



**Brick Township, Ocean County NJ
2010-2015
Five-Year Consolidated Plan
April 2010**

**2010-2015 Consolidated Plan
2010 Action Plan
Update Analysis of Impediments to Fair Housing**

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INTRODUCTION

The Township of Brick 5-Year Consolidated Plan and One-Year Action Plan coordinates all elements of community development including housing, public facility development and public services into a single plan and application for Federal US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funds. The Ocean County Housing Consortium is the point of contact regarding the HOME Investment Partnerships Program. Brick is a beneficiary of the county program.

The Consolidated Plan states the Township's plan to pursue the overall goals of the community development and planning programs of the Department of Housing and Urban Development (HUD). Those goals are:

- To provide decent housing;
- To establish and maintain a suitable living environment; and
- To expand economic development opportunities primarily for persons of low-to-moderate income

The Consolidated Plan serves the following functions:

- A planning document for the township, based on a participatory process;
- An application for federal funds
- A strategy for carrying out programs; and
- An action plan that provides a basis for assessing performance

The Plan is organized into the following sections: **General**, which describes the process, lead agency, and citizen participation; **Strategic Plan**, which describes the market conditions, housing needs, homeless needs and strategies and other community development needs and strategies; and the Five **Year Action Plan**, which describes the actions of the township plans undertake in FY 2010-2015 after receipt of federal funds.

GENERAL

Managing the Process

Lead Agency

The Township of Brick has organized the Community Development Department to be responsible for the planning, development and implementation of its Community Development Block Grant (CDBG) program in conjunction with Rehabco, Inc. its CDBG operational consultant.

The CDBG program's is headed by Township Planner, Michael Fowler, through the township's Community Development Department located in Brick Township Municipal Building, however daily operational control of the program and the administration of the local housing rehabilitation program is managed by Rehabco Inc. Rehabco also coordinates all public facility programs as established by the CDBG program annually and ensures that the disbursement of public service programs through CDBG primarily assists very-low and low-moderate income persons in the local community.

Planning Process

The township has an active collaborative relationship with the Ocean County Housing Consortium and has worked with the county to develop its long-term strategy as well as its Consolidated Plan and One Year Action Plan with the advice and input of various concerned citizens.

Consultation

The Township CD Department has consulted with the township Governing Body, township administration and the County of Ocean which will be invited to comment on the draft Plan. In addition, the CD Department consulted with the Township's departments and divisions and with local non-profit organizations.

Citizen Participation

The township operates under the Ocean County Citizen Participation Plan in conjunction with the Consolidated Plan process. A public notice of funding availability and acceptance of applications for CDBG and HOME funding was published in the regional county newspaper the Asbury Park Press.

The Ocean County Housing Consortium with all individual entitlement 5-Year and One-Year Action plans in hand will conduct two (2) public hearings in April. One on April 6 and the other on April 19, at the Ocean County Administration Building on Hooper Avenue in Toms River, NJ. The County Planning Board will publish its draft Plan for a 30-day comment period on or about April 3, 2010 and hold its adoption hearing before the Ocean County Freeholders on May 5th.

Public Comments

The Ocean County Housing Consortium received a number of comments on the allocation of CDBG and HOME funds at its initial public hearing on February 1st. County staff can be consulted on the overall comments of record.

Institutional Structure

Strengths and Gaps in Delivery System

As a strength, the Brick Township CDBG program has integrated several required programs and plans through its past approved Consolidated Plan to ensure that all aspects of community development goals and objectives benefit of the residents of the township. The CDBG program reflect goals and objectives that are contained in other plans. Some of these plans and programs are as follows: the Brick Township Affordable Housing Plan, its municipal Master Plan and the Capital Improvement Plan which dictates public facility improvements in the municipality.

In addition, the township collaborates with the County on the homeless issue which is prevalent to some degree in Brick Township. Over the coming years, it is hoped that the County will become more proactive in its approach to the numbers of homeless persons in Brick. As of January 2010, a count of the individuals who resided in the Lakewood Township homeless encampment, seventeen (17) individuals were from Brick Township. This number does not take into account the persons and families who are homeless within the confines of Brick at various motels, parking lots and public areas. The township continues to look for areas in which assist in regional housing needs and the problem of homelessness county-wide..

Potential gaps in institutional structure that will be approached over the next five (5) year planning period include the following:

- Build upon the successes of the Brick Township Affordable Housing Plan as required by the NJ Council on Affordable Housing (COAH) and presently mitigated through the courts.
- Identify need for housing and/or service resources available for persons whose needs can be met through the funding availability of the CDBG or Ocean County HOME program.

- Look for additional match revenue and work with the government to ensure that current revenue remains available to meet needs.

Coordination

Brick Township continues to focus on improving coordination through its CDBG program. The township continues its liaison with the County of Ocean, and has worked to promote projects that are within the Ocean County Housing Consortium primary Goals and Objectives as stated within the past 10-year term.

Monitoring

The Brick Township Community Development Department in conjunction with Rehabco, Inc. primarily administers and monitors the CDBG entitlement program. The department also administers other Federal and State housing programs as mandated by local rules and regulations.

Performance of contemplated or ongoing community development or housing projects and activities are monitored in various ways depending on type of program and reporting requirements. Monitoring is viewed as a way to identify deficiencies and promote corrections in order to improve performance. The actual activity of monitoring helps promote quality performance, as well as identify any need for further technical assistance. The following is a description of the types of monitoring performed by staff:

- Performance monitoring
- Public service program income-benefit monitoring
- Financial monitoring
- Davis-Bacon Compliance
- Environmental Review Compliance
- Federal and state program reporting
- Federal Stimulus Job creation reporting
- Other Areas of Compliance

The community development department operates in accordance with the monitoring plan developed for the CDBG programs under the most recent HUD monitoring concluded in 2007, including an annual single audit in conformance with OMB Circular 133-A. The Director of the CD Department with staff at Rehabco, Inc., monitors all activities of the program on a monthly basis.

Performance Monitoring

Monitoring activities includes spot check monitoring of sub recipients which occurs at the time of annual invoice receipt and includes a review of reporting information to ensure compliance with the HUD requirement that beneficiaries be low-income and comprehensive monitoring to include on-site visits, interviews, telephone contacts and reports. Subrecipients Agreements are used to measure compliance by grant recipients.

Financial Monitoring

All project costs are paid on a reimbursement basis. A request for reimbursement must have appropriate documentation attached to verify all expenditures. A current report of program activities must also be attached to the draw. The combination of data from the request and the program activities report provides the information necessary to input data into the IDIS system. Collecting this data during the program year is helpful in compiling reports.

Davis-Bacon Compliance

When using federal funds for public facility construction projects, the township ensures that workers are paid prevailing wage rates. Davis-Bacon regulations require contractors and subcontractors to pay a certain wage to employees in various labor classifications. These regulations are a requirement of construction and/or Subgrantee Agreements. All applicable CDBG projects are monitored based on their conformance with Davis-Bacon requirements.

The Township's Engineering staff in conjunction with the Department of Purchasing checks with the NJ Labor Department and the Federal Prevailing Wage website to ensure that contractors selected are licensed, and also check that the proposed contractor is not on HUD's or the NJ Department of Labor debarred list. Once a contractor is selected through a bidding process, and approved by Township Committee, the contractor signs a contract. Staff from Rehabco, Inc. and the Engineering Department conducts a pre-construction conference, reviews contractor and subcontractor payrolls, and makes site visits and interviews contractor/ subcontractor employees. The provisions of Davis Bacon are explained in the specifications document and in the pre-construction meeting.

During construction, employees are interviewed and interview forms are compared with appropriate payrolls to ensure that hours and pay are correct. The township keeps all paperwork requirements. Site visits give staff the visual perspective of project progress and confirm reported performance and supplement written reports. Site visits are made to see how services are delivered to clients, provide technical assistance and inspect progress of construction projects.

Reporting/Tracking Systems

Performance is tracked and reported as stated above. The labor compliance officers review the reports, and any discrepancies are addressed with the appropriate entities. Records on performance are kept in the project file. Accuracy of data is confirmed by site visits and monitoring.

Environmental Review Compliance

Each project that is budgeted is first reviewed for compliance with the NEPA (National Environmental Protection Agency regulations) and HUD "Finding of No Significant Impact" or FONSI determination. Projects that are community service in nature are exempt from NEPA.

Projects that require further investigation are researched using input from Environmental Regulatory Agencies. For projects that fall in this category, a description of the project is sent to the State Department of Environmental Protection and the Office of Historic Preservation (if applicable) and to other applicable regulatory agencies for consultation as may be applicable. Once required consultations have been completed and any mitigation measures identified, the township prepares the appropriate paperwork, including the Statutory Worksheet and publishes a combined NOI/RROF and/or Findings regarding impacts (if the project is an Environmental Assessment).

Once environmental clearance has been obtained, the project can move forward to township Governing Body for approval. The CD Director monitors all Environmental Reviews.

Other Areas of Compliance

Other areas of compliance include fair housing, minority and women business enterprises, Section 3 requirements, housing quality standards, affirmative marketing, project eligibility and other quantified objectives such as affordability and maximum per unit subsidy assistance.

Anti-Displacement and Relocation Assistance Plan

The Township of Brick does not intend to undertake any activities in which any occupied lower income housing or any business is demolished or converted to another use. If the Township would undertake such an activity with funds provided under the CDBG or HOME program, the Township would follow the federal regulations under 24 CFR 570.496a(c)(1) and 24 CFR 570.606(c)(1) regarding relocation and replacement of housing.

STRATEGIC PLAN

Community Description

Brick Township is a Township in Ocean County, New Jersey, United States. As of the United States 2000 Census, the township had a total population of 76,119, making it the second most populous municipality in Ocean County behind Toms River Township. While Brick Township is located on the mainland, Beaches I, II and III are situated on the Barnegat Peninsula, a long, narrow barrier peninsula that separates Barnegat Bay from the Atlantic Ocean. The mainland and beach area of the town are not geographically adjacent.

Brick Township was incorporated as a township by an Act of the New Jersey Legislature on February 15, 1850, from portions of both Dover Township (now Toms River Township) and Howell Township. Portions of the township were taken to form Point Pleasant Beach (May 18, 1886), Bay Head (June 15, 1886), Lakewood (March 23, 1892), Mantoloking (April 10, 1911) and Point Pleasant (April 21, 1920).

According to the United States Census Bureau, the township has a total area of 32.3 square miles is land and 6.0 square miles is water. Brick is part of the New York City metropolitan area. It is 45 miles south of Manhattan.

Basis for Allocating Investment

Based on HUD recommendations, general relative priorities for funding will be as follows:

HIGH PRIORITY: Activities to address this need will be funded during the five-year period.

MEDIUM PRIORITY: If funds are available, activities to address this need may be funded by the township during the five-year period. Also, the township may use other sources of funds to fund initiatives.

LOW PRIORITY: It is not likely the township will fund activities to address this need during the five-year period. The township will consider certifications of consistency for other entities' applications for assistance.

Obstacles to Meeting Underserved Needs

Potential obstacles to meeting needs and underserved needs are as follows:

- Lack of land
- Funding constraints

Five-Year Priority Needs and Strategies

Basis for Assigning Priority Needs – Geographic Distribution

CDBG dollars will be spent in the areas of homeownership, housing rehabilitation and public services without regard for geographic boundaries, but focusing on low-to-moderate income households in the township. Infrastructure activities will be undertaken in low-to-moderate income areas, primarily within the boundaries of the downtown area.

Housing

Housing Market Analysis

Population, Age, Race and Ethnicity

In 1980, the township had a population of 53,629 people. By 1990, through regional growth, that figure had grown to 66,473. The 2000 Census population is at 76,119, an increase of 22,490 persons over twenty years.

There has been a somewhat significant change in the Latino or Hispanic population count between the 10-year term. However, there has not been an overall change in the ethnic and racial breakout of the township. The following chart compares the population and ethnic minority data between 1990 and 2000 for the township.

Table 1 - Population, Race and Ethnicity*

Total Population	White	Black	Hispanic	Asian Pacific
1990- 66,473	65,015	419	1,715	551
2000- 76,119	72,932	751	2,930	916

Median age of males: 39.4

Median age of females: 40.7

Brick Township CDP Household Occupancy **

Average household size: 2.56

Brick township: | 2.6 people

New Jersey: | 2.7 people

Average family size: 3.07

Estimated median household income in 2008: \$48,263 (\$37,818 in 1999)

This township: | \$48,263

New Jersey: | \$70,378

**(data compiled by www. city.data.com)

The statistics show that there has been a moderate increase in overall population for the township. This is also true for Ocean County's population count, which over the recent ten year term has been ranked as the highest population growth sectors in the State of New Jersey. This can be attributed to the migration of populations from northern New Jersey counties, particularly from Bergen, Hudson and Passaic Counties.

There are 29,511 households in the township. According to the 2000 Census, income was distributed as follows:

*Table 2 – Household Income**

Income	Households	Percent
Less than \$10,000	1,347	4.6
10,000 to 14,999	1,302	4.4
15,000 to 24,999	2,963	10.0
25,000 to 34,999	3,352	11.3
35,000 to 49,999	5,506	17.1
50,000 to 74,999	6,951	23.5
75,000 to 99,999	4,465	15.1
100,000 to 149,000	2,855	9.7
150,000 to 199,999	750	2.5
200,000 or more	529	1.8
Median income	52,092	

*U.S. Census 2000.

Median per capita income, according to the 2000 Census was \$24,463, while median family income was \$61,446. Of all households, 646 families, or 3.1% of the population, were below the poverty level. Of those, 484, or 4.9% of all households, were families with children under the age of 18.

Of households below the poverty level, 355, or 11.9% of all households, were female-headed households with no husband present, and 17.6% had children below the age of 18. The 2000 Census further reports 619 persons over the age of 65, or 5% of the population were below the poverty level.

According to the Brick Township 2000 Census report, the median age is 39.4 years. The median age for Ocean County is 41, and is representative of the lower age rankings among other municipalities in the County. The Township of Manchester with a significant senior citizen population has a median age of 68 years old.

Residents with income below the poverty level in 2008:

This township:  8.8%

Whole state:  8.5%

Residents with income below 50% of the poverty level in 2008:

This township:  3.8%

Whole state:  4.2%

As can be seen in the following table, the township's largest growth populations are between the ages of 25 to 54 years, meaning that the Township's need for senior services will continue to grow over the next 20 to 25 years. In addition, 12,963 persons, or 17% of the population, are over 65 years of age. The majority of the population over 65 years has one or more mobility or self-care limitations that may require additional services to the ones that now exist. At the same time, 15,301 persons, or 20.1% of the overall population is below 14 years of age which translates to an overwhelming need for recreational and/or childcare needs.

Table 3 – Age of Population

Population	Number	Percent
Under 5	4,721	6.2
5 to 9	5,331	7.0
10 to 14	5,249	6.9
15 to 19	4,336	5.7
20 to 24	3,359	4.4
25 to 34	9,372	12.3
35 to 44	13,078	17.2
45 to 54	10,650	14.0
55 to 59	3,920	5.1
60 to 64	3,140	4.1
65 to 74	6,242	8.2
75 to 84	5,050	8.2
85 and over	1,671	2.2

Of the total population, 12,722 or 23% has a disability. According to the 2000 Census, this is higher than the national average of 19.2%. This group may need additional mobility and or self-care assistance. In Brick Township many such self-care institutions are privately organized and operated.

Additionally, 5,658 of the township's population does not speak English at home and is characterized as more comfortable speaking its native language.

Characteristics of the Housing Market

The 2000 Census showed that there were 32,689 total housing units. Occupancy was as follows:

Table 4– Housing Occupancy

Units	Number	Percent
Total Units	32,689	100
Occupied units	29,511	90.3
Vacant units	3,178	9.7
For seasonal, recreation	2,137	6.5
Homeowner vacancy rate		.9
Rental vacancy rate		4.4
Owner-occupied	24,605	83.4
Renter-occupied	4,906	16.6

The Township's housing stock is older, with the majority of units constructed prior to 1989. The following table illustrates age of housing stock

Table 5 – Year Structure Built

Year Built	Number	Percent
1999 to March 2000	411	1.3
1995 to 1998	1,925	5.9
1990 to 1994	2,182	6.7
1980 to 1989	6,778	20.7
1970 to 1979	7,895	24.2
1960 to 1969	5,940	18.2
1940 to 1959	6,538	20.0
1939 or earlier	1,020	3.1
Total units	29,511	100

Housing Problems and Affordability

State and Federal standards for housing overpayment are based on a traditional income-to-housing cost ratio of between 30% and 40% of income. Households paying greater than this amount have less income left over for other necessities such as food, clothing, utilities and health care.

It is recognized, however, that upper income households are generally capable of paying a larger proportion of their income for housing and, therefore, estimates of housing overpayment generally focus on lower income groups. The distinction between renter and owner housing costs are important because, while homeowners may be over-extended financially in order to afford a home purchase, the owner retains the option of selling the home. Renters, however, are limited to the rental market and are required to pay their rent.

Home Value

Median contract rent in 2008 for apartments: \$527 (lower quartile is \$442, upper quartile is \$684)

Here: | \$527

State: | \$935

Estimated median house or condo value in 2008: \$217,146 (it was \$100,000 in 2000)

Brick township: | \$217,146

New Jersey:  \$364,100

Lower value quartile - upper value quartile: \$163,193 - \$322,978

Mean price in 2008. Detached houses: \$274,160

Here:  \$274,160

State:  \$449,074

Townhouses or other attached units: \$609,923

Here:  \$609,923

State:  \$303,198

In 2-unit structures: \$154,997

Here:  \$154,997

State:  \$390,437

Mobile homes: \$56,635

Here:  \$56,635

State:  \$53,584

Population density: 2902 people per square mile  (very high).

*Data compliments of www.city-data.com

With the continued escalation in rents and home prices, affordable rental and home ownership continues to be difficult for low-income households. The township is not alone in this situation. Affordable homeownership tends to be a constant dilemma for residents throughout New Jersey. Brick Township has a considerable residential housing stock, however access to affordable housing tends to be a continuing problem for local and regional residents. .

As demonstrated by the above demographic information, there are only a small fraction of homes available at prices below \$200,000. To be able to buy such a home, a family or individual potential homeowner needs to compile a \$40,000 down payment and an annual income of at least \$47,000 (or \$22.60 per hour), assuming a \$160,000, 30-year mortgage at 6% interest.**

In Ocean County overall, a two-bedroom, Fair Market Rent (HUD) is \$1,251. In expanding the monthly rent paid, the annual income required would be \$50,040 to be able to afford a two-bedroom unit.**

**Data as compiled by research lab from Georgian Court College, Lakewood, NJ

An analysis of households with any type of housing problem, including affordability appears below. These tables are known as the CHAS dataset and represent housing issues based on 2000 census data as compiled by HUD. For the Housing Problems Output table, the following definitions apply:

- Any housing problem: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities
- Other housing problem: overcrowding and/or without complete kitchen or plumbing facilities

For the Housing Affordability table, the following definitions apply, based on 2000 Census data:

- Rent 0-30% - These are units with current gross rents (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income as of 2000. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.
- Rent 30-50% - These are units with current gross rents that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD's Area Median Family Income.
- Rent 50-80% - These are units with current gross rents that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD's Area Median Family Income.
- Rent greater than 80% - These are units with current gross rents that are affordable to households with incomes above 80% of HUD Area Median Family Income. Value 0-50% - These are homes with current (2000) values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes and hazard and mortgage

insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase.

- Value 50-80% - These are homes with current values that are affordable to households with income greater than 50% and less than or equal to 80% of HUD Area Median Family Income.
- Value greater than 80% - These are homes with current values that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Table II.A: HOUSING PROBLEMS OUTPUT											
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Existing Affordable Housing Inventory Either Completed or Under Construction**

Development	Type of Development	Number of Units
George J. Conway Apartments	Family Rental, Senior Rental	125
David M. Fried Apartments	Senior Rental- Section 8	41
Kentwood Victorian Gardens	Rental	16
Timber Ridge	Single Family Detached	12
Scattered Site Units	For Sale	20
Homes Now Inc. & Dottie's House	Family Rental	8
Chambers Bridge Residence	Rental, Age Restricted	159
Disabled Residences Scattered site	Physically disabled	16
Developmentally Disabled. Scattered site	Developmentally disabled	24
Homes Now, Inc. Pier Avenue	Family Rental	12
Homes Now, Inc. Bancroft Neurohealth	Rental	36
Alternative Living Facilities	Group Homes	19
Dottie's Hose Transitional Housing	Rental-Pending	8
Devereux NJ Treatment Network	Group Home	5
1026 West Eel Street	Special Needs Rental	3
Laurelton Mobile Home Park-Low income	Family Housing and Rental	90
Metedeconk Village Redevelopment	Special Needs- Rental	20
New Visions	Special Needs- Rental	36
Route 70 Bl. 1092. L 1	Special Needs- Rental	8
Waterside Gardens	Low Mod Family Rental	29
Holy Cross- SFH	New Construction Affordable	1
Scattered Site Single Family Developments	New Construction Affordable	5
Homes Now Inc & ARC Manor Apartments	Special Needs Rental	8

Barriers to Affordable Housing**

One concern in developing housing program strategies is the potential and actual constraints on housing development and maintenance. These constraints are described here, and are defined as barriers to the development of affordable housing.

1. The Township of Brick is located largely within the NJ State Planning Area (PA2), with portions delineated in the Environmentally Sensitive Planning Area (PA5). The State Planning and Redevelopment Plan envisions that localities within the PA2 area will utilize cluster forms of development. Oftentimes this type of residential housing development is expensive to design and build within the constraints of State and Federal environmental land use regulations. Developers straining under other constraints such as land costs, utility costs, engineering and design costs find that the environmental obstacles are the 'straw that breaks the camel's back'.
2. The 2008 Brick Township Housing Element and Fair Share Plan indicates that there is 225.24 acres of commercially zoned land and 455 acres of residentially zoned land in the municipality. According to the in-house Planning Department the local GIS-mapping software and Tax Assessor's Office indicates that 915.66 acres is originally deemed to be vacant, however when environmental constraints such as Federal and State Wetlands overlays are applied, only 455 acres remain. Single-family detached housing is the highest use of land within the jurisdiction. Undoubtedly, this too represents yet another obstacle for developers in finding accessible land uses within the township, especially those who are charged with supplying a source of affordable housing.
3. Further environmental constraints have also been cited. Brick Township consists of various stream corridors, flood hazard areas, freshwater wetlands, threatened animal habitats and endangered species. One of the largest wildlife preserves is situated in Brick, the Edwin B. Forsythe National Wildlife Refuge and an additional 2,400 acres of land in the southern portion of the municipality is being acquired by another Federal acquisition program. This too has only added another roadblock to developers of affordable housing in the township.**

** Information as compiled by the Brick Township Master Plan and the 2008 Housing Element and Fair Share Plan.

Disproportionate Need and Underserved Populations

In addition, there is a need for housing for seniors, the disabled and those with HIV/AIDS.

Housing Needs and Priorities

Brick Township recognizes the ongoing need for affordable and safe housing. Because of this, the township has undertaken, or is in the process of undertaking, various activities designed to improve the overall affordability of housing opportunities in the township. They are as follows:

- Continue to endorse efforts of the Ocean County Housing Consortium in its “First Time Homebuyer Program” which is implemented with the help of the Ocean County HOME Program. The program assists those seeking assistance and initial closing costs for their first home.
- Expand the efforts and opportunity of individual developers who want to construct affordable housing in Brick Township. Efforts will continue to advocate for affordable housing opportunity in the municipality. Township administration and Planning officials want to ensure that developers of affordable housing acquire assistance and cooperation, where and when available from township officials and in-house staff to make such plans reality.
- Continue to supply information on the changing rules and regulations from the New Jersey Council on Affordable Housing and how said projects would either benefit or not benefit from such reforms.
- Continue to administer and implement the Brick Township Housing Rehabilitation Program where existing owner-occupied units do not fall into disrepair. Said resources continue to assist low and moderate-income persons in ensuring that their homes do not fall into disrepair and add to the township’s number of vacant or abandoned housing number.
- Work to implement the policies of the township as they relate to new housing proposals and receive township Governing Body action for approval on the policies and process.

Ocean County Housing Consortium Strategic Plan (Brick Township as member community)

A. Affordable Rental Housing

Objective 1:	Rental Assistance for Small and Large Related Households With Extremely Low and Low-Income
Priority Need Level	<i>HIGH</i>
Obstacles in Meeting Needs:	Limited Federal Funding, Limited Housing Vouchers, Local Resistance to Affordable Housing, Lack of Public Outreach
Resources:	HOME Federal Program, Ocean County Board of Social Services (OCBOSS), Temporary Rental Assistance, Low-Income Home Energy Assistance Program (LIHEAP), Home Energy Assistance Program (HEA), Homelessness Prevention Program, Homelessness Prevention and Rapid Re-Housing Program (HPRP), Emergency Assistance, Section 8 Rental Assistance Program administered by Public Housing Authorities, Lakewood Township Rental Assistance Program (LTRAP) and the New Jersey Department of Community Affairs (NJDCA) located within the County.
Location:	County of Ocean
Proposed Accomplishments:	To assist the maximum number of eligible households on a first-come, first-serve basis and to serve as many households as funding will allow during the five year period. Specific accomplishments for the fiscal year of 2010 as indicated in the Action Plan.

Objective 2:	Rental Assistance for Homeless Persons and Other Persons With Special Needs
Priority Need Level	<i>HIGH</i>
Obstacles in Meeting Needs:	Limited Federal Funding, Limited Housing Vouchers, Local Resistance to Affordable Housing, Lack of Public Outreach

Resources:	HOME Federal Program, OCBOS, Temporary Rental Assistance, Low-Income Home Energy Assistance Program (LIHEAP), Home Energy Assistance Program (HEA), Homelessness Prevention Program, Homelessness Prevention and Rapid Re-Housing Program (HPRP), Emergency Assistance, Section 8 Rental Assistance Program administered by Public Housing Authorities, LTRAP and NJDCA located within the County.
Location:	County of Ocean
Proposed Accomplishments:	To assist the maximum number of eligible households on a first-come, first-serve basis and to serve as many households as funding will allow during the five year period. Specific accomplishments for the fiscal year of 2010 as indicated in the Action Plan.

Objective 3:	Rental Assistance for Extremely Low, Low and Moderate-Income Elderly Households and All Other Households
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited Federal Funding, Limited Housing Vouchers, Local Resistance to Affordable Housing, Lack of Public Outreach
Resources:	HOME Federal Program, OCBOS, Temporary Rental Assistance, Low-Income Home Energy Assistance Program (LIHEAP), Home Energy Assistance Program (HEA), Homelessness Prevention Program, Homelessness Prevention and Rapid Re-Housing Program (HPRP), Emergency Assistance, Section 8 Rental Assistance Program administered by Public Housing Authorities, LTRAP and NJDCA located within the County.
Location:	County of Ocean
Proposed Accomplishments:	To serve households on a first come first serve basis and to assist as many households as funding will allow during the five year period.

Objective 4:	Preservation of Existing Affordable Rental Housing Stock
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited Federal Funding, Lack of Municipal Funding, COAH Non-Compliance
Resources:	HOME Federal Program, NJDCA
Location:	County of Ocean

Proposed Accomplishments:	To provide funding for the maintenance of affordable housing stock as designated by the US Department of Housing (HUD) and Urban Development and the NJ Council On Affordable Housing (COAH).
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Objective 5:	New Construction of Affordable Rental Units
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited Federal Funding, COAH Non-Compliance, High Cost of Land, Lack of Available Land, Local Resistance to Affordable Housing, Land Use Regulation, Less Than Proportionate Balanced Housing Trust Funds Invested in Ocean County
Resources:	HOME Federal Program, Community Housing Development Organization (CHDO) Program, NJDCA Balanced Housing Trust Fund and Low-Income Housing Tax Credit Program (LIHTC), Foundation Funds, New Jersey Housing and Mortgage Finance Agency (NJHMFA)
Location:	County of Ocean
Proposed Accomplishments:	To be addressed within the Action Plan for the subsequent selected fiscal year.

Objective 6:	Modernization of Rental Public Housing Stock
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited Federal Funding
Resources:	Capital Funds
Location:	Public Housing Authorities
Proposed Accomplishments:	To be addressed by the applicable Public Housing Authorities within Ocean County.

B. Owner-Occupied Housing

Objective 1:	Moderate and Substantial Rehabilitation for Extremely Low, Low and Moderate-Income Homeowners in Owner Occupied Dwellings
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited Federal Funding, Long Waiting List (Overwhelming Demand)
Resources:	HOME Federal Program and Entitlement County CDBG Program – Housing Rehabilitation Program, NJDCA Weatherization Assistance Program (WAP)

Location:	Urban County, Brick, Toms River, Lakewood and Jackson Townships
Proposed Accomplishments:	To assist as many homeowners as funding will allow. Specific accomplishments for the fiscal year of 2010 as indicated in the Action Plan.

Objective 2:	Homeownership for First-Time Homebuyers With or Without Children
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited Federal Funding, High Cost of Housing, Credit Issues, Predatory Lending Practices
Resources:	HOME Federal Program, First-Time Homebuyers (FTHB) Program, Section 8 Homeownership, NJHMFA, Habitat For Humanity
Location:	County of Ocean
Proposed Accomplishments:	To assist, as funding will allow, eligible families to purchase their first home.

C. Support Facilities and Services

Objective 1:	Support Facilities and Services for Homeless and Non-Homeless Persons
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited Federal Funding, Lack of Formal Plan to Address Homelessness
Resources:	CDBG Program, Comprehensive Emergency Assistance Systems (CEAS)/Continuum of Care (CoC) funding, NJDCA Transitional Housing, Programs for Assistance for Transition from Homelessness (PATH)
Location:	County of Ocean
Proposed Accomplishments:	To provide increased outreach efforts for various support services and to provide shelters for victims of domestic violence and troubled youth who are runaways, abandoned or in otherwise dysfunctional situations.

Objective 2:	Support Services for Non-Homeless Rental Households
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited Federal Funding

Resources:	Family Self-Sufficiency Funds, OCBOSS, Job Training Programs
Location:	County of Ocean
Proposed Accomplishments:	To provide support services such as drug and substance abuse counseling and job training programs to encourage self-sufficiency among rental households.

Lead Based Paint

Since 1978, paint has been allowed to contain no more than a maximum of 600 parts per million of lead. More than three-quarters of pre-1978 homes nationwide contain lead-based paint, according to the federal government.

A recent windshield survey of older housing units in the downtown sectors of the township show some units most likely to contain lead-based paint. When this paint is in poor condition, the chips and dust it generates can pose a danger of lead poisoning to young children.

Lead Based Paint Strategy

Recognizing the danger of lead-based paint, lead-based paint regulations are part of the township's housing rehabilitation which takes a strong stance in ensuring that units which are to receive funding assistance are free of lead-based paint.

The township will continue to fulfill the requirements of HUD's new lead regulations. The township is part of a screening and referral program as established by the Ocean County Health Department some time ago. If a residence is found to be built prior to 1978, there are young children present, the home is tested for lead based paint and the children are referred (or strongly recommended) for testing at the OC Health Department.

Public Housing Needs and Strategy

Brick Township does house a local public housing authority. The complex itself is located at 165 Chambersbridge Road in Brick and was founded in 1964. The “David M. Fried Public Housing Complex” consists of 266 units primarily situated in one complex and among scattered-site multi-family units on the campus itself. The complex is considered a senior-based living with a minimum occupancy age of 62 years of age. The BTMUA also manages 114 Section-8 vouchers, its operational revenue is listed between \$1 and 2.5 million and it employs between ten to nineteen individuals in administrative and maintenance staff.

Homelessness

Continuum of Care

Brick Township, as not a selected member or recipient of the Federal or Countywide Continuum of Care Program, has taken it upon itself to provide services and job referral opportunity for persons and families who are homeless through the Ocean County Board of Social Services. According to township planning and housing officials, the 2010 Census will be studied as to where specific areas of homelessness are in the community and are committed to developing programs and assistance for said population.

As stated from other Ocean County HUD-CDBG Entitlement communities, it is important to develop an organized and collaborative approach to the program. Such steps should include:

- Find a reliable and constant stream of funding to support a stand-alone homeless service organization or facility. CDBG and/or HOME funds are not sufficient to support such a venture.
- Develop a collaborative relationship with County officials and other Ocean County municipalities and their representatives to target symptomatic problem areas which can be mitigated in the community that adds to the homeless issue.
- Identify an organization with experience and expertise in providing supportive services and shelter for the homeless.
- Prepare a dynamic and proactive approach for residents within the shelter to find employment, constant medical or psychological care and other services which individuals and families are not successful in finding without proper direct care and support.

If the above conditions are not met such a homeless initiative cannot succeed on either a local or regional level.

Services and Identified Gaps in Service

By identifying the numbers of persons affected by homelessness and the resources available, gaps in service have been identified and illustrated in the following Table. The major gap is the lack of a homeless shelter for the region.



Certifications of Consistency with the Consolidated Plan

Brick Township ensures that the policies and framework as delineated in the Ocean County Housing Consortium “Consolidated Plan” and as included in the text of this document are consistent with local policies of the community development program for the municipality. Further policies for consideration and inclusion are:

1. Policy guidance established in the 2000-2005 Consolidated Plan for the Ocean County Housing Consortium, including any subsequent amendments are to stand.
2. The population, subpopulation, and/or special needs population to be served as identified are to stand.
3. A project description of all local public services including homeless and nutritional support will include the number of clients served, the operating pro-forma for the project, the location of the project, the applicant’s ability to obtain site control, and the characteristics of persons who will benefit.
4. Public facility support will include the description of the geographic distribution of the proposed project near social services, public facilities and public transportation.

For new projects within the township, the Mayor and Township Council will be required to provide formal review and action by the prior issuance of a funding award and subgrantee contract.

Priorities to Address Homelessness

The following activities will be undertaken to continue the township’s commitment to address priority needs of homeless individuals and families:

- Continue to work toward providing a year-round emergency and transitional shelter for persons in Ocean County who are homeless and reside in Brick.
 - Work with Ocean County officials and local leaders to develop regional approaches to homelessness.
 - Work with the identified Community Housing Development Organizations (CHDO) in the Township.
- .Provide CDBG funds for residential rehabilitation.
- Continue to provide CDBG funding for low and moderate-income persons through the “Brick Township Housing Rehabilitation Program “ to ensure additional persons or families in Brick are not forced from their homes due to lack of operational major system.

- Continue to seek grants from outside sources such as Federal, State and local jurisdictions to fund the local housing rehabilitation program which maintains an emergency set-aside for homes experiencing a sudden breakdown of heat, hot water, external system or electricity.

In addition, the township will utilize the following organizations to address the needs of homeless individuals and families and other special needs groups:

Assistance, General

- Ocean County Board of Social Services

Assistance, Medical

- Brick Township Meridian Hospital (Rt 88)

Shelters and Emergency Housing

- Catholic Charities, Providence House
- Interfaith Hospitality Network of Ocean County
- Dottie's House
- Society of St. Vincent de Paul

Homeless Strategic Plan

High Priority Homeless Needs

STRATEGY: Continue to provide assistance to those at risk of homelessness. The township will continue to:

- Find a reliable and constant stream of funding to support a stand-alone homeless service organization at a regionally accessible facility. CDBG and/or HOME funds are not sufficient to support such a venture.
- Develop a collaborative relationship with County officials and other Ocean County municipalities and their representatives to target symptomatic problem areas which can be mitigated in the community that adds to the homeless issue.
- Identify an organization with experience and expertise in providing supportive services and shelter for the homeless.
- Prepare a dynamic and proactive approach for residents within the shelter to find employment, constant medical or psychological care and other services which individuals and families are not successful in finding without proper direct care and support.

Community Development

Community Development Needs and Bases for Assigning Priorities

The township has identified, through “Capital Improvement Plan”, many areas in the older, low-income neighborhoods of the downtown sector that require upgrade and improvement. The Ocean County Department of Engineering in conjunction with Brick Township Engineering Department and the township administration have identified areas which require handicap upgrades, new curbs, sidewalks and roadway improvement. This process also includes an ongoing significant local input and suggestions to the Township Committee (Governing Body) as to areas which require upgrade and improvement . As part of this plan, the Township will continue its ADA compliance activities in accordance with its ADA plan.

The table on the following page outlines Brick Township’s 5 year Community Needs. Needs do not represent all community development needs in the township, nor all funding sources, but do represent the needs which are determined to be addressed during the 5-year period.

Obstacles to Meeting Needs

Obstacles to meeting needs include the following:

- Lack of available resources for public facility construction or upgrade.
- Lack of available land and areas for new public facility development.

HUD Table A: Community Development Needs – 5-Year Needs Estimation

Community Development Needs	Type	Priority Need	Units	Estimated Funding
Public Facilities	Senior Centers			
	Youth Centers	1	1	0
	Neighborhood Facilities			
	Child Care Centers			
	Parks/Recreation Facilities			
	Health Facilities			
	Parking Facilities			
	Other Public Facilities			
Infrastructure Improvements	Solid Waste Disposal			
	Flood Drainage			
	Water		1	1
	Street		1	
	Sidewalk	1	1	1
	Sewer	1	1	1
	Asbestos			
	Other: Clean up of contaminated sites			
	Other: Utilities			
	Other: Tree Planting			
	Public Services	Senior Services	1	1
Handicapped Services		2	2	2
Youth Services		2	2	2
Transportation Services		1	1	1
Substance Abuse Services				
Employment Training				
Crime Awareness				
Child Care Services				
Health Services				
Other:(Homeless)				
Service/Admin.	Fair Housing Counseling			
	Tenant/Landlord Counseling			
Other Needs	Accessibility			
	Residential Historic Preservation			
	Non-Residential Historic Preservation			
	Economic Development Needs			
	Repayment Section 108 Loans			
Planning and Admin.	Planning and Administration			

TOTAL ESTIMATED DOLLARS NEEDED

Non-Homeless Special Needs and Priorities

Public Services

Brick Township has an ongoing need for senior and youth service support, food pantry support, employment opportunities, social/recreational activities and abuse intervention. The township has an active Department of Public Works which provides a litany of public services and maintenance in the community.

ADA Improvements

The township remains committed to providing accessibility to the disabled through an active campaign to comply with ADA requirements. Three ADA upgrade projects were completed at the local library with the assistance of CDBG dollars. One significant project is presently taking place through CDBG-R monies that were granted to the township recently in ADA upgrades at the Drum Point Softball Complex, where now disabled and handicap residents have full access and mobility throughout the field.

Furthermore, one of the key components of the local housing rehabilitation program is to perform barrier-free improvements on eligible residences. An example of reasonable accommodation is to allow covered ramps in the setbacks of properties for residents with mobility impairments.

The township is committed to continue the Housing Rehabilitation Program, which provides rehabilitation funds.

Community Development Strategic Plan

STRATEGY: To improve infrastructure, especially in the downtown portion of the municipality. **Goal:** to assist in the completion of ADA facility upgrades and sidewalk improvement projects township-wide. **Proposed Outcome:** Increase in life of pavement and sidewalks of 10 and 20 years respectively. Increased access and improved infrastructure to low-mod neighborhood.

STRATEGY: To improve ADA accessibility. **Goal:** to assist in the completion of any required municipal ADA projects. **Projected Outcome:** Improved accessibility for the 21.2% of the Township's disabled population.

STRATEGY: To improve access to services/utilities. **Goal:** continue to provide assistance to persons and families seeking affordable housing opportunity. **Projected Outcome:** Continued support for the fair and affordable housing initiatives.

STRATEGY: To continue the support of the local housing rehabilitation program for low-to-moderate income persons. **Goal:** to fund the program where between 15-20 units are upgraded annually. **Projected Outcome:** Maintain the program to assist as many cases which are fundable within one-program year.

STRATEGY: To improve the pedestrian access along major thoroughfares of the township where curb and sidewalk upgrades are essential. **Goal:** to fund all projects, to the best ability, which improve the pedestrian access of residential areas. **Projected Outcome:** Improve capacity of internal pedestrian mobility.

Anti-Poverty Strategy

The following are often cited as major factors that work to create poverty:

- Lack of education
- Lack of marketable job skills
- General unemployment
- Low wages
- Lack of affordable child care
- Substance abuse
- Lack of reliable transportation

The township has established goals and policies designed to improve the local economy and reduce the level of poverty within the community. This strategy is outlined in the following sections.

Self Sufficiency Programs

Brick Township does support job training and employment referral programs when possible through its CDBG public service line-item.

Other Housing Service Providers

The Township will also continue to cooperate with regional non-profits, such as St. Vincent DePaul and Community Services.

Economic Development

The township has a very energetic Chamber of Commerce which concentrates on job creation and retention.

Fair Housing

Introduction

As a recipient of CDBG funds, the Township of Brick is required to develop a fair housing program whose specific actions and procedures will have an impact on preventing, reducing or eliminating housing discrimination and other barriers to equal housing choice based on race, color, religion, sex, national origin, ancestry, familial status or physical or mental handicap. The Township of Brick completed a "Analysis of Impediments of Fair Housing Choice" report and plan in 1996.

Definition of Fair Housing

Fair Housing is defined as "a condition in which individuals of similar income levels in the same housing market area have a like range of choice available to them regardless of race, marital status, color, religion, ancestry, sex, sexual orientation, national origin, familial status, age, physical or mental disability, arbitrary or any other category which may be defined by law now or in the future."

Impediments are defined as:

- Any action, omission, or decision taken because of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor which restrict housing choices or the availability of housing choices, or
- Any action, omission, or decision which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.

Based on the conclusions of the Analysis of Impediments (AI), if the CDBG grantee takes lawful steps to eliminate identified impediments to fair housing choice within its jurisdiction, the grantee will be determined to have taken affirmative actions to further fair housing choice.

Results of Analysis of Impediments

Key elements identified as Potential Impediments to Fair Housing in Ocean County and Brick Township were identified as:

- **Zoning and Land Use Laws**
- **New Jersey Council on Affordable Housing**
- **Analysis of Racial Segregation**
- **Historical Development of Ocean County**
- **Siting of Affordable Housing**
- **Local Resistance to Affordable Housing**
- **Barriers to Affordable Housing**
- **Housing Choice Voucher Program**
- **Geographical Concentration of Low and Very Low Income Persons**
- **Other Protected Classes – Religion, Disability, Large Families**
- **Public Transportation Opportunities**
- **Lending Practices**

- **Credit**
 - **Property and Insurance Policies**
 - **Code Enforcement**
 - **Analysis of Fair Housing Complaints**
 - **Marketing Efforts for Housing**
-
- **Fair Housing Strategy**

See Brick Township “Impediments to Fair Housing Choice”

Other Requirements

CDBG:

Leveraging and Program Income

The Brick Township Housing Rehabilitation Program uses program income gained from residential re-sale are put back into the account for future rehabilitation assistance. The township also uses a variety of mechanisms to leverage additional resources to match with CDBG funds.

HOME Recapture Provisions in First Time Home Buyer Program

The County of Ocean does maintain the HOME program for First-Time Homebuyers. The program provides closing costs and bridge loans to assist for first-time homebuyers enrolled in the County program. Applicants from throughout Ocean County can apply to the program.

Affirmative Marketing

The Brick Township Affordable Housing Program ensures that all affordable housing opportunity is properly marketed to the general public. Said marketing procedures are strictly monitored and enforced by the NJ Council of Affordable Housing. COAH takes a very hard line approach to affirmatively marketing the program. The process is dictated and mandated by the NJ Council on Affordable Housing and the “Program Guidelines” for said units conform to those standards. To summarize, the guidelines dictate:

- The methods to be used to inform the public, owners and potential tenants about affordable housing opportunity in Brick.
- Description of the efforts that will be made to affirmatively market housing units available through Brick Township. Public advertisements are placed throughout the region to market affordable units including local sources, public agencies and social service organizations.
- Description of efforts to outreach persons not likely to apply for housing without special outreach. These efforts will include effort to distribute marketing materials to organizations that likely have contact with these populations.
- Maintenance of records to documents actions taken to affirmatively market affordable units.
- Description of corrective actions that will be taken where requirements are not met.