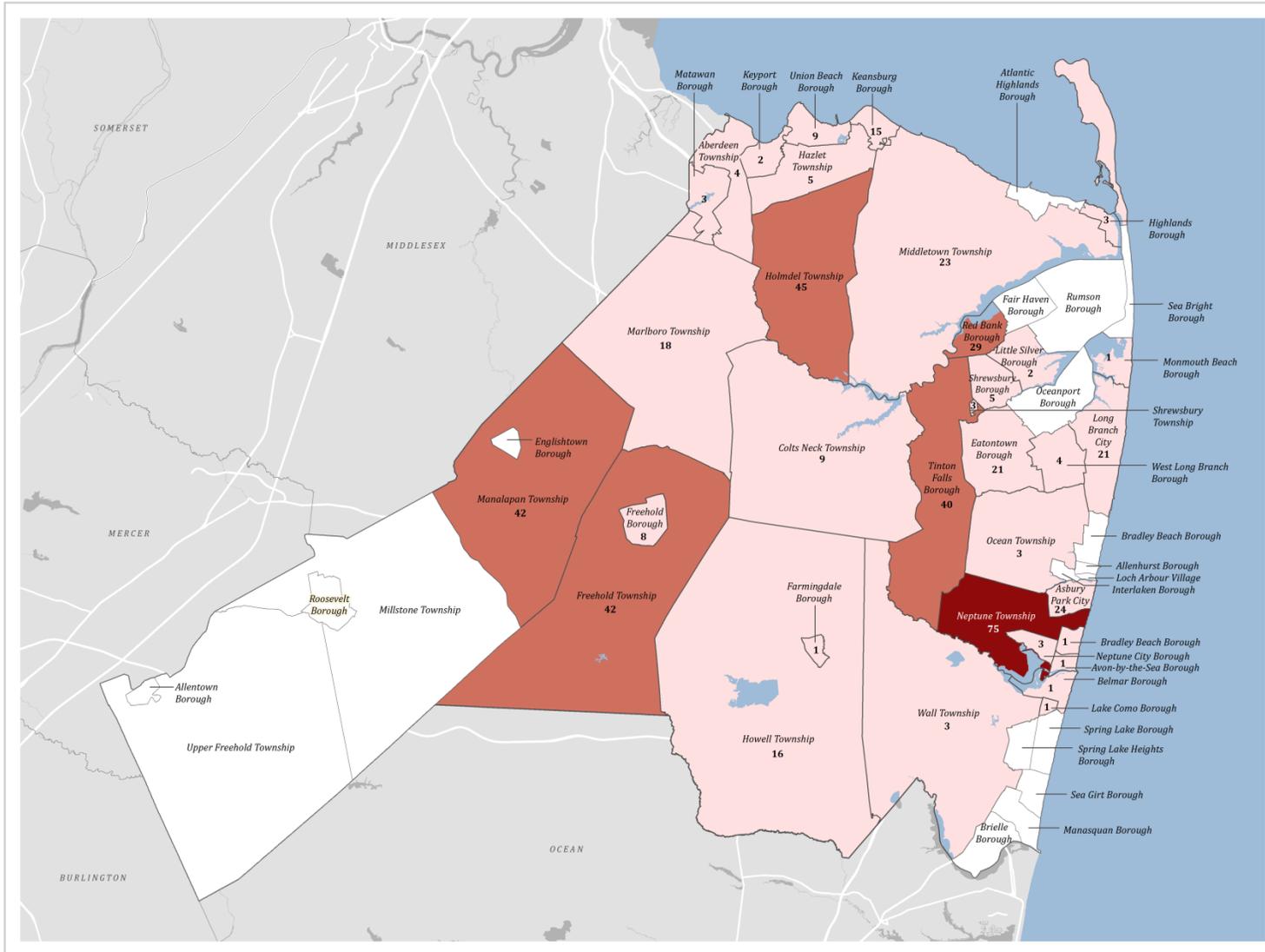
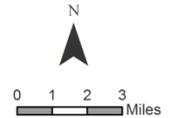


Figure 10.9
First Time Homebuyer
Program Grantees Map
2006-2015
**Monmouth County
Master Plan**
May 2016

No of Grantees per Municipality
 1 - 25
 26 - 50
 51 - 75

This map was developed using Monmouth County Digital Data from the Monmouth County Division of Planning GIS Section, and New Jersey Office of GIS.



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Monmouth County requires that the tenant lease an apartment whose rent does not exceed HUD’s established regional Fair Market Rent as illustrated in Figure 10.10.

**Figure 10.10: HUD FY2016 Fair Market Rents by Unit Bedrooms
Monmouth-Ocean Metro Area**

Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
\$904	\$1,124	\$1,417	\$1,928	\$2,245

Source: HUD.gov

The level of subsidy provided varies, based upon the income of the household, the particular rental unit selected, and the established Fair Market Rent Standard. On average, \$250,000 is annually allocated towards this program, providing assistance to 20 to 25 households.

Housing Production Projects: The limited availability of affordable units, slow income growth, and rising elderly and special needs populations, indicate a continued need for affordable housing unit production. Monmouth County annually solicits applications requesting financial assistance to aid in the construction and/or rehabilitation of affordable rental and home ownership units. HOME projects must conform to established program rules on income targeting, partnering with Community Housing Development Organizations (CHDOs), affordability requirements, site and neighborhood standards, and matching contribution requirements. Nonprofit and for-profit developers submit project applications evaluated by the HOME Project Selection Committee in accordance with these criteria:

- Cohesion with goals and priorities outlined within the *Monmouth County Five-Year Consolidated Plan*
- Priority provided to projects resulting in new rental units and/or currently vacant units being made available

- Capacity and experience of the applicant in implementing comparable projects and ability to implement the project in a timely manner
- Effective use of other available assistance, resources, and financing
- The number of very low-income persons served

All projects assisted with HOME funds incur a match liability in an amount equal to no less than 25% of the total HOME funds granted to the project. In order to qualify, the match must be a permanent nonfederal contribution to the project.

Once the application is approved, the county enters into a contract providing stop gap funding for the projects. As per HUD-regulations, CD staff assesses each developer’s experience, financial condition, and capacity to build and manage proposed projects. Additional analysis is carried out to evaluate the surrounding real estate markets and site suitability. A mortgage lien in the amount of assistance is attached to the property, ensuring it remains affordable to either the buyer or renter. Affordability periods vary according to the amount of assistance and/or type of unit developed, typically lasting between 10 to 20 years. CD staff continues to monitor the development throughout the entire affordability period.

Emergency Solutions Grant (ESG) Program: The ESG Program was established through the Stewart B. McKinney Act of 1987, and amended by the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act).The purpose of the ESG Program is to assist individuals and families in quickly regaining stability in permanent housing after experiencing a housing crisis or homelessness. ESG funds are allocated towards the following program initiatives: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS data collection. Through consultation with the Monmouth County Homeless Collaborative (previously known as the



Continuum of Care committee), the Office of CD acts as a pass-through, providing funding to nonprofits and county programs.

Previously funded projects have included: operating funds for nonprofit transitional housing facilities and county shelters, contracts with nonprofit agencies for provision of emergency rental assistance, contracts with nonprofit agencies for provision of medical aid and counseling services, and the Rapid Re-Housing program.

The **Rapid Re-Housing Program** provides short-term rental assistance, up to 12 months over a two year period, as well as additional supportive services. Clients are eligible to receive financial assistance in means of rental application fees, security deposits, 100% of rent for first six months of assistance, and 30% of rent for final six months of assistance. Households living on the street are placed into permanent housing, emergency shelter, or transitional housing programs and receive services designed to stabilize their permanent housing placement. Recently in an effort to establish service coordination, Homeless Collaborative members started working towards the establishment of uniform procedures for rapid re-housing programs for both the Monmouth County Division of Social Services, and nonprofit entities.

Monmouth County Fair Housing Office: After the 1988 creation of the Fair Housing Board, the Monmouth County Board of Chosen Freeholders established the position of Fair Housing Officer and situated this position within the Office of CD. The Monmouth County Fair Housing Office coordinates a countywide approach, ensuring the availability of fair housing opportunities for all residents. While the Fair Housing Office serves all county residents, the following groups are targeted for assistance: minorities, handicapped, homeless, and senior citizens. Staff of the Monmouth County Fair Housing Office provides the public with general information and assistance on a wide range of housing problems. The Fair Housing Office performs intake and screens inquiries for discrimination complaints. Additional services include

assistance and counseling on specific procedures for filing a housing complaint, help in finishing complaint forms, and review and verification of each complaint. When necessary, staff members refer clients to other agencies that are funded and staffed to handle a specific complaint that is outside the Fair Housing Office purview.

In a continuing effort to educate the public on fair housing policies the Fair Housing Officer conducts informational programming targeting the following: fair housing groups, concerned tenant/owner lease groups, homebuilders, realtors, lending institutions and municipalities. Each year the Board of Chosen Freeholders releases a proclamation commemorating April as National Fair Housing Month. Additionally, proclamations are awarded to individuals who assist residents and promote fair housing opportunities. One program that continues to play a pivotal role in the county's efforts to raise public awareness is the annual poster contest. Sponsored by the Monmouth County Fair Housing Board, in conjunction with the Monmouth County Board of Chosen Freeholders, the theme of the contest, "What Fair Housing Means to Me," is open to all county 6th grade students. The Fair Housing Officer visits participating schools, conducting interactive classroom presentations. Contest winners are honored at an annual luncheon, and winning posters are featured in the Monmouth County Fair Housing Calendar.

10.4.2 Public Housing Authorities

The mission of public housing authorities is to provide and maintain decent, safe, and affordable housing for low-income households, the elderly and the disabled, through housing vouchers and/or subsidized units. The U.S. Department of Housing and Urban Development administers federal aid to local housing authorities providing services to designated coverage areas throughout the county. Housing authorities are responsible for the management and operation of its local public housing program. Housing authority commissioners are appointed by the local government agency and are responsible for overseeing the



expenditure of federal state and local dollars allocated for the purpose of housing low-income families, the elderly, and disabled individuals. Commissioners are responsible for the fair administration of housing policies, attracting adequate resources, and balancing the demands of community groups.

In addition to lease compliance, and unit maintenance, housing authorities provide vital services and resources assisting residents towards becoming self-sufficient. Monmouth County has ten public housing authorities (as listed in Figure 10.11) encompassing approximately 27 properties, containing 1,983 units. On average, the wait time for family housing units within public housing authorities is five plus years. Wait lists for senior/disabled accessible units are often shorter. However depending on resident turn-around; the wait can be several years for an available unit. For many public housing authorities, wait lists for housing assistance are closed. For Asbury Park, Neptune City, and Long Branch (authorities with the largest number of overall

units) almost 50% of households on the wait list are families with children. On average 90% of families on the waiting list are classified as extremely low-income, earning less than or equal to 30% of the region’s average median income.

A significant portion of housing authorities in Monmouth County are small in size managing between 50 and 249 units. The HUD approved *Five-Year* and *Annual Action Plans* establish each Housing Authorities policies, strategies, programs and operations for meeting the housing needs of persons within their designated target area. Recent plans indicate capital and safety improvements continue to be high priorities for Monmouth County Housing Authorities. As part of the new AFFH rule, Monmouth County will collaborate with public housing authorities, coordinating planning efforts and fostering participation from residents.

Figure 10.11: Housing Authorities in Monmouth County

Housing Authority	Street Address	City	State	Zip Code	Phone Number	Website
Asbury Park	1000 1/2 3rd Avenue	Asbury Park	NJ	07712	732-774-2660	http://lbhousing.org/apha/board.html
Belmar	710 8th Avenue #1	Belmar	NJ	07719	732-681-1795	http://www.belmarhousingauthority.com/
Freehold Borough	107 Throckmorton Street #1	Freehold	NJ	07728	732-462-2421	http://site.freehold.tenmast.com/
Highlands	Ptak Towers, 215 Shore Drive	Highlands	NJ	07732	732-872-2022	http://www.highlandshousingauthority.org/
Keansburg	1 Church Street	Keansburg	NJ	07734	732-787-6151	http://www.keansburgha.org/
Long Branch	2 Hope Lane	Long Branch	NJ	07740	732-222-3747	http://www.lbhousing.org/home1.html
Middletown	2 Oakdale Drive	Middletown	NJ	07748	732-671-2990	http://info.mhanj.net/
Monmouth County	3000 Kozloski Road	Freehold	NJ	07728	732-431-6000	https://co.monmouth.nj.us/page.aspx?ID=2692
Neptune City	2000 6th Avenue	Neptune City	NJ	07753	732-988-5397	http://www.neptunecityhousingauthority.org/
Red Bank	52 Evergreen Drive	Red Bank	NJ	07701	732-741-1808	http://redbankhousing.org/



Springwood Avenue Redevelopment Area

The first major redevelopment project completed within the Springwood Avenue Redevelopment Area, Springwood Center stands as the first commercial building to be constructed on the west side of Asbury Park since 1972. This formerly city-owned parcel was sold to nonprofit developer Interfaith Neighbors. Asbury Park and Interfaith Neighbors co-own the three-story building: Asbury Park owns the 2nd floor, Interfaith Neighbors owns the 3rd, and the two stakeholders co-own the ground floor.

The new 27,500 square foot mixed-use facility includes eight affordable rental units on the 3rd floor constructed using Monmouth County HOME Investment Partnerships Program funding. With rent established according to HUD guidelines, these units provide affordable housing opportunities to eight low-income households.

The 2nd floor of the Springwood Center provides a permanent home for the Asbury Park Senior Citizen group. For nearly ten years, Asbury Park had been without a senior citizen center, with seniors instead meeting in rented community rooms of local apartment buildings. Immediately after Superstorm Sandy, this center provided a valuable resource to the surrounding community with up to 700 people per day being fed at the center. The four retail spaces on the first floor house the Interfaith Neighbors Business Development Center and Business incubator, a substation of the Asbury Park Police Department, and the new Kula Café. This fully functioning café provides paid culinary and restaurant training, where local teenagers learn how to work in front-of-house and back-of-house positions. Each program lasts 16 weeks and employment is guaranteed upon successful completion. Adjacent to the café Interfaith Neighbors started a second economic initiative, the Kula Urban Farm to provide exposure to the urban agriculture movement and related industries. In addition to hospitality training students will now learn how to grow some of the food served to Kula Café patrons.



**Springwood Center in
Asbury Park**
Source: Togethernorthjersey.com

10.4.3 Partnership Efforts

Analysis of Monmouth County’s nonhomeless populations’ special needs and nonhousing community development needs stands as a requirement of the Consolidated Planning Process. Persons with special needs include the elderly and frail elderly, persons with severe mental illness, the developmentally disabled, persons dealing with alcohol and /or drug addiction, persons with HIV/AIDS, and victims of domestic violence. The **Monmouth County Department of Human Services** was established by the Board of Chosen Freeholders in 1987. This department partners with the Office of CD to address the needs of citizens who are struggling with unexpected events and to enhance the overall quality-of-life of Monmouth County residents. The Department of Human Services consists of eight divisions including:



The Monmouth County Office of CD coordinated with the Department of Human Services and **Brookdale Community College** to undertake a comprehensive planning process focused on developing strategies to end chronic homelessness. Additionally, Monmouth County collaborates with the **New Jersey State Department of Community Affairs** to administer specific grant programs.

Community development, by its very definition, is a program based in partnership with other service providers, program recipients, and community organizers. Many of these established partnerships including those with municipalities, financial institutions, state and

county agencies, nonprofits, etc. have been discussed within the context of previously discussed CD programs.

10.5 Additional Resources and Funding Opportunities

Federal

- [U.S. Department of Agriculture Rural Development](#)
 - [Multi-Family Housing Direct Loans](#)
 - [Section 502 Direct Loan Program](#)
 - [Single Family Housing Repair Loans and Grants](#)
- [U.S. Department of Housing and Urban Development \(HUD\)](#)
 - [HUD in New Jersey](#)
 - [Housing Trust Fund](#)
 - [Rental Assistance](#)

State

- Department of Community Affairs
 - [Housing Assistance](#)
 - [State Rental Assistance Program](#)
- [Housing and Community Development Network of New Jersey](#)
- [New Jersey Housing Resource Center](#)
- [New Jersey Department of Human Services](#)
- [New Jersey Housing and Mortgage Finance Agency](#)
 - [Resources for the Homebuyer](#)
 - [Resources for Renters](#)
 - [Social Services Block Grant Rental Assistance Program](#)
- [NJ Helps Services](#)
- [New Jersey State Data Center](#)

County and Local

- [Monmouth County Association of Realtors](#)
- [Monmouth County Department of Human Services](#)
- [Monmouth County Division of Workforce Development](#)
- [Monmouth County Office of Emergency Management](#)
- [Social Communities Activities Network \(SCAN\)](#)



Refer to Section 10.4.1 Monmouth County Office of Community Development (CD) Programs

Nonprofits, Research Centers, and Other Stakeholders

- [180 Turning Lives Around](#)
- [A Future With Hope, Inc. - The United Methodist Church](#)
- [Affordable Housing Alliance](#)
- [American Red Cross](#)
- [Bayshore Resource Center](#)
- [Bayshore Family Success Center](#)
- [Bethal Christian Center](#)
- [Brethren Disaster Ministries](#)
- [Catholic Charities, Diocese of Trenton](#)
- [Coastal Habitat for Humanity](#)
- [Community Health Law Project](#)
- [Community Affairs and Resource Center of Monmouth County](#)
- [Family Promise of Monmouth County](#)
- [Habitat for Humanity, Northeast and Western Monmouth County](#)
- [Housing and Community Development Network of New Jersey](#)
- [Interfaith Neighbors](#)
- [Jersey Shore Gives Back](#)
- [Jersey Strong Foundation](#)
- [Keyport Ministerium](#)
- [Long Branch Concordance Family Success Center](#)
- [Lutheran Social Ministries](#)
- [Make Room](#)
- [Monmouth County Long-Term Recovery Group](#)
- [Monmouth ResourceNet](#)
- [Navicore Solutions](#)
- [National Low Income Housing Coalition](#)
 - [United for Homes](#)
- [NJ Future](#)

- [Creating Place to Age in New Jersey: Housing Affordability and Aging-Friendly Communities \(2015\)](#)
- [New Jersey Data Book](#) by Rutgers University
- [O.C.E.A.N. Inc.](#)
- Regional Plan Association
 - [Fragile Success](#)
- Technical Assistance Collaborate
 - [Priced Out Findings](#)
- Together North Jersey
 - [Housing Baseline Assessment Report \(2013\)](#)
- Urban Land Institute
 - [Housing Assistance Matters Initiative](#)

10.6 Master Plan Recommendations and Stakeholder Strategies

Five Recommendations and numerous Stakeholder Strategies emerged from workshops and meetings with stakeholders:

Master Plan Recommendations

Recommendation 10.1: Form a Consolidated Plan Implementation Committee (CPIC) to help guide the Office of Community Development (CD) and HOME Consortium's *Five-Year Strategy Submission for Housing and Community Development Programs (Five-Year Consolidated Plan)* and *Annual Action Plan: One Year Use of Funds (Annual Action Plan)* in a manner consistent with achieving the Goals, Principles, and Objectives (GPOs) of the *Monmouth County Master Plan*. The *Five-Year Consolidated Plan* serves as the (U.S. Department of Housing and Urban Development {HUD} recognized) official housing policy and community development planning guide for Monmouth County. Every five years, the county assesses affordable housing market conditions and community development needs to make strategic decisions about how to best invest allocated federal funds. This plan should not be viewed as a standalone "HUD" document. A continuous and collaborative process will help to establish a more unified vision of community development actions through the establishment of specific



goals and attainable objectives to accomplish those goals. Additionally, this proposed coordinated process will create opportunities for strategic planning to take place in a more comprehensive context and hopefully reduce duplication of efforts at various levels of government. Currently, there is a noted lack of acknowledgment for programs that already exist at local levels. Formation of a Five-Year Consolidated Plan Implementation Committee will help ensure goals and objectives outlined within the plan are achievable within the established time period, and will help coordinate reporting of program successes. This committee will bring a wider range of experience-based and subject matter knowledge to the planning process, helping to identify both interdependent and collective impacts as well as new opportunities.

Recommendation 10.2: Incorporate the Goals, Principles, and Objectives (GPOs) of the *Monmouth County Master Plan* into the Office of Community Development's (CD) *Five-Year Strategy Submission for Housing and Community Development Programs (Five-Year Consolidated Plan)* to better align community development projects and programs with intended outcomes through the appropriation of funds from the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program (HOME), and Emergency Solutions Grants Program (ESG). Goals and objectives provide strategic direction by defining what the county hopes to achieve over the life of the plan. Correspondingly, goals and objectives establish a framework for tracking and reporting plan performance. Incorporating the GPOs of the *Monmouth County Master Plan* into the *Five-Year Consolidated Plan* will assist in both enhancing the conventional tools utilized for community development, while at the same time exploring the possibility of non-conventional tools that could further strengthen Office of CD programming. Additionally, the integrations of goals and objectives between the two plans can help advance the effectiveness of grant appropriations and the desired outcomes of the *Monmouth County Master Plan*.

Recommendation 10.3: Evaluate and recommend changes to the Office of Community Development's (CD) existing standing committees' structure to align current community development programming with the overall Division of Planning program. Coordinating the Office of CD structure with the Division of Planning programming will help to ensure the sustainability and viability of the *Monmouth County Master Plan*. The Community Development Block Grant (CDBG) Program has a wide range of eligible activities providing local governments flexibility to meet a community's needs. Changes to the standing committees' structure can encourage more variety in funded projects and the efficient allocation of funds. Recommended changes have included annual project themes, designated funds for nonprofits, and incorporation of master plan goals and principles into proposed projects.

Recommendation 10.4: Work with other county departments and agencies in identifying potential county projects eligible for Community Development Block Grant (CDBG) funding. The social service provision landscape within Monmouth County is diverse and complex. An array of public, private, and nonprofit organizations work both independently and collectively to address various needs. By establishing strong working relationships with other county departments and maximizing the utility of each county department and agency, there can be a more efficient and innovative allocation of limited funding resources. Collaborating with other county departments and agencies can ensure funding for eligible activities that provide the greatest local impact.

Recommendation 10.5: Initiate a new housing study for Monmouth County that examines existing market conditions and identifies recent housing development trends, including new construction and redevelopment of existing housing stock, that have evolved in response to new cultural and economic realities, housing affordability concerns, and shifting household demographics. Monmouth County



has a diverse housing stock including detached single-family homes, duplexes, townhomes, mid-rise apartments, and a mixture of owner and renter occupied units. As previously discussed, over the past three decades, new residential development within the county has been predominately single-family housing. Currently, no countywide inventory of housing conditions and availability has been completed. There have been significant changes in demographic and economic conditions over the past several years. Evaluating current housing conditions that exist within the county can assist both in monitoring the success of community development activities and provide a framework to direct programming within areas that are evolving. The study would help the county address the housing needs of its residents and identify housing-related issues that may affect long-term planning goals. This study could evolve into a resource for many local housing market stakeholders towards determining market demand and responses to recent development trends. While supply-side strategies are important in opening up new market choices, they are only part of an overall housing strategy. A comprehensive housing study will not only provide value to the county but also residents, businesses, and municipalities.

Stakeholder Strategies

General

- Establish fair housing and affordable housing goals in Office of Community Development (CD) plans to address issues at the “place” level rather than the current, “one size fits all” approach (e.g. rental verse home ownership).
- Make better connections within CDBG Programs that can result in successful CD outcomes. For example, giving a HOME Program first time homebuyer priority assistance when purchasing a HOME Program funded affordable housing unit.
- As overall funding declines, realign CDBG and HOME Programs to increase the total number of clients served by switching more resources to the Emergency Home Repair Program.

Community Resiliency

- Prioritize CDBG funding of public infrastructure projects that promote resiliency to future storm events, such as the replacement or installation of storm drains.
- Incorporate a review of best practices for hazard resiliency including conformance to enhanced building code requirements as part of the environmental review for CD projects located in a Special Flood Hazard Area (SFHA).

Sustainable Places

- Prioritize HOME Program funding to projects that encourage a range of affordable housing types, sizes, sites, and accommodations for multiple lifestyles and life-stages that encourage Smart Growth America principles and support economic sustainability in the region.
- Prioritize HOME Program funding to support affordable housing proposals that have access to existing public infrastructure and are proximate to transit options, community and public services, recreation facilities, and necessary personal and professional services.
- Encourage projects designed for long-term energy efficiency and lower maintenance costs even though they may incur higher upfront costs.
- Encourage support for the redevelopment and revitalization of existing cities, suburbs, and towns that reduce the expansion of development into rural areas and those places without planned or programmed public infrastructure.
- The refurbishment and reuse of existing buildings, infill development, and redevelopment are the preferred development paradigm in the county.

Healthy Communities

- Prioritize CD funding for projects that incorporate walkability and handicapped accessibility into their proposals.



- Work with the Monmouth County Park System (MCPS) to encourage and assist towns in identifying CDBG eligible recreation/open space projects in their community.
- Continue to seek funding opportunities for projects that provide healthcare and wellness services to underserved neighborhoods and locations.
- Representatives from the Office of CD actively participate as members of Monmouth County's Continuum of Care Collaborative, providing support for the placement of vulnerable populations into permanent housing solutions.

Natural Resources & Open Space

- Prioritize the installation of handicapped accessible amenities toward and throughout public waterfront locations and conservation areas (where public access is permitted).
- Collaborate with the MCPS to encourage and assist towns in identifying CDBG eligible recreation/open space projects in their community.
- Assist towns with aligning a triple play of funding opportunities for eligible parks and recreation projects: NJDEP's Green Acres Program, Monmouth County Municipal Open Space Grant Program, and CDBG funds.
- Work with the MCPS in reviewing the requirements of their municipal open space grant process to consider more flexible matching fund requirements for projects located in CDBG eligible low-and moderate-income areas.

Farmland Preservation

- Discourage CDBG eligible projects on sites that are considered county targeted farmland acquisition/preservation properties except for those projects that bolster agricultural development and support the retention of agriculture in the community at large.

Arts, Historic, & Cultural Resources

- Prioritize CDBG funding for projects that: 1) preserve and enhance the historic integrity or character of a building and/or site and 2) integrate well with the character or planned development of the surrounding neighborhood.
- Incorporate local art and historic assets into the design of granted streetscape projects.

Utilities

- Prioritize CDBG eligible projects in places with existing access to public utilities and infrastructure rather than incurring the cost of extending public services to a site.
- Deference should be given to projects that incorporate renewable energy sources and/or efficient utilities and systems that save long-term projected operational and maintenance costs.

Planning Services, Outreach, & Coordination

- Monmouth County's higher education institutions can partner with affordable housing, community development, and other nonprofit stakeholder organizations to provide student opportunities to actively engage in CD projects through outreach, volunteerism, internships, and community awareness events.

Transportation & Mobility

- Explore ways to use CDBG funds to provide transit users with transportation safety, convenience, and comfort enhancements such as bus shelters, bicycle storage locations, and handicapped accessible transit stops and waiting areas.
- Encourage residential development proximate to multi-modal transportation options.
- Link walkable communities to transit service locations.
- Improve access and circulation in walkable communities through ADA improvements.



Agricultural & Economic Development

- Continue to allocate a portion of Monmouth County's CDBG annual funding to support economic development through the Monmouth County Façade Improvement Program.
- Support efforts to have the state recognize onsite affordable housing for agricultural workers as a means of addressing municipal affordable housing obligations in rural locales.
- The Office of CD should collaborate more closely with the Division of Economic Development to identify and evaluate CDBG funded programs that promote economic development that could be applied to the county.



