
COUNTY OF OCEAN CONSORTIUM

-DRAFT -

5 YEAR CONSOLIDATED PLAN

For Public Hearing/Comment



April 2010

By:

COUNTY OF OCEAN CONSORTIUM:

County of Ocean
Township of Brick
Township of Toms River
Township of Lakewood
Township of Jackson

LEAD AGENCY:

Ocean County Department of Planning
P.O. Box 2191, Toms River, NJ 08754
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5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

3-5 Year Strategic Plan Executive Summary:

The FY 2010 Five-Year Consolidated Plan for the County of Ocean has been developed in accordance with the federal regulations related to the Consolidated Plan. The Consolidated Plan is the mechanism for continued funding under the HOME Investment Partnership Program (HOME) and the Community Development Block Grant Program (CDBG).

The County of Ocean is an Urban County entitlement which currently consists of thirty-three (33) municipalities. The Township of Plumsted withdrew from the County CDBG for program years 2005-2007; however, they elected to participate effective program year 2008. Brick, Toms River, Lakewood Township and Jackson Townships are separate entitlement communities within the County of Ocean that receive their own funding under the CDBG Program. Jackson Township became a separate entitlement per HUD regulations effective program year 2008. Unlike the other entitlements, Jackson Township elected to have Ocean County administer their program. Therefore, although Jackson Township is an entitlement community, their CDBG Program is included within the County of Ocean's Consolidated Plan. The County formed a Consortium for the purpose of receiving a formula allocation under the HOME Investment Partnership Program. The County of Ocean, along with the Townships of Brick, Toms River, Lakewood and Jackson all begin their grant program year on the same date, July 1, 2010. The County of Ocean is the Lead Agency for the Consortium, for the purposes of receiving a formula allocation under the HOME Program.

The County of Ocean Consortium has again selected the option to produce a Five-Year Consolidated Plan. The Five-Year Consolidated Plan will serve as a planning guide and management tool for the County of Ocean Consortium. It also will serve as a monitoring tool for HUD to determine how effectively the jurisdiction is using available resources to address identified needs. As with the FY 2005 Plan, the FY 2010 Plan includes 2000 Census and Comprehensive Housing Affordable Strategy (CHAS) data, but with updated 2008 American Community Survey (ACS) data estimates where applicable.

The planning process for the preparation of the Consolidated Plan has included regular meetings with the County Housing Advisory Committee (CHAC), CDBG

Committee, Comprehensive Emergency Assistance Systems (CEAS) Committee, community public hearings and outreach efforts to area social service organizations and the public.

The intergovernmental cooperation and the specific process for the development of the FY 2010 Five-Year Consolidated Plan was as follows:

- The Ocean County Department of Planning is the designated Lead Agency. The Department coordinated the preparation of the FY 2010 Five-Year Consolidated Plan through discussions with the Ocean County CHAC Advisory Committee.
- The CHAC Committee provides a link with the CEAS/Continuum of Care (CoC) Committee through coordination, feedback and data gathering. The CoC Committee is the primary advisory committee responsible for the preparation of the Ocean County Homeless CoC Application. This application was updated in 2009 as part of the County's efforts to address homelessness, and elements of it are included in this Consolidated Plan.
- The County Planning Department issued a set of housing surveys to all local and regional housing agencies or agencies that serve clients with housing problems to assess the current needs from local service and program providers. The Department also relied upon CHAC members and other recipients to freely distribute the surveys and encourage increased feedback and participation.
- The County Planning Department requested the Townships of Brick, Toms River and Lakewood to address the specific requirements related to the Entitlement Cities for incorporation in the FY 2010 Five-Year Consolidated Plan for the County of Ocean Consortium.
- Copies of the Draft FY 2010 Five-Year County of Ocean Consortium Consolidated Plan were distributed to members of the CHAC Advisory Committee and to five (5) public locations throughout the County for comment. The County provided a comment period of thirty (30) days as required by federal statute. A summary of written public comments and responses are summarized in the appendices.

Copies of the FY 2010 Five-Year Consolidated Plan are available to the public at the following locations:

- Township of Brick, Municipal Building, Brick, NJ
 - Township of Toms River, Municipal Building, Toms River, NJ
 - Township of Lakewood, Municipal Building, Lakewood, NJ
 - Township of Jackson, Municipal Building, Jackson, NJ
 - Ocean County Library, Toms River, NJ
 - Stafford Township Branch, OC Library, Manahawkin, NJ
 - Ocean County Department of Planning, Toms River, NJ
 - Ocean County Department of Planning website
- The first public meeting was held on February 1, 2010 in the County Planning and Engineering Building at 129 Hooper Avenue in Toms River, New Jersey. The purpose of this meeting was to allow the public the opportunity to comment on housing and community development issues in Ocean County. Individuals invited to the hearing included public and social service agencies, municipal representatives, public housing authorities, housing advocates and the general

public. The meeting was advertised on January 25, 2010 in the Asbury Park Press. Summaries of the comments from the public hearing are contained in Appendix 1.

- A public hearing notice for the Draft FY 2010 Consolidated Plan and Action Plan was published in the Asbury Park Press on March 26, 2010. The public hearing to review these documents was held on April 6, 2010 at 129 Hooper Avenue, Toms River.
- An additional public hearing notice for the Draft FY 2010 Consolidated Plan and Action Plan was held on April 19, 2010 at 129 Hooper Avenue, Toms River, and was published in the Asbury Park Press on March 26, 2010.
- The Planning staff has evaluated and addressed specific issues and concerns raised during the public comment period.
- The thirty (30) day public comment period on the draft plan began on April 6, 2010 and extended through May 5, 2010.
- The final FY 2010 Five-Year Consolidated Plan was presented to the Ocean County Board of Chosen Freeholders at the April 28, 2010 Pre-Board meeting. The Planning Department requested authorization to submit the plan to HUD at the May 5, 2010 Board meeting. The May 5th meeting provided an additional opportunity for public comment on the plan. The meeting was held in the County Administration Building located at 101 Hooper Avenue, Toms River, New Jersey. The building is accessible to persons with special mobility needs. This meeting was advertised in Asbury Park Press and on the County's website for wide circulation in the County.
- The Planning Department has considered revisions to the document that reflect comments received at the April 6th and 19th 2010 public hearings, additional CHAC Advisory Committee meetings, the May 5th Freeholder meeting and written public comments regarding the FY 2010 Five-Year Consolidated Plan.
- The Planning Department will brief the Board of Chosen Freeholders regarding any substantive changes made to the FY 2010 Five-Year Consolidated Plan prior to formal approval by the Board on May 5, 2010, if applicable.

The primary purpose of the CHAC Committee is to encourage intergovernmental coordination and cooperation in achieving the strategies in the Consolidated Plan. The Committee is comprised of thirteen (13) members who represent a broad range of interests that relate directly to affordable housing issues. The Committee includes representatives from local and County government, financial institutions, Public Housing Authorities, community activists and municipal housing committee representatives.

Members of the CHAC Committee received information on the federal regulations and revisions regarding the content of the Consolidated Plan during regular meetings throughout the Consolidated Plan process. In December 2009, the Committee began discussion about the FY 2010 Consolidated Plan changes for implementation in the new plan for July 2010. The Committee, through the recommendations of the Ocean County Department of Planning, again chose to complete a five-year plan.

The CHAC Committee continues to be the primary mechanism for public participation in the development of the Five-Year Consolidated Plan. The Planning staff is also a member of the CEAS Committee. The CEAS Committee is currently comprised of fifty-two (52) social service agency representatives and community members throughout the County. The CEAS Committee is a standing subcommittee of the Ocean County Human Services Advisory Council (HSAC). The CHAC and CEAS Committees share important information on new programs and update members on the status of existing programs.

The Planning staff continues to meet with the County's Community Development Block Grant (CDBG) Committee to determine funding recommendations for the FY 2010 Plan, as well as with the CHAC Committee to determine HOME Investment Partnerships Program (HOME) funding recommendations for FY 2010. These recommendations are included in the 2010 Action Plan element of the FY 2010 Consolidated Plan. The CDBG Committee is comprised of a representative from each of the County's twenty-nine (29) CDBG participating municipalities.

The development of the FY 2010 Consolidated Plan involved consultation with those agencies and organizations involved in providing various services, including but not limited to housing services, throughout the County. The consultation was conducted through various meetings and distribution of a needs assessment and housing perception surveys to seventy-one (71) local and regional social service organizations. Included in the distribution list were agencies whose clientele includes persons with disabilities, elderly persons, children and homeless persons. The results of this outreach and data collection effort are detailed within this plan.

The County Planning staff continues to provide technical assistance to all entities seeking funding for projects to develop and enhance the opportunities for affordable housing. This process includes referrals to non-profit and governmental agencies at the local, state and federal level.

Consultation Process

Throughout the Consolidated Plan process, the County of Ocean Consortium consulted with several public and private agencies that assisted to provide housing, health services, transportation and social services statistical data to help develop the plan.

The table below lists the agencies consulted and the topic of contribution.

AGENCY	CONSULTATION AREA
Ocean County Board of Social Service	Homeless, Housing
Ocean County Department of Human Services	Housing
Brick Housing Authority (Public Housing Agency)	Housing
Berkeley Housing Authority (Public Housing Agency)	Housing
Lakewood Housing Authority (Public Housing Agency)	Housing
Committee & Ocean County Housing Advisory Committee (CHAC) members	Housing, Homeless, Disabled, Elderly
Comprehensive Emergency Assistance Systems (CEAS) members	Housing, Homeless, Disabled
New Jersey Department of Community Affairs (NJDCA)	Homeless, Housing

OCEAN COUNTY CHAC COMMITTEE 2010	
NAME	AGENCY
Anthony M. Agliata, Assistant Director	Ocean County Department of Planning
Mary Fran McFadden, Director	Ocean County Board of Social Services
Jill Perez, Director	Ocean County Department of Human Services
Connie Pascale, Esquire	Legal Services of New Jersey
Marshall Kern	Crossroads Realty/Homes for All
Barbara Florimont	Providence House/Catholic Charities
Faith Liguori	Ocean Housing Alliance
Jay Lynch, Representative	Toms River Township
Mary Jo Grauso	Lakewood Housing Authority
Ervin Oross, Representative	Brick Township
Dennis Salerno	Brick Housing Authority
Grace Dekker	Berkeley Township
Ervin Oross, Representative	Lakewood Township

OCEAN COUNTY CEAS COMMITTEE 2010	
NAME	AGENCY
Katherine Durante	OceanFirst Foundation
Pat Cash	Interfaith Hospitality Network
Karen Bart	Dottie's House
Theodore Gooding	Ocean, Inc.
Connie Fahim	Ocean, Inc.
Sid Colvin	Ocean's Harbor House
Laura Snyder	Ocean's Harbor House
Vanessa Gerena	NJHMFA
Cinthia Gonzalez	NJHMHA
Christina Gaetano	Ocean Mental Health Services
Brianna Malley	Ocean Mental Health Services
Kim Class	Ocean Mental Health Services
Carol Latif	Ocean County Hunger Relief
Richard Biolsi	Ocean County Hunger Relief
Mary Jo Grauso	Lakewood Housing Authority
Paul Kozak	Vetwork
Trish Goodall	House of Hope
Jill Perez	Ocean County Department of Human Services
Tracy Maksel	Ocean County Department of Human Services
Kathy Jaworski	Ocean County Department of Human Services
Bob Landolfi	Ocean County Department of Human Services
Linda Murtagh	Ocean County Board of Social Services
Marisa Ligato	Ocean County Board of Social Services
Meredith Sheehan	Ocean County Board of Social Services
Deborah Schaefer	Ocean County Board of Social Services
Tony Agliata	Ocean County Department of Planning
John Brown	Ocean County Department of Planning
John Dorrity	Ocean County Veterans Services
Joy Reinhart	Division of Mental Health Services
Lori Schmidt	Preferred Behavioral Health
Rebecca Germann	Ocean Monmouth Legal Services
Donna Serina	Ocean Monmouth Legal Services
Jessica Hart	Triple C Housing
Lisa Giannascoli	United Way of Ocean County
Nancy McCorry	The Salvation Army
Dan Lundy	Catholic Charities

OCEAN COUNTY CEAS COMMITTEE 2010	
NAME	AGENCY
Carmen Pagan	Catholic Charities Emergency/Community Services
Deborah Stellhorn	Catholic Charities Ocean's Providence House
Celeste Smith	Ladacin
Judy Cruz	Ladacin
Mike McNeil	STEPS
Charles Anthony	STEPS
Joyce Green-Rodriguez	Seashore Family Services of New Jersey
Christine Daugaard	Family Promise of Southern Ocean County
Eileen Rosfjord	Lacey United Methodist Church/Family Promise
Taiisa Telesford	Monarch Housing
Richard Brown	Monarch Housing
Alison Recca-Ryan	Corporation for Supportive Housing
Colleen Velez	Corporation for Supportive Housing
Rosina John	Community Compass
Tracy Boyer	Social worker/Homeless advocate
Joan Finn	Community member

In addition to the above listed sources and the US Census Bureau 2000 Census and 2006-08 American Community Survey data, resources from the New Jersey Department of Community Affairs (NJDCA), US Department of Housing and Urban Development (HUD), New Jersey Department of Labor and Workforce Development (NJLWD), US Bureau of Labor Statistics (BLS), National Low Income Housing Coalition (NLIHC), Legal Services of New Jersey Poverty Research Institute (NJPRI), Brookings Institution, the Ocean County Housing Resource Guide, the Ocean County Data Book, various GIS maps and the Ocean County Housing Surveys were utilized for data analysis and background.

Citizen Participation

To address the citizen participation requirements, the County has proceeded as follows.

- Continued to follow the FY 2003 Citizen Participation Plan, which incorporates the citizen participation requirements, contained in the HUD Final Rule.
- Publicize the meetings on the County's website and with legal ads in major area newspaper.
- Made available information concerning the Consolidated Plan prior to public meetings. Prepared and distributed public notices and fact sheets that describe and summarize the plan. The public notices and fact sheets indicated the amount of assistance the Consortium expects to receive and the major program activities designated for FY 2010.
- Held three (3) public meetings at accessible locations and convenient times providing advance notice to the public and making reasonable efforts to inform interested groups.
- Published a summary of the Consolidated Plan that describes the content and purpose of the plan and a list of the locations where copies of the plan may be reviewed.

- Provided County and local government officials and the public a thirty-day (30) comment period to examine and comment on the plan prior to its submission to HUD.
- Evaluated the views and comments of citizens, agencies and officials and prepare a summary of those comments for consideration with the Consolidated Plan's submission.

Housing And Homeless Needs Assessment

This section provides information on the number and type of families in need of housing assistance for extremely low-income, low-income and moderate-income families for renters and owners, for elderly persons, for single persons, for large families, for person with HIV/AIDS and their families and persons with disabilities. This section also addresses other issues which affect housing conditions including cost burden and severe cost burden, overcrowding and substandard housing conditions being experienced by extremely low-income, low-income and moderate-income renters and owners compared to the jurisdiction as a whole. Various data listed more specifically within the Housing Market Analysis section of the plan shows a significant gap in affordable housing and mismatched housing production and demographic trends. The implications of the current nationwide economic crisis on housing and homeless needs are also addressed in this section.

This plan element also addresses the nature and extent of homelessness and provides information on the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered and other homeless subpopulations. The CEAS/CoC Committee under the leadership of the Ocean County Department of Human Services (OCDHS) served as the Lead Agency in the preparation of the Ocean County Homeless CoC Application. This section also discusses the increasing need for a formal plan to address homelessness in Ocean County.

In cooperation with the Ocean County CHAC Committee, a housing need survey was developed to gain specific information from seventy-one (71) local social service providers within the County. The survey was designed to collect information regarding the agency's perception of the housing needs of the clients they serve, in assisting to identify critical housing, economic and poverty-related issues. The data results of the survey included in the appendix supported the decision-making process to determine how federal, state, County and private resources should be used to address housing and community development needs. The results showed an overwhelming demand for affordable housing, which is reflected in the housing needs identified for the five-year period addressed in this plan.

Housing Needs

The Consortium has identified the following objectives for the five-year period covered by the Consolidated Plan:

- Rental Assistance
- New Construction of Affordable Family Rental Units
- First-Time Homebuyers Assistance
- Owner-Occupied Housing Rehabilitation

Housing Market Analysis

Housing

According to the US Census Bureau, household size for Ocean County has dropped from an average of 2.54 in 1990 to 2.51 in 2000 and 2.5 in 2008. As of 2000, there were 200,402 occupied households in the County with that number increasing to 221,924 through 2008. The current estimated vacancy rate for housing units is nineteen (19) percent. According to the 2008 ACS, the types of housing units are as follows: single-unit structures – eight-five (85) percent; multi-unit structures – thirteen (13) percent; and mobile homes – two (2) percent.

Seventeen (17) percent of Ocean County residents are renters, representing 35,421 occupied units. The median gross rent in Ocean County has risen from \$861 per month in 2000 to \$1,212 per month in 2008. Eighty-three (83) percent of County residents are homeowners, with sixty-two (62) percent associated with a mortgage. The median selected monthly owner cost is \$2,004.

Economic

Income levels in Ocean County are low compared with many other New Jersey Counties. According to the 2000 Census, Ocean County had a median family income of \$56,420, compared to the State median family income of \$65,370. The ACS for 2008 shows the median increasing to \$73,521. The poverty level in Ocean County as defined by the US Census Bureau was seven (7) percent in 2000 and is estimated to have increased to nine (9) percent through 2008 according to the ACS. Municipalities with a poverty rate above 10 percent are Lakewood Township, Ocean Gate Borough, Seaside Heights Borough and South Toms River Borough. Again, implications of the current nationwide economic crisis must be addressed with regard to projections how the above data will likely change during the five-year plan period.

According to the 2008 ACS, the leading industries in Ocean County are educational services, healthcare, social assistance and retail trade. The most common occupations are as follows: management, professional and related occupations – thirty-four (34) percent; sales and office occupations – twenty-eight (28) percent; service occupations – sixteen (16) percent; construction occupations – twelve (12) percent; and production and transportation occupations – nine (9) percent.

Demographics

Between 1990 and 2000, the senior population (65 years of age or over) increased by thirteen (13) percent representing just over twenty-two (22) percent of the County population. Through 2008, there have not been significant increases in this population. However, according to Sen-Yuan Wu from the Division of Labor Market and Demographic Research, a substantial increase in the elderly population is projected from 2010 to 2020 (30%) when the “baby boom” cohort enters this age group. The older elderly population (85 years and over) was the fastest growing age group during the 1990s (+46%). This age group is projected to continue to grow across New Jersey due to the increasing life expectancy of Americans.

Disabled persons represent nearly twenty (20) percent of the County's total population, with nearly forty (40) percent of seniors having a disability.

The total minority concentration of the County is approximately seven (7) percent. The County is comprised of ninety-two (92) percent Whites (non-Hispanic), four (4) percent Black (non-Hispanic) and two (2) percent Asian. Since 1990, the Hispanic population increased by 83.8 percent and represents 5.0 percent of the total County

population. Other races represent less than 1 percent of the County population in through 2008.

The largest concentrations of minorities were located in the municipalities of Lakewood Township, which totaled 12,810 and the largest percent of minorities was in South Toms River with twenty-seven (27) percent of the total. Other areas containing minority concentrations were the municipalities of Toms River, Jackson, Brick, Manchester and Berkeley.

Strategic Plan

The strategic plan section of the Consolidated Plan indicates the general priorities for allocating investment and providing other program advancement efforts geographically within the jurisdiction and among priority needs. This section describes the rationale for assigning the priority level given to each category of needs and inclusion in the plan, based upon the housing market analysis and needs analysis mentioned above. There is also a discussion of obstacles to meeting underserved needs and major reasonably expected resources currently contributing to addressing the identified needs. In addition, each need is individually addressed according to specific objectives. The discussion also includes the proposed accomplishment the jurisdiction hopes to achieve over the five-year period.

The strategic plan for the County of Ocean Consortium has been developed with the assistance of the Urban County participating municipalities, the Township of Brick, the Township of Toms River, the Township of Lakewood, the Township of Jackson and the CHAC Committee. With this assistance, the County of Ocean developed a listing of objectives to best address the current housing and homeless needs for the County of Ocean. The priority needs and objectives are as follows:

Affordable Rental Housing

Objective 1: Rental Assistance for Small and Large Related Households With Extremely Low and Low-Income.

Objective 2: Rental Assistance for Homeless Persons and Other Persons With Special Needs.

Objective 3: Rental Assistance for Extremely Low, Low and Moderate-Income Elderly Households and All Other Households.

Objective 4: Preservation of Existing Affordable Rental Housing Stock.

Objective 5: New Construction of Affordable Rental Units.

Objective 6: Modernization of Rental Public Housing Stock.

Owner-Occupied Housing

Objective 1: Moderate and Substantial Rehabilitation for Extremely Low, Low and Moderate-Income Homeowners in Owner Occupied Dwellings.

Objective 2: Homeownership for First-Time Homebuyers With or Without Children.

Support Facilities And Services

Objective 1: Support facilities and services for Homeless and Non-Homeless Persons.

Objective 2: Support Services for Non-Homeless Rental Households.

Non-Housing CD Plan

A non-housing Community Development (CD) plan for each Community Development Block Grant (CDBG) entitlement has been prepared by the appropriate jurisdiction and is located in the Action Plan element. The plan also contains a table entitled Priority Community Development Needs which provides a ranking of the priority community development needs and estimated dollars to address specific categories of needs. This table represents the collective ranking by the Urban County and the Townships of Brick, Toms River Lakewood and Jackson.

The CD plan section focuses on the jurisdictions' priority non-housing community development needs that meet eligibility standards for assistance under the CDBG Program. HUD requires that the analysis include according to CDBG eligibility category, reflecting the needs of families for each type of activity as appropriate in terms of funding levels estimated to meet the priority need for the type of activity.

This section also includes a discussion of the jurisdictions' specific long and short-term community development objectives, which must be developed in accordance with the statutory goals relating to the CDBG program. The CDBG program goals are to develop viable urban communities by providing decent housing and suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.

Overview of Ocean County

Ocean County is located in the Atlantic Coastal Plain in central New Jersey. The County is the second largest in the State in terms of size, seventh largest in terms of population and one of four New Jersey counties that border the Atlantic Ocean. Toms River serves as the County Seat and is centrally located within Ocean County. The County is in close proximity to two of the Nation's largest metropolitan centers, New York City, approximately 60 miles to the north and Philadelphia, roughly 50 miles to the west. In addition, Atlantic City is located approximately 50 miles to the south of the County Seat. These metropolitan areas are easily accessible to Ocean County via several major highways, as shown in Figure 2.

Figure 2: Ocean County State and County Roads

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The Ocean County Consortium Consolidated Plan's mission is to:

- Provide various services to assist County low and moderate-income individuals and families through the use of CDBG and HOME funds;
- Be a collaborative process whereby a community established a unified vision for community development action and offer local jurisdictions the opportunity to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies;
- Build on local assets and coordinate a response to the needs of the community;
- Integrate economic, physical, environmental, community and human development in a comprehensive and coordinated fashion so that families and communities can work together and thrive; and
- Set forth program goals, specific objectives, annual goals and benchmarks for measuring progress.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

1. The strategic plan section of the Consolidated Plan is presented below for the County of Ocean Consortium, the Townships of Brick, Toms River, Lakewood and Jackson and the Urban County/Ocean. The strategic plan section of the Plan includes a brief description of ethnicities as well as seniors.

According to the 2000 census, the total minority concentration of the County is approximately 7 percent. The County is comprised of 92 percent Whites (non-Hispanic) with a 15 percent increase during the period 1990-2000. The Black (non-Hispanic) population increased 27 percent and represents 4 percent of the County population. The Hispanic population increased by 84 percent and represents 5 percent of the total County population. Both the American Indian and Asian/Pacific Islanders represent less than 1 percent of the County population.

The largest concentrations of minorities are located in the municipalities of Lakewood Township and South Toms River Borough. The minority population of Lakewood Township totals 12,810, or 21 percent of its total population. In South Toms River, the minority population totals 2,637, or 27 percent of the total. Other areas containing higher minority concentrations are Toms River, Jackson, Brick Berkeley and Manchester.

Figure 3 shows the Hispanic population is most concentrated in Lakewood Township ranging from 600 to 1,400 Hispanics in varying census block groups. Toms River Township also shows a block group containing 401-600 Hispanics while other municipalities range between 1-200.

Figure 4 shows the distribution of Black¹ people, with largest population of blacks present in Lakewood, with concentrations ranging from 601 to 1,200 within the town. Manchester Township shows smaller, but significant concentrations from 201-400, as well as South Toms River Borough and Toms River Township.

The concentration of Asian people from 51-100 is present in Jackson, Lakewood, Brick and Manchester Townships, as seen in Figure 5. The largest concentration of Asians is present in Toms River Township, where one block group reported 201-250 Asians.

Figure 6 shows the distribution of seniors 65+ in Ocean County. The largest concentrations (between 1,495-3439 seniors) appear in Manchester Township, Brick

¹. Ethnic/racial definitions used are according to the U.S. Census Bureau.

Township, Lakewood Township and almost half of Berkeley Township. The majority of Ocean County's age-restricted communities are located within the above towns.

Figure 3: Distribution of Hispanics In Ocean County

Figure 4: Distribution of Blacks In Ocean County

Figure 5: Distribution of Asians In Ocean County

Figure 6: Distribution of People Age 65+ In Ocean County

2. This section also indicates the general priorities for allocating investment geographically within the jurisdiction and among priority needs. The section describes the rationale for assigning the priority given to the category of priority needs. There is also a discussion of any obstacles to meeting underserved needs, also individually addressed according to priorities and specific objectives, describing how funds that are reasonably expected will be used to address identified needs, the discussion includes the proposed accomplishment the jurisdiction hopes to achieve over the five year period. The County will support the application of other entities for various HUD programs.

The CDBG program will target areas that are considered to be low and moderate-income population block groups. The County currently has many municipalities with Designated Target Neighborhoods (DTNs) approved by HUD. These areas are typically allocated funding for projects producing and area benefit, such as public facility improvement, infrastructure improvements, street improvements, etc. The other program activities will serve the low and moderate-income population based on the presumed benefit of limited clientele being served. All other public facility projects are deemed eligible based on this criteria. Additionally, the funding allocated to public service projects are available to low and moderate-income persons being served. Applicants for the housing rehabilitation program are selected on a first-come first-served basis to income-qualified applicants.

The geographic locations of the areas to receive assistance during FY 2010 are indicated in the attached "Listing of Proposed Projects" located in the Action Plan portion of this report. The rationale for prioritization of investment geographically is income and community development needs. Other factors considered in determining geographic location are severity of the condition to be addressed and environmental development factors.

The Strategic Plan for the County of Ocean Consortium has been developed with the assistance of the Urban County participating municipalities, the Township of Brick, the Township of Toms River, the Township of Lakewood, the Township of Jackson and citizen participation. From this assistance, the County of Ocean, the participating jurisdiction for the Consortium, developed the listing of objectives and priority need levels to best address the housing and homeless needs of the County of Ocean.

The objectives have been ranked according to three priority levels. Each objective may receive a level of high (indicates objective to be addressed in 2010), medium (indicates objective to be served during following 4 years) or low. If ranked low, the objective will not be a priority during the five-year period of the Consolidated Plan, nor will it be listed.

The federal statutes and programs related to the Consolidated Plan must address three fundamental statutory goals of the original Acts. Each of the goals must primarily benefit low and very low-income person. First, the programs are to provide decent housing which includes assistance to homeless persons to obtain affordable housing, retention of the affordable housing stock, increase the availability of permanent housing that is affordable to low-income residents without discrimination and increase the supportive housing that includes structural features and services to enable persons with special needs to live in dignity. Second, the programs are intended to provide a suitable living environment. This goal includes improving the safety and livability of neighborhoods, increasing access to quality facilities and

services; reducing the isolation of income groups within areas by deconcentrating housing opportunities and revitalizing neighborhoods, restoring and preserving natural and physical features of special value for historic, architectural or aesthetic reasons and conserving energy resources. The third major statutory goal of the programs is to expand economic opportunities. This goal involves the creation of jobs accessible to low and very low-income person, providing access to credit and counseling for community development that promotes long-term economic and social viability and empowering low and very low-income persons in federally assisted and public housing achieve self-sufficiency.

Priority Housing Investments

This section has been divided into three sections; affordable rental housing, owner-occupied housing and support facilities and services (Figure 7).

Figure 7: Priority Housing Needs and Objectives

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 (NJCA) 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, 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, 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	<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, 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, 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	<i>HIGH</i>
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).

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	<i>HIGH</i>
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	<i>HIGH</i>
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	<i>HIGH</i>
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.

3. Limited funding remains the leading obstacle to meeting undeserved needs; however, high cost of land, lack of available land, limited housing vouchers, shortage of available affordable units, public resistance to affordable housing, lack of public outreach, overwhelming demand, land use regulations, COAH non-compliance and lack of formal homelessness plan are also hereby identified as significant barriers to meeting priority objectives for decent affordable housing and support services.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

1. The Ocean County Department of Planning is the designated Lead Agency. The Department coordinated the preparation of the FY 2010 Five-Year Consolidated Plan through discussions with the Ocean County Housing Advisory Committee (CHAC). The CHAC Committee provides a link with the Comprehensive Emergency Assistance Systems Committee (CEAS)/Continuum of Care Committee (CoC) through coordination and data gathering. The CoC Committee is the primary advisory committee responsible for the preparation of the Ocean County Homeless Continuum of Care Application. This plan was updated in 2009 as part of the County's efforts to address homelessness.

2. The County Planning Department requested the Townships of Brick, Toms River and Lakewood to address the specific requirements related to the Entitlement Cities for incorporation in the FY 2010 County of Ocean Consortium Five-Year Consolidated Plan. Copies of the Draft FY 2010 Five-Year County of Ocean Consortium Consolidated Plan were distributed to members of the CHAC Committee, to seven (7) public locations throughout the County and on the County Planning Department's website for comment. The County provided a comment period of thirty (30) days as required by federal statute. A summary of written public comments and responses are summarized in the appendices.

The primary purpose of the CHAC Committee is to encourage intergovernmental coordination and cooperation in achieving the strategies of the Consolidated Plan. The Committee is comprised of thirteen (13) members who represent a broad range of interests that relate directly to affordable housing issues. The Committee includes representatives from local and county government, financial institutions, public housing authorities, community activists and a municipal housing committee representative. Figure 8 lists the members of the CHAC committee:

Figure 8: Ocean County Comprehensive Housing Advisory Committee

OCEAN COUNTY CHAC COMMITTEE 2010	
NAME	AGENCY
Anthony M. Agliata, Assistant Director	Ocean County Department of Planning
Mary Fran McFadden, Director	Ocean County Board of Social Services
Jill Perez, Director	Ocean County Department of Human Services
Connie Pascale, Esquire	Legal Services of New Jersey
Marshall Kern	Crossroads Realty/Homes for All
Barbara Florimont	Providence House/Catholic Charities
Faith Liguori	Ocean Housing Alliance
Jay Lynch, Representative	Toms River Township
Mary Jo Grauso	Lakewood Housing Authority
Ervin Oross, Representative	Brick Township
Dennis Salerno	Brick Housing Authority
Grace Dekker	Berkeley Township
Ervin Oross, Representative	Lakewood Township

Members of the CHAC Committee received information on the federal regulations and revisions regarding the content of the Consolidated Plan. Beginning in December 2009, the Committee discussed the FY 2010 Consolidated Plan possible changes for implementation in the new plan for July 2010. The Committee, through the recommendations of the Ocean County Department of Planning again chose to complete a five-year plan.

The CHAC committee continues to be the primary mechanism for public participation in the development of the Five-Year Consolidated Plan. The Planning staff is also a member of the CEAS Committee, which is comprised of approximately fifty-two (52) social service agency representatives throughout the County. The CEAS Committee is a standing subcommittee of the Ocean County Human Services Advisory Council (HSAC). The CHAC and CEAS Committees share important information on new programs and update members on the status of existing programs.

The Planning staff continues to meet with the County's Community Development Block Grant (CDBG) Committee to determine funding recommendations for the FY 2010 Plan, as well as with the CHAC Committee to determine HOME Investment Partnerships Program (HOME) funding recommendations for FY 2010. These recommendations are included in the 2010 Action Plan element of the FY 2010 Consolidated Plan. The CDBG Committee is comprised of a representative from each of the County's twenty-nine (29) CDBG participating municipalities.

The development of the FY 2010 Consolidated Plan involved consultation with those agencies and organizations involved in providing various services, including but not limited to housing services, throughout the County. The consultation was conducted through various meetings and distribution of a needs assessment and housing perception surveys to seventy-one (71) local and regional social service organizations. Included in the distribution list were agencies whose clientele includes persons with disabilities, elderly persons, children and homeless persons. The results of this outreach and data collection effort are detailed within this plan.

The County Planning staff continues to provide technical assistance to all entities seeking funding for projects to develop and enhance the opportunities for affordable housing. This process includes referral to non-profit agencies and governmental agencies at the local, state and federal level.

3. Throughout the Consolidated Plan process, the County of Ocean Consortium consulted with several public and private agencies that assisted to provide housing, health services, social services, and statistical data to help develop the plan. The table below lists the agencies consulted and the topic of contribution.

Figure 9: List of Agency Topic Contributions

AGENCY	CONSULTATION AREA
Ocean County Board of Social Service	Homeless, Housing
Ocean County Department of Human Services	Housing
Brick Housing Authority (Public Housing Agency)	Housing
Berkeley Housing Authority (Public Housing Agency)	Housing
Lakewood Housing Authority (Public Housing Agency)	Housing
Committee & Ocean County Housing Advisory Committee (CHAC) members	Housing, Homeless, Disabled, Elderly
Comprehensive Emergency Assistance Systems (CEAS) members	Housing, Homeless, Disabled
New Jersey Department of Community Affairs (NJDCA)	Homeless, Housing

In addition to the above listed sources and the US Census Bureau 2000 Census and 2006-08 American Community Survey data, resources from the New Jersey Department of Community Affairs (NJDCA), US Department of Housing and Urban Development (HUD), New Jersey Department of Labor and Workforce Development (NJLWD), US Bureau of Labor Statistics (BLS), National Low Income Housing Coalition (NLIHC), Legal Services of New Jersey Poverty Research Institute (NJPRI), Brookings Institution, the Ocean County Housing Resource Guide, the Ocean County Data Book, various GIS maps and the Ocean County Housing Surveys were utilized for data analysis and background.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

1. The County Planning Department is the responsible agency for the preparation, submission, and implementation of the FY 2010 Five-Year Consolidated Plan. The Plan was developed and completed in accordance with the final rule for the Preparation of a Consolidated Plan. To address the citizen participation requirements, the County has proceeded as follows:

- Continued to follow the FY 2003 Citizen Participation Plan, which incorporates the citizen participation requirements, contained in the HUD Final Rule.
- Made available information concerning the Consolidated Plan prior to public meetings on the plan and prepared and distributed public notices and fact sheets that describe and summarize the plan. The public notices and fact sheets indicated the amount of assistance the Consortium expects to receive and the major program activities designated for FY 2010.
- Held three (3) public meetings at accessible locations and convenient times providing advance notice to the public and making reasonable efforts to inform interested groups.
- Publicized the meetings on the County's website, with legal ads in a major area newspaper and provided meeting announcements to CHAC Committee members for their distribution.
- Published a summary of the Consolidated Plan that describes the content and purpose of the plan and a list of the locations where copies of the plan may be reviewed.
- Provided County and local government officials and the public a thirty (30)-day comment period to examine and comment on the plan prior to its submission to HUD.
- Evaluated the views and comments of citizens, agencies and officials and prepare a summary of those comments for consideration with the Consolidated Plan's submission.

Figure 10 below is a timeline of the Consolidated Plan including public participation milestones:

Figure 10: 2010 Consolidated Plan Timeline

CHAC Committee Meeting	December 8, 2009
CDBG Committee Organizational Meeting	December 8, 2009
Housing surveys issued.....	December 18, 2009
Housing surveys due	January 14, 2010
CHAC Committee Meeting	January 19, 2010
Consolidated Plan Public Meeting on Housing and Community Development Needs.....	February 1, 2010
Staff Preparation of FY 2010 Consolidated Plan.....	January – April 2010
2010 CDBG Applications Due	February 5, 2010
CHAC Committee Meeting	February 23, 2010
Distribution of Consolidated Plan Draft	
Staff eligibility determinations of CDBG Applications.....	March 2010
CDBG Allocation Process	March 2-8, 2010
CHAC Committee Meeting	March 23, 2010
Distribution of Final Plan	
30-Day Comment Period on FY 2010 Consolidated Plan	April 6 - May 5, 2010
Public Hearing/Consolidated Plan-Action Plan	April 6, 2010
Public Hearing/Consolidated Plan-Action Plan	April 19, 2010
Finalize Plan w/ Revisions.....	April 28, 2010
Response to Public Comments (w/in 15 days of receipt)	
Ocean County Board of Chosen Freeholder Pre-Board Meeting	April 28, 2010
Ocean County Board of Chosen Freeholder Board Meeting (Public Comment)	May 5, 2010
<i>FY 2010 Five-Year Consolidated Plan</i> due at HUD-Newark	May 14, 2010
(45 days prior to program year start date)	
CONSOLIDATED PROGRAM YEAR BEGINS.....	July 1, 2010
Ocean County, Brick, Jackson, Lakewood and Toms River (HOME & CDBG)	

2. The first Consolidated Plan public meeting to assess housing needs was held on February 1, 2010 at the Ocean County Department of Planning in Toms River, NJ. This meeting covered a wide range of topics, which are provided in the Appendix. The main topics amongst attendees were the need and lack of affordable housing and homelessness prevention, which strongly resonated throughout the meeting. Meeting these needs will require a variety of programs that balance the following methods:

- Increase and maintain the affordable housing stock through non-profit Community Housing Development Organizations (CHDO's).
- Provide rental subsidies to income eligible households.
- Preserve the County's existing housing.
- Create additional opportunities for homeownership through a homebuyer's program and encourage self-sufficiency.

The second public hearing to discuss the 2010 Ocean County Draft Consolidated Plan/Action Plan was held on April 6, 2010, and the third public hearing was held on April 19, 2010. Comments from these meetings are also located in the Appendix.

The County submitted the Consolidated Plan to HUD on May 14, 2010. Federal regulations dictate that HUD has 45 days to review the plan. The Consortium is scheduled to begin the 2010 program year on July 1, 2010.

3. Ocean County Planning Staff and CHAC members participated in the consolidated planning process to emphasize the importance of the community participation including community development and affordable housing issues in the County. Members participated in several public hearings related to the Consolidated Plan, distributed meeting flyers and surveys to local social service organizations to gain information on client needs. CHAC members are actively involved in many key social services and organizations and used meetings to further encourage participation from clients.

4. There were no comments that were not accepted into the consolidated planning process.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

1. The organizational relationship between the Consortium and the County's three (3) public housing agencies (PHA's) is advisory in nature. The County has worked to improve communication and cooperation between County staff and the PHA's. Each of the PHA's are represented on the CHAC Committee. The meetings include discussions related to strategies for addressing PHA priority needs. The three public housing authorities have received very favorable performance reports from HUD.

The Ocean County Department of Planning will continue to administer all CDBG subgrants, including the CDBG funded Housing Rehabilitation Program and the HOME Program. The Planning Department will continue to serve as the liaison with the State Planning efforts, COAH, the municipalities and private and non-profit housing developers. It will continue to monitor municipal progress in meeting "fair share" obligations and to provide advisory and review functions regarding Fair Housing Act activities. The County Planning Department also employs a Fair Housing Officer who is available to handle violations and disputes and to provide public outreach regarding issues concerning Fair housing. The major program activities and the level of HOME funding allocated by the Consortium since 2005 are as follows:

**Figure 11: County of Ocean Consortium HOME Program Budgets
(FY 2005 - FY 2010)**

ELIGIBLE ACTIVITY	FY 05	FY 06	FY07	FY08	FY09	FY10	TOTAL ALLOCATION FY92-FY10
New Construction Rental Housing Production (CHDO*)	\$322,956 (80,739)	\$300,000 (75,000)	\$240,000 (60,000)	\$200,000 (50,000)	\$387,549 (96,888)	\$287,549 (71,888)	\$6,056,304
Tenant Based Rental Assistance Program	480,000 (120,000)	480,000 (120,000)	450,000 (112,500)	465,000 (116,250)	480,000 (120,000)	480,000 (120,000)	7,455,750
Rehabilitation Substantial & Moderate	220,000 (55,000)	200,000 (50,000)	240,000 (60,000)	250,000 (62,500)	180,000 (45,000)	230,000 (57,500)	4,691,500
Administration (cap 10%)	120,000	129,314	122,097	121,610	121,610	111,209	1,970,565
Homebuyer Assistance Program	250,000	200,000	250,000	220,000	250,000	300,000	2,954,000
American Dream Down payment Initiative	49,023	24,462	24,462	9,884	0	0	268,540

ELIGIBLE ACTIVITY	FY 05	FY 06	FY07	FY08	FY09	FY10	TOTAL ALLOCATION FY92-FY10
TOTAL GRANT	1,441,979	1,333,776	1,326,559	1,266,494	1,419,159	1,408,758	23,584,659
TOTAL MATCH	(255,739)	(245,000)	(232,000)	(228,750)	(261,888)	(249,388)	(4,277,765)
Fund Commitment Date	07/01/07	07/01/08	07/01/09	07/01/10	07/01/11	07/01/12	

* 15 percent of the total annual HOME allocation is mandated as a set-aside to area CHDO's for the production of affordable rental housing.

In addition, the Ocean County Department of Human Services and the Board of Social Services will continue to work toward improving the delivery and coordination of human services in the County. The Office of Senior Services, the Office for the Disabled and the Veteran's Bureau are also expected to continue current services for their particular populations. There are a variety of federal and state initiatives related to the "Reinventing Government" theme that will impact the delivery of services to the community. One example is the enactment of the NJ Family Resource Development Law, which required the creation of a one-site resource center of human services and related services for needy residents. As a result, the Ocean County One Stop Career Center was created with the purpose of providing comprehensive employment services to residents ie: job listing and searching, career counseling, training opportunities, reemployment workshops, labor market information and veteran employment services.

The CHAC Committee provides a forum for discussion among various governmental agencies involved in the provision of housing related social services. The Directors of the Ocean County Board of Social Services and the Ocean County Department of Human Services, the local housing authorities, participate on the Committee as well as non-profit providers. In addition, the Planning staff participates in the regular meetings of the Ocean County CEAS Committee which is comprised of fifty-two (52) members from various social service agencies and the community.

Private Industry

The Federal Home Loan Bank of New York has established the Affordable Housing Loan Program as part of the institution's compliance with the Community Reinvestment Act (CRA). This program provides below market rate loans and grants to qualified organizations involved in the production of affordable housing. This program approved funding to Ocean Housing Alliance, a designated CHDO for the acquisition and rehabilitation of the Joan Valentine House in Point Pleasant Beach.

The County Planning Department has worked closely with various local financial institutions to create a First-Time Homebuyer Program for low and moderate-income families. The program was implemented in 1995. Since program inception, HOME funds totaling \$2.9 million have been leveraged resulting in over 350 purchases of single-family dwellings by low and moderate income individuals and families. The approximate real estate value is \$39.4 million. Since 2004, the County had also successfully implemented the American Dream Downpayment Initiative (ADDI) to coincide with the above program, although the County will not be receiving these funds any longer.

Non-Profit Organizations

The County has worked closely with local non-profit organizations to actively encourage housing programs for low and moderate-income persons. The County has

been successful in qualifying eight (8) organizations as Community Housing Development Organizations (CHDO's) as follows: Homes for All, Inc.; Ocean Inc.; Ocean Mental Health; Ocean Housing Alliance, Inc.; Homes Now, Inc.; Home Quest, Inc.; Triple C Housing, Inc.; and Lakewood Affordable Housing Corporation.

Since 1992, the County has provided HOME Program funding for the new construction of affordable rental housing to the following projects/organizations:

Figure 12: HOME CHDO Program Funding

Grant Year	Funding	CHDO	PROJECT	DESCRIPTION
1992	\$556,000	Homes for All, Inc.	Hopes Crossing	Construction of 125 Rental Units
1993	\$300,000	Ocean Housing Alliance	Joan Valentine House	40 bedroom facility for the mentally challenged
1994	\$146,250	Ocean Housing Alliance	Joan Valentine House	40 bedroom facility for the mentally challenged
1995	\$32,000	OCEAN, Inc.	Rehabilitation	Single Family Dwelling
1995	\$50,000	OCEAN, Inc.	Acquisition & Rehabilitation	Single Family Dwelling
1995	\$100,000	OCEAN, Inc.	Acquisition & Rehabilitation	Single Family Dwelling
1995	\$50,000	OCEAN, Inc.	Acquisition & Rehabilitation	Single Family Dwelling
1995	\$28,000	OCEAN, Inc.	Acquisition & Rehabilitation	Single Family Dwelling
1995	\$40,000	OCEAN, Inc.	Rehabilitation	Single Family Dwelling
1996	\$12,000	OCEAN, Inc.	Acquisition	Acquisition of 15,000 Square Feet
1996	\$22,280	OCEAN, Inc.	New Construction	New Construction of Single Family Dwelling
1996	\$55,500	Homes for All, Inc.	Acquisition & Rehabilitation	Single Family Dwelling
1996	\$95,220	Homes for All, Inc.	Acquisition & Rehabilitation	Single Family Dwelling
1996	\$90,000	OCEAN, Inc.	New Construction	(3) Duplexes
1997	\$80,000	OCEAN, Inc.	New Construction	Single Family Dwelling
1997	\$80,000	OCEAN, Inc.	New Construction	Single Family Dwelling
1997	\$60,000	Homes for All, Inc.	Acquisition	Acquisition of property
1997	\$59,000	OCEAN, Inc.	New Construction	Duplex
1998	\$127,000	OCEAN, Inc.	New Construction	Construction of 6 Family Duplex
1998	\$55,000	Homes for All, Inc.	New Construction	Single Family Dwelling
1998	\$108,000	Homes Now	Acquisition	8 Rental Units
1999	\$167,000	Homes Now	New Construction	Construct 8 Rental Units
1999	\$150,000	OCEAN, Inc.	New Construction	3 Duplexes
1999	\$33,000	OCEAN, Inc.	Rehabilitation	Single Family Dwelling
2000	\$170,000	OCEAN, Inc.	Acquisition & New Construction	Single Family Dwelling
2000	\$73,000	OCEAN, Inc.	Acquisition & Rehabilitation	Single Family Dwelling
2000	\$90,000	OCEAN, Inc.	Acquisition & Rehabilitation	Single Family Dwelling
2001	\$300,000	Ocean Housing Alliance	Acquisition	3 Rental Units
2002	\$370,000	OCEAN, Inc.	New Construction	(10) Single Family Dwellings
2003	\$450,000	OCEAN, Inc.	New Construction	(10) Single Family Dwellings
2004	\$544,000	OCEAN, Inc.	New Construction	(10) Single Family Dwellings

Grant Year	Funding	CHDO	PROJECT	DESCRIPTION
2004	\$100,000	Ocean Mental Health	Acquisition	Acquisition of property
2005	\$400,000	Lakewood Affordable Housing Corp.	Site Improvements for New Construction	(10) Single Family Dwellings
2005	\$72,143	OCEAN, Inc.	New Construction	Single Family Unit
2005	\$170,857	OCEAN, Inc.	Acquisition	Acquisition of property
2006	\$79,143	OCEAN, Inc.	Acquisition	Acquisition of property
2006	\$20,857	OCEAN, Inc.	New Construction	(5) Single Family Dwellings
2009	\$267,549	OCEAN, Inc.	New Construction	(2) Single Family Dwellings
2006	\$200,000	Home Quest, Inc.	New Construction	(11) Single Family Dwellings
2007	\$240,000	Home Quest, Inc.	New Construction	(11) Single Family Dwellings
2008	\$200,000	Ocean Housing Alliance	Acquisition	Acquisition of (8) Rental Units
2009	\$120,000	Ocean Housing Alliance	Acquisition	Acquisition of (8) Rental Units

Public Institutions

Ocean County Health Department

The County Health Department has cooperated with the Planning Department in the operation of the Lead-Based Paint testing program associated with the rehabilitation program when necessary. Another focus of the Department is the area of environmental health which includes such issues as the safety of potable drinking water and the functioning and testing of residential septic systems. Because much of the County's residents rely on well water, extension of public water supply to contaminated areas has been a high priority for CDBG funding to eligible neighborhoods.

2. Strengths in the delivery system can be attributed to the coordination and participation the County has with public and private partnerships. Such partnerships include the following committees: CHAC, CEAS, CoC Committee, Sovereign Bank CRA and the various abovelisted CHDO organizations.

3. All three participating housing authorities (Berkeley Township, Brick Township, and Lakewood Township) run independently from the County, whose role is advisory, and have direct contact with H.U.D. These housing authorities, however, actively participate in the County Housing Advisory Committee. The County has no authority with regard to appointment of commissioners or board of the housing agency, for hiring, contracting and procurement, provisions for services funded by the jurisdiction, review by the jurisdiction of proposed development sites of the comprehensive plan of the agency and of any proposed demolition or disposition of public housing developments.

Any development or improvements are reviewed by each municipal planning/zoning board. According to New Jersey Land Use Law, the Ocean County Planning Board will only review developments/ improvements if it affects a County road or drainage.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

1. The County of Ocean has an established management system for the management of the CDBG Program. This system was reviewed and approved by an audit firm selected by HUD Washington for the sole purpose of reviewing systems for CDBG throughout the United States. The system addresses all Federal statutory and regulatory requirements and is updated upon the issuance of new compliances.

The HOME management system has adopted the above management system and inserted the specific HOME statutory and regulator requirements. Specific monitoring tools have been included to ensure long-term compliance with the requirements, both Federal and local, of the HOME Program.

The County shall store all closed project records after an audit has been performed and accepted. These records, as required by State law, shall be maintained for a period of six (6) years, which exceeds the Federal three-year requirement.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

1. The Strategic Plan for the County of Ocean Consortium has been developed with the assistance of the Urban County participating municipalities, the Township of Brick, the Township of Toms River, the Township of Lakewood, the Township of Jackson and citizen participation. From this assistance, the County of Ocean, the participating jurisdiction for the Consortium, developed the listing of objectives and priority need levels to best address the housing and homeless needs of the County of Ocean.

The objectives have been ranked according to three priority levels. Each objective may receive a level of high (indicates objective to be addressed in 2010), medium (indicates objective to be served during following 4 years) or low. If ranked low, the objective will not be a priority during the five-year period of the Consolidated Plan, nor will it be listed.

The federal statutes and programs related to the Consolidated Plan must address three fundamental statutory goals of the original Acts. Each of the goals must primarily benefit low and very low-income person. First, the programs are to provide decent housing which includes assistance to homeless persons to obtain affordable housing, retention of the affordable housing stock, increase the availability of permanent housing that is affordable to low-income residents without discrimination and increase the supportive housing that includes structural features and services to enable persons with special needs to live in dignity. Second, the programs are intended to provide a suitable living environment. This goal includes improving the safety and livability of neighborhoods, increasing access to quality facilities and services; reducing the isolation of income groups within areas by deconcentrating housing opportunities and revitalizing neighborhoods, restoring and preserving natural and physical features of special value for historic, architectural or aesthetic reasons and conserving energy resources. The third major statutory goal of the programs is to expand economic opportunities. This goal involves the creation of jobs accessible to low and very low-income person, providing access to credit and counseling for community development that promotes long-term economic and social viability and empowering low and very low-income persons in federally assisted and public housing achieve self-sufficiency.

Priority Housing Investments

This section has been divided into three sections; affordable rental housing, owner-occupied housing and support facilities and services.

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, 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, 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.
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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, 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, 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).

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	<i>HIGH</i>
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	<i>HIGH</i>
Obstacles in Meeting Needs:	Limited Federal Funding
Resources:	Family Self-Sufficiency Funds, OCBOS, 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.

2. Limited funding remains the leading obstacle to meeting undeserved needs; however, high cost of land, lack of available land, limited housing vouchers, shortage of available affordable units, public resistance to affordable housing, lack of public outreach, overwhelming demand, land use regulations, COAH non-compliance and lack of formal homelessness plan are also hereby identified as significant barriers to meeting priority objectives for decent affordable housing and support services.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.

3-5 Year Strategic Plan Lead-based Paint response:

1. Hazards from lead-based paint may be related to exposure to lead from dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency. This section provides an estimate of the number of housing units within the jurisdiction that are occupied by low-income families or moderate-income families that contain lead-based paint hazards.

Production of lead-based paint ended in 1957. Its use was banned in 1978. HUD suggests that housing constructed prior to 1978 should be studied in terms of lead-based paint hazards. However, since it is logical to assume that the majority of the existing lead-based paint stock used in the new housing industry was depleted three years after production of lead-based paint ceased, the year 1960 may be a more realistic cut-off year for the consideration of lead-based paint hazards.

The New Jersey Department of Health published an annual report titled *Childhood Lead Poisoning In New Jersey FY 2007*². The report states that "Today, the primary lead hazard to children comes from lead-based paint. In recognition of the danger that lead-based paint presents to children, such paint was banned for residential use in New Jersey in 1971, and nationwide in 1978. These bans have effectively reduced the risk of lead exposure for children who live in houses built after 1978, but any house built before 1978 still may contain leaded paint. The highest risk for children is found in houses built before 1950, when paints contained a very high percentage of lead. There are nearly one million housing units in New Jersey, 30% of the housing in the state, which were built before 1950. Every county in the State has more than 9,000 housing units built before 1950." Below is a breakdown of units built before 1950 in Ocean County³:

Total Housing Units	# of Units Built Pre-1950	% of Units Built Pre-1950
248,711	24,076	9.7%

² Source: New Jersey Dept. of Health and Senior Services Division of Family Health Service Maternal, Child, and Community Health Child and Adolescent Health Program. *Childhood Lead Poisoning In New Jersey Annual Report*, Fiscal Year 2007

³ Source: 2000 U.S. Census of Housing and Population

The 2000 U.S. Census reports that out of the 7,594 owner-occupied housing units owned by people below the poverty level in Ocean County, 6.7 percent live in homes built before 1939. Renter-occupied housing units reported 7.7 percent.

The median year units were built in Ocean County is 1975. Between 1960 and 1979, the County reported the construction of 105,115 dwellings. The probability of these units containing lead-based paint is much less than for units constructed prior to that period.

The Ocean County Health Department reported the following figures with regard to lead poison testing and elevated blood levels:

Year	Children Tested	Elevated levels > 20ug/dl
2005	7,754	23
2006	4,049	11
2007	3,902	9
2008	8,781	7
2009	8,304	8

The County will continue to assist with the abatement of Lead Based Paint.

2. The following chart summarizes the County of Ocean’s inspection procedures associated with lead based paint testing in accordance with the HUD regulation 24 CFR Part 35:

Figure 13: Lead Based Paint Inspection Procedures

Funding Amount	<\$5,000	\$5,000 - \$25,000	>\$25,000
Approach to Lead Hazard Evaluation & Reduction	Do no harm	Identify and control lead hazards	Identify and abate lead hazards
Notification	Yes	Yes	Yes
Lead Hazard Evaluation	Paint testing of surfaces to be disturbed by rehabilitation	<ul style="list-style-type: none"> Paint testing of surfaces to be disturbed by rehabilitation. Risk Assessment 	<ul style="list-style-type: none"> Paint testing of surfaces to be disturbed by rehabilitation. Risk Assessment
Options	<ul style="list-style-type: none"> Presume lead based paint Use sage work practices on all surfaces 	<ul style="list-style-type: none"> Presume lead based paint and/or hazards Use standard treatments 	<ul style="list-style-type: none"> Presume lead based paint and/or hazards Abate all applicable surfaces

The following information defines items listed above:

- *Do no harm* – Perform the rehabilitation in a way that does not create lead hazards.
- *Identify and control lead hazards* – Identify lead-based paint and hazards and use a range of methods to address the hazards.
- *Identify and abate lead hazards* – *Identify lead based paint hazards and remove them permanently.*

Notification

- Distribution of pamphlet "Protect Your Family From Lead In Your Home" or an EPA or HUD approved alternative. Each program applicant is required to sign an acknowledgement of receipt of this brochure.
- Unit occupants must be notified of any lead hazard evaluation results and of the hazard reduction activities and clearance.

Lead Hazard Evaluation

- The Lead Hazard evaluation will be determined by the level of rehabilitation assistance described above.

Lead Hazard Reduction

- *Repair of Paint Disturbed During Rehabilitation* – Includes repairing disturbed paint and applying a new coat of paint.
- *Interim Controls and Standard Treatments* – Includes addressing friction and impacts surfaces creating smooth and cleanable surfaces, encapsulation, removing or covering lead based paint components, and paint stabilization.
- *Abatement* – Involves permanently removing lead based paint hazards, often through paint and component removal and enclosure.
- *Safe Work Practices* – Safe work practices must be used for all work on all lead based paint surfaces. Safe work practices are required on interior surfaces larger than two square feet and on exterior surfaces. Sage work practices are required on interior surfaces larger than two square feet and on exterior surfaces larger than twenty square feet.
- *Clearance* – Clearance must be performed by a certified professional to check if rehabilitation units are safe for future occupants.

Preliminary Property Inspections

The Preliminary Property Inspection is designed as a brief walk-through of the home by the administrator inspectors to:

- A. Certify that the home has at least one health, safety, or code violation that must be corrected.
- B. Document whether the home has a high decibel level or a low decibel level.
- C. Indicate whether the home is likely to require more or less than \$20,000 in rehabilitation. This designates CDBG or HOME funding.
- D. Indicated what level of degradation the house exhibits.
- E. Indicate the presence of absence of lead based paint.

County of Ocean

In addition, the County of Ocean implements a Lead-Based Paint Poisoning/Testing Procedure to address the provisions of section 302 of the Lead-Based Paint Poisoning in Prevention Act, 42 U.S.C. 4822. The free program testing is provided through the County Health Department. The Administrating Agency of the County Housing Rehabilitation Program is required to contact all applicants with housing constructed prior to 1978, which are occupied by families with children under seven years of age, and shall:

- Provide applicant with a copy of HUD Notice entitled "Watch Out for Lead-Based Poisoning", and
- Discuss the availability of free testing service available for blood level screenings of all children residing in the residence who are under the age of seven (7).

If the applicant elects to receive the free testing and the blood levels are found to be within the acceptable State standards, the processing for rehabilitation shall proceed.

If the blood levels exceed the State standards, the New Jersey State Health Department shall initiate the necessary investigative forms and requirements and compliance shall be placed with the Ocean County Health Department. The Administrating Agency shall work directly with the Ocean County Health Department and the program specifications shall be detailed and specific as to the State corrective measures.

The Lead Based Paint Poisoning/Testing procedures shall be utilized in all housing rehabilitation programs funded through the US Department of Housing and Urban Development. All applicants being served through all housing rehabilitation programs (CDBG & Home) shall continue to receive the HUD Notice entitled "Watch Out for Lead-Based Poisoning". The County will amend their current rehabilitation program guidelines to conform to the recently Adopted HUD regulation 24 CFR Part 35. This regulation pertains to the federal lead based paint requirements.

Township of Brick and Township of Lakewood

The Brick Township Housing Rehabilitation Grant Program satisfies mandatory HUD regulations regarding Lead-Based Paint through four (4) stated approaches. They are:

1. Initial contact with all prospective program participants are identified as "at risk" for potential lead based paint poisoning if the family, (1) has children under age seven and, (2) if the residence was constructed prior to 1978. A site visit is then scheduled with the Construction Inspector where the official inspects for peeling paint on moldings, sills and other exposed surfaces accessible to children.
2. If the applicant is identified as "at risk" for lead poisoning, applicant's children are scheduled for testing at the Ocean County Health Department located at Sunset Avenue, Toms River, NJ. If applicant declines testing a "waiver" form is submitted for parent or guardian's signature.
3. If test is positive, residence is rehabilitated with all standards for proper Lead Based Paint abatement for all surfaces affected.

4. All applicants are notified of dangers of lead-based paint by "Notification-Watch Out for Lead-Based Paint Poisoning" form at Pre-Construction Conferences prior to project start-up.

Township of Toms River

Toms River Township intends to meet the requirements of 24 CRF 570.608 and any subsequent revisions thereto as part of its five-year strategy as related to lead-based paint hazard reduction. Notification of the hazards of lead-based paint poisoning will be provided to purchasers, tenants and applicants for rehabilitation assistance in HUD assisted housing that had been constructed prior to 1978. Such notification shall include the following:

1. Notification that the property may contain lead-based paint.
2. Said notice will warn of the hazards of lead-based paint and of the symptoms and treatment of lead-based paint poisoning.
3. The notice will advise of the precautions to be taken to avoid lead-based paint poisoning, including maintenance and removal techniques for eliminating such hazards.
4. The township will advise all involved of the advisability and availability of blood level screening for children under seven years of age.
5. Said notice will also advise that, in the event that lead-based paint is found on the property, appropriate abatement procedures may be undertaken.

The Township will inspect for defective paint surfaces in all units constructed prior to 1978 which are occupied by families with children under seven years of age and which are proposed for rehabilitation assistance. Said inspection will occur at the same time the property is being inspected for rehabilitation. Defective paint conditions will be included in the work write-up for the remainder of the rehabilitation work.

The Township will request that the County Health Department test the lead content of chewable surfaces if the family residing in a unit, constructed prior to 1978 and receiving rehabilitation assistance, includes a child under seven years of age with an identified EBL condition. The lead content shall be tested by using an X-ray fluorescence analyzer or other method approved by HUD.

In the event the inspection of a unit proposed for rehabilitation results in the identification of defective paint surfaces, treatment shall be provided to the defective areas. The treatment shall be performed prior to final inspection and approval of the work.

In the event the inspection of a unit proposed for rehabilitation results in the identification of interior chewable surfaces containing lead-based paint, all interior chewable surfaces in any affected room will be treated. Where exterior chewable surfaces are found to contain lead-based paint, the entire exterior chewable surface will be treated. When weather conditions prohibit the repainting of exterior surfaces prior to final inspection, the township will permit the owner to abate the defective paint or chewable lead-based paint as required at later specified date. A separate inspection will be conducted.

At a minimum, the treatment of the defective areas and chewable lead-based paint surfaces shall consist of covering or removal of the painted surfaces in accordance with regulations. The owner of any property will be required to take appropriate action to protect tenants from hazards associated with abatement procedures. Where necessary, these actions may include the temporary relocation of tenants during the abatement process. The property owner will be required to notify the township of all such actions taken. The Township will keep a copy of each inspection and/or test report for at least three years.

Regular Code Enforcement inspections by the township can help to prevent the incidence of cases by mandating common maintenance. Also, lead paint warnings/notices are also included in the township's current housing assistance application packages.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

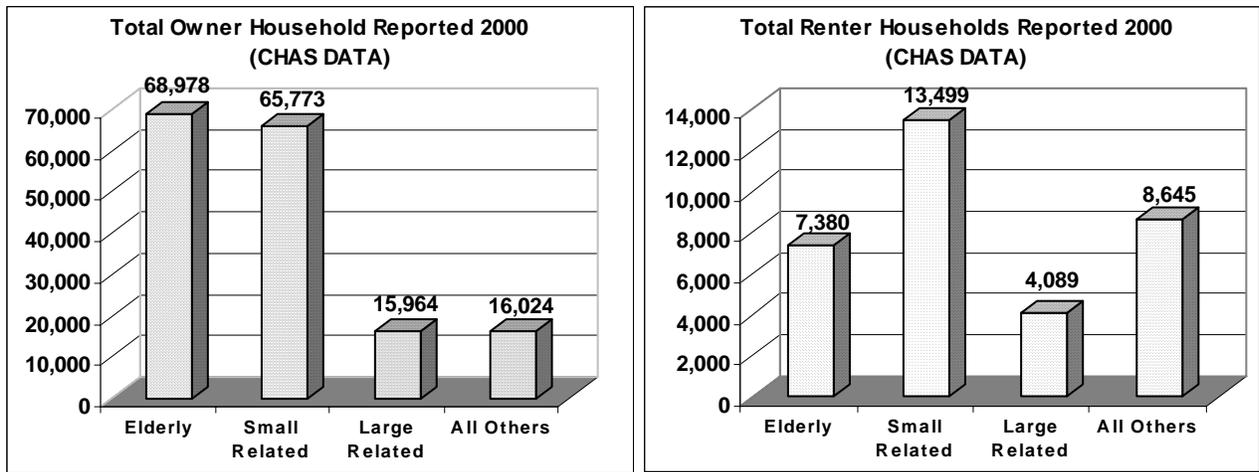
1. The United States Department of Housing and Urban Development (HUD) has developed the Comprehensive Housing Affordability Strategy (CHAS) data that is used by HOME and CDBG jurisdictions to prepare their consolidated plans. The State of the Cities Data Systems CHAS Data Statistics 2000⁴ reported findings from a total of 200,352 households. Among these households, seventeen percent (17%), or 33,613 households, were renters, and eighty-three percent (83%), or 166,739 households, were owners. According to the CHAS data, any housing problems can be described as a cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. The text and charts on the following pages, as well as the Housing Needs Table, show the breakdown of renter

⁴. Source: State of the Cities Data Systems CHAS Data Statistics 2000, Housing Problems Output for Ocean County

and owner household totals and housing problems, cost burdens and severe cost burdens for various household income levels and types.

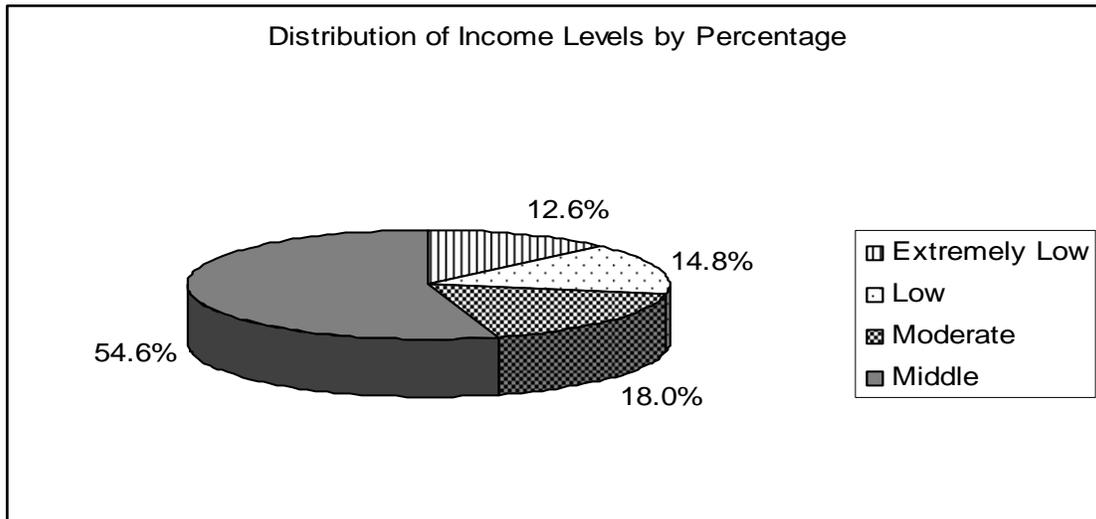
Of total homeowners, elderly households and small related families are a majority of owner-occupied households. Just twenty percent (20%) of homeowners are comprised of large related families and other household types. The chart also shows most renters are small related families, followed by other household types, elderly and last, large related households.

Figure 15: Owner & Renter Household Data for Ocean County (CHAS)



The figure below depicts the distribution of income levels by percentage of occurrence in Ocean County according to HUD statistics.

Figure 16: Distribution of Income Levels by Percentage



Extremely Low-Income (Household Income Less Than 30% MFI)

A total of 25,184 households, 12.6 percent of total households, receive an annual income which meets the HUD income definition for extremely-low income household, defined as households with less than 30 percent of the region's median family income (MFI). Of this total, 8,405 households are renters and 16,779 households are owners.

Housing Problems

The data showed that 78.1 percent of the extremely low-income households reported that they experience housing problems. Among the renters and homeowners, the largest complaints come from the large related (5 or more members) category, followed by small related (2 to 4 members). The elderly come in third in both renters and owners.

Cost Burden (Greater Than 30% MFI)

Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance and utilities.

Total households represents 77.5 percent cost burdens greater than 30 percent. Among renters, the large related category reported the highest percentage (86.4%), closely followed by small related category (86.0%). Owners also followed the same pattern, reporting the highest percentages in the large related category (93.4%) followed by the small related category (85.9%).

Severe Cost Burden (Greater Than 50% of Income)

Extremely low-income households that are severely cost burdened represented 65.6 percent of renters and 53.4 of owners. Among renters, large related leads with the highest percentage representing 78.5 percent, closely followed by small related with 77.5 percent. Among owners, large related also leads with 78.9 percent, followed by small related with 74.6 percent. The elderly followed next in both renter (49.5%) and owners (46.1%).

Low-Income (Household Income Greater Than 30% Less/Equal to 50% MFI)

According to HUD statistics, a total of 29,624 households, 14.8 percent of total households, receive an annual income that meets the HUD income definition for low-incomes households. Of this total, 6,537 are renters and 23,087 are owners. Of the total renters, 1,834 are elderly, 2,620 are small related, 809 are large related, and 1,274 fall into the all others category. Of the total owners, 16,998 are elderly, 3,450 are small related, 1,100 are large related and 1,539 fall into the all others category.

Housing Problems

Of the total households, a total of 53.5 percent reported housing problems. Renters in the small related category show a high percentage of housing problems (85.9%), whereas owners in the large related category reported a high percentage of housing problems (84.5%). Elderly renters reported a higher percentage (61.8%) of housing problems than elderly owners (35.4%).

Cost Burden (Greater Than 30% of MFI)

The total number of cost burdened low-income households represents 52.3 percent. Renters represent 74.7 percent, and owners represent 46 percent.

Severe Cost Burden (Greater Than 50% of MFI)

The total households reported to have a severe cost burden totals 20.4 percent. Among renters, totaling 24.7 percent, 31.4 percent was reported by all other category followed by the elderly, which reported 27.3 percent. Among the total owners (19.2%), small related reported 78.9 percent, large related 38.2 percent, and elderly reported 11.3 percent.

Moderate-income Family (Greater than 50% less than/or equal to 80% of MFI)

According to HUD statistics, a total of 36,130 households, or 18 percent of total households, receive an annual income, which meets the HUD income guidelines for moderate-income households. Of this total, 6,693 are renters, and 29,437 are homeowners.

Housing Problems

The percent of households that reported housing problems totals 37.5. Elderly renters reported 44.9 percent, while large related report 62.4 percent. Elderly owners reported 15.3 percent, small related reported 60.3 percent, and large related reported 67.7 percent.

Cost Burden (Greater Than 30% of MFI)

The total moderate-income households that reported a cost burden is 35.7 percent. Elderly renters reported 42.7 percent, closely followed by the all others category, which reported 41.1 percent. The total percent of renters reporting a cost burden greater than 30 percent is 37.4 percent.

The total percent of owners report a cost burden greater than 30 percent is 35.3 percent. Large related reported 61.0 percent, closely followed by small related which reported 60 percent.

Severe Cost Burden (Greater Than 50% of income)

Total households reporting a severe cost burden amounts to 6.9 percent. Among the renters (3.9%), the elderly reported 18 percent, small renters reported 1.3 percent, and all others reported 1.1 percent. There were no reports of large related renters. Among owners (7.6%), all other reported 14.3 percent, small related reported 11.6 percent, large related reported 11 percent, and elderly reported 4 percent.

Middle-Income Families (Greater than 80% MFI)

A total of 11,978 renter households and 97,436 owner households, or 54.6 percent of total households, fall within this category. The largest needs group within this income group is the large related renter family which reported 38.3 percent with housing problems. In terms of cost burden, the most severe impacts are reported by all other owners, which reported 19 percent, followed by elderly renters, which report 16 percent.

HIV/AIDS

The New Jersey Division of HIV/AIDS reports⁵ a total of 563 persons living with HIV/AIDS as of June 30, 2009 for Ocean County. Out of these 563, 13 are pediatric cases. The age group showing the largest percentage of living with HIV/AIDS is between 45-54, totaling 221 cases.

⁵ Source: New Jersey Division of HIV/AIDS Services Report, June 30, 2009

Figure 17: Ocean County AIDS Cases

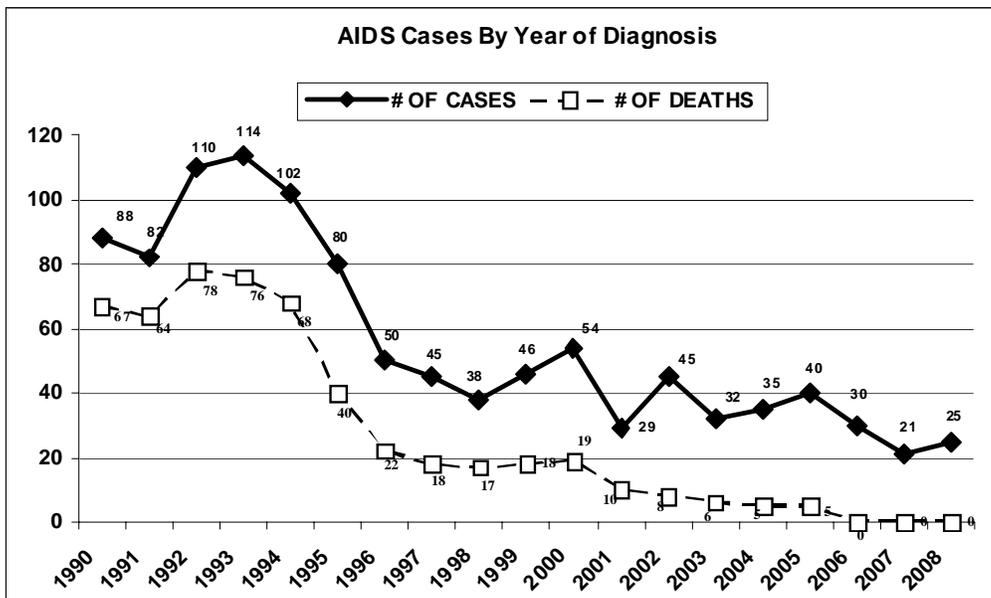


Figure 17 spans 19 years of AIDS cases in Ocean County. In the 1990's, the number of cases was at its highest, peaking in 1992 with 78 deaths; however, the number of cases and deaths descended after the 1994. This decrease is possible because of the emergence of HIV/AIDS awareness, education and the technological advances in medicine throughout the 1990's and into 2000. Since 2006, the number of deaths is so small, it cannot be reported. The Township of Toms River no longer administers HOPWA and is now administered by the Township of Woodbridge.

2. According to the 2000 census, the total minority concentration of the County is approximately 7 percent. The County is comprised of 92 percent Whites (non-Hispanic) with a 15 percent increase during the period 1990-2000. The Black (non-Hispanic) population increased 27 percent and represents 4 percent of the County population. The Hispanic population increased by 84 percent and represents 5 percent of the total County population. Both the American Indian and Asian/Pacific Islanders represent less than 1 percent of the County population.

The largest concentrations of minorities are located in the municipalities of Lakewood Township and South Toms River Borough. The minority population of Lakewood Township totals 12,810, or 21 percent of its total population. In South Toms River, the minority population totals 2,637, or 27 percent of the total. Other areas containing higher minority concentrations are Toms River, Jackson, Brick Berkeley and Manchester.

In a further look at ethnic breakdowns (see Figure 18), the 2000 census⁶ shows that Lakewood Township leads in the number of people of Hispanic Origin, which is 14.8 percent of their total population. South Toms River has 21.2 percent blacks, having the highest concentration in relation to the town population. Combining all minorities, South Toms River is Ocean County's most racially diverse by percentage of total population, while Lakewood is most diverse by raw population.

Figure 18: Top 5 Municipalities Broken Down By Ethnicity By Percentage

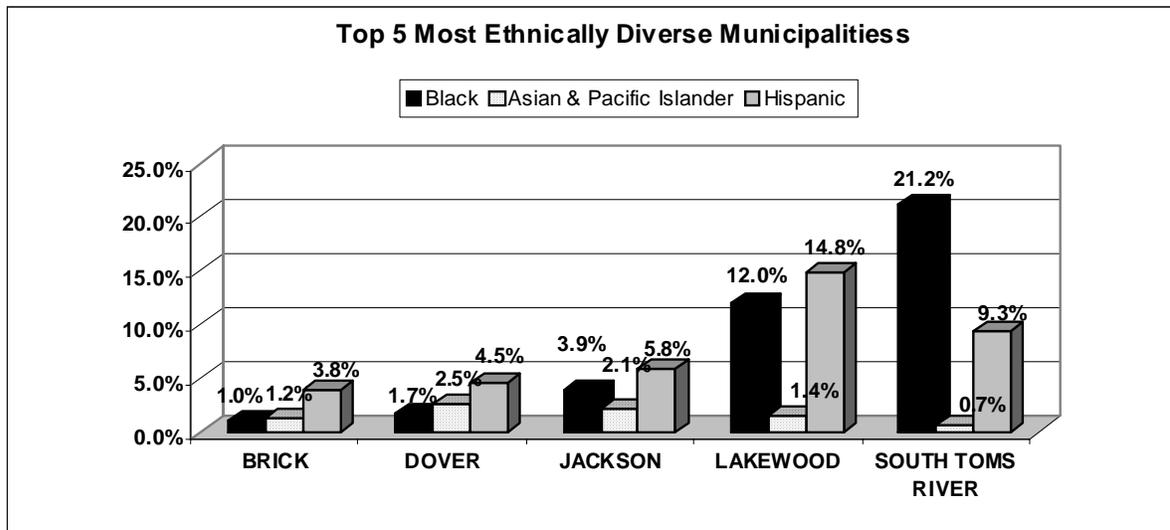


Figure 19 shows an overall view of the ethnic breakdowns throughout the County. An expanded County map with the names of the municipalities follows for reference.

⁶ . Source: 2000 Census, Redistricting Data Summary File 1, Table PL1.

Figure 19: Distribution of White, Hispanic, Asian, & Black People

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

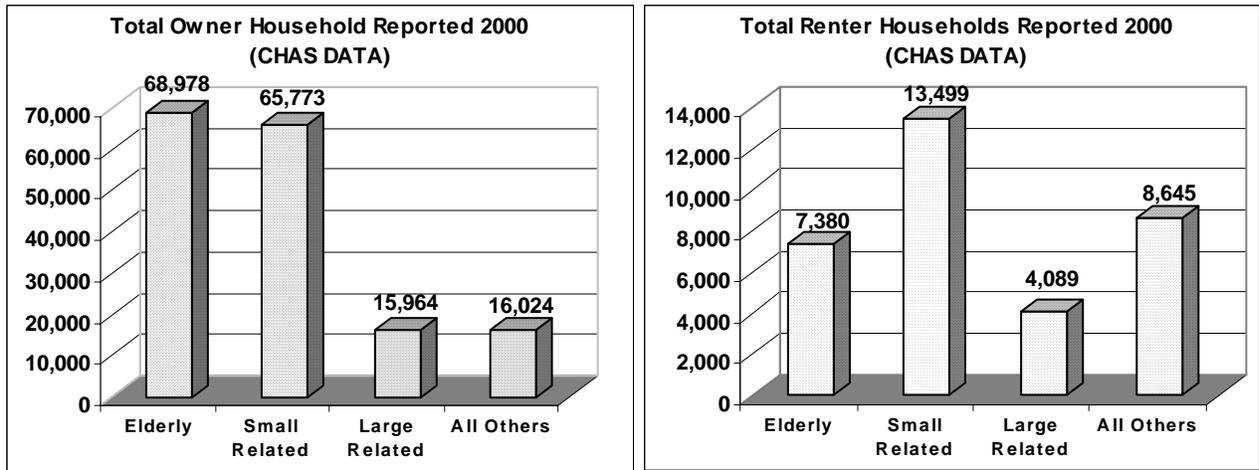
3-5 Year Strategic Plan Priority Housing Needs response:

1. The United States Department of Housing and Urban Development (HUD) has developed the Comprehensive Housing Affordability Strategy (CHAS) data that is used by HOME and CDBG jurisdictions to prepare their consolidated plans. The State of the Cities Data Systems CHAS Data Statistics 2000⁷ reported findings from a total of 200,352 households. Among these households, seventeen percent (17%), or 33,613 households, were renters, and eighty-three percent (83%), or 166,739 households, were owners. According to the CHAS data, any housing problems can be described as a cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities. The text and charts on the following pages, as well as the Housing Needs Table, show the breakdown of renter and owner household totals and housing problems, cost burdens and severe cost burdens for various household income levels and types.

Of total homeowners, elderly households and small related families are a majority of owner-occupied households. Just twenty percent (20%) of homeowners are comprised of large related families and other household types. The chart also shows most renters are small related families, followed by other household types, elderly and last, large related households.

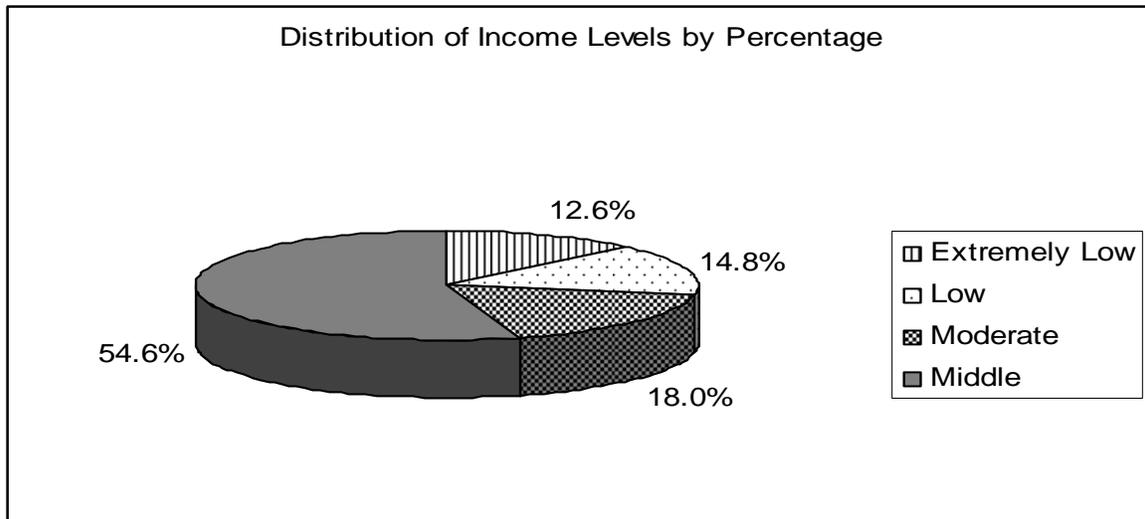
⁷. Source: State of the Cities Data Systems CHAS Data Statistics 2000, Housing Problems Output for Ocean County

Figure 21: Owner & Renter Household Data for Ocean County (CHAS)



The figure below depicts the distribution of income levels by percentage of occurrence in Ocean County according to HUD statistics.

Figure 22: Distribution of Income Levels by Percentage



Extremely Low-Income (Household Income Less Than 30% MFI)

A total of 25,184 households, 12.6 percent of total households, receive an annual income which meets the HUD income definition for extremely-low income household, defined as households with less than 30 percent of the region's median family income (MFI). Of this total, 8,405 households are renters and 16,779 households are owners.

Housing Problems

The data showed that 78.1 percent of the extremely low-income households reported that they experience housing problems. Among the renters and homeowners, the largest complaints come from the large related (5 or more members) category, followed by small related (2 to 4 members). The elderly come in third in both renters and owners.

Cost Burden (Greater Than 30% MFI)

Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance and utilities.

Total households represents 77.5 percent cost burdens greater than 30 percent. Among renters, the large related category reported the highest percentage (86.4%), closely followed by small related category (86.0%). Owners also followed the same pattern, reporting the highest percentages in the large related category (93.4%) followed by the small related category (85.9%).

Severe Cost Burden (Greater Than 50% of Income)

Extremely low-income households that are severely cost burdened represented 65.6 percent of renters and 53.4 of owners. Among renters, large related leads with the highest percentage representing 78.5 percent, closely followed by small related with 77.5 percent. Among owners, large related also leads with 78.9 percent, followed by small related with 74.6 percent. The elderly followed next in both renter (49.5%) and owners (46.1%).

Low-Income (Household Income Greater Than 30% Less/Equal to 50% MFI)

According to HUD statistics, a total of 29,624 households, 14.8 percent of total households, receive an annual income that meets the HUD income definition for low-incomes households. Of this total, 6,537 are renters and 23,087 are owners. Of the total renters, 1,834 are elderly, 2,620 are small related, 809 are large related, and 1,274 fall into the all others category. Of the total owners, 16,998 are elderly, 3,450 are small related, 1,100 are large related and 1,539 fall into the all others category.

Housing Problems

Of the total households, a total of 53.5 percent reported housing problems. Renters in the small related category show a high percentage of housing problems (85.9%), whereas owners in the large related category reported a high percentage of housing problems (84.5%). Elderly renters reported a higher percentage (61.8%) of housing problems than elderly owners (35.4%).

Cost Burden (Greater Than 30% of MFI)

The total number of cost burdened low-income households represents 52.3 percent. Renters represent 74.7 percent, and owners represent 46 percent.

Severe Cost Burden (Greater Than 50% of MFI)

The total households reported to have a severe cost burden totals 20.4 percent. Among renters, totaling 24.7 percent, 31.4 percent was reported by all other category followed by the elderly, which reported 27.3 percent. Among the total owners (19.2%), small related reported 78.9 percent, large related 38.2 percent, and elderly reported 11.3 percent.

Moderate-income Family (Greater than 50% less than/or equal to 80% of MFI)

According to HUD statistics, a total of 36,130 households, or 18 percent of total households, receive an annual income, which meets the HUD income guidelines for moderate-income households. Of this total, 6,693 are renters, and 29,437 are homeowners.

Housing Problems

The percent of households that reported housing problems totals 37.5. Elderly renters reported 44.9 percent, while large related report 62.4 percent. Elderly owners reported 15.3 percent, small related reported 60.3 percent, and large related reported 67.7 percent.

Cost Burden (Greater Than 30% of MFI)

The total moderate-income households that reported a cost burden is 35.7 percent. Elderly renters reported 42.7 percent, closely followed by the all others category, which reported 41.1 percent. The total percent of renters reporting a cost burden greater than 30 percent is 37.4 percent.

The total percent of owners report a cost burden greater than 30 percent is 35.3 percent. Large related reported 61.0 percent, closely followed by small related which reported 60 percent.

Severe Cost Burden (Greater Than 50% of income)

Total households reporting a severe cost burden amounts to 6.9 percent. Among the renters (3.9%), the elderly reported 18 percent, small renters reported 1.3 percent, and all others reported 1.1 percent. There were no reports of large related renters. Among owners (7.6%), all other reported 14.3 percent, small related reported 11.6 percent, large related reported 11 percent, and elderly reported 4 percent.

Middle-Income Families (Greater than 80% MFI)

A total of 11,978 renter households and 97,436 owner households, or 54.6 percent of total households, fall within this category. The largest needs group within this income group is the large related renter family which reported 38.3 percent with housing problems. In terms of cost burden, the most severe impacts are reported by all other owners, which reported 19 percent, followed by elderly renters, which report 16 percent.

Figure 22: Priority Housing Needs Table

2nd page of table

3rd

page

of

table

2. Currently, the Department of Housing and Urban Development primarily utilizes poverty-based statistics as a determinant for housing needs. Some housing advocates have suggested that such statistics underestimate housing needs and that a more accurate indication is a standard of need, with housing as a component of that standard.

In 1989, the New Jersey Supreme Court required that the New Jersey Department of Human Services (DHS) prepare a State standard of need. The standard of need adopted by rule on January 6, 1992 responds to the Court's decision. The standard was intended to reflect the actual cost of purchasing the essential items of daily living such as food, clothing and shelter, which are considered essential to maintain decent and healthful living. It does not include the cost of medical or childcare. Its primary purpose was to advise government officials on appropriations necessary for payment levels in the Aid for Families with Dependent Children Program.

A self-sufficiency standard has been established for Ocean County by the Legal Services of New Jersey Poverty Research Institute and the New Jersey Center for Economic Policy and Education (Figure 23). The institute defines the standard of need as a measure of "how much income is needed, for a family of a given composition in a given place, to adequately meet its basic needs-with or without public or private assistance." Below is the chart and accompanying information associated with the report for Ocean County, NJ.

Figure 23: Self Sufficiency Standard for Ocean County, NJ 2008⁸

Monthly Costs	Adult	Adult+ Preschlr	Adult+ Infant+ Preschlr	Adult+ Preschlr+ Schoolage	Adult+ Schoolage+ Teenager	Adult+ Infant+ Preschlr+ Schoolage	2 Adults+ Infant+ Preschlr	2 Adults+ Preschlr+ Schoolage
Housing	1,076	1,314	1,314	1,314	1,314	1,712	1,314	1,314
Child Care	0	738	1,465	1,277	539	2,004	1,465	1,277
Food	245	371	483	555	642	651	694	763
Transportation	289	295	295	295	295	295	566	566
Health Care	133	318	328	339	363	350	384	395
Misc.	174	303	388	378	315	501	442	431
Taxes	424	732	952	913	697	1,471	1,027	986
Earned Income Tax Credit (-)	0	0	0	0	0	0	0	0
Child Care Tax Credit (-)	0	-50	-100	-100	-50	-100	-100	-100
Self-Sufficiency Wage								
Hourly	\$13.30	\$22.37	\$28.17	\$27.30	\$22.43	\$37.69	\$15.98 <i>per adult</i>	\$15.53 <i>per adult</i>
Monthly	\$2,341	\$3,937	\$4,958	\$4,804	\$3,947	\$6,634	\$5,625	\$5,465
Annual	\$28,091	\$47,240	\$59,499	\$57,647	\$47,370	\$79,605	\$67,497	\$65,583

Figure 23 shows that a single adult with a preschooler would have to make \$47,240 a year in order to pay for all of the monthly costs. A family of four (two adults, a preschooler and a school age child) would have to make \$65,583 in order to afford their monthly costs. According to the Poverty Research Institute, 41.5% of jobs pay

⁸ Source: Diana M. Pierce, PhD, 2008. Legal Services of New Jersey Poverty Research Institute *The Real Cost of Living in 2008: The Self-Sufficiency Standard for New Jersey*

under \$25,000 per year, and projections estimate that the percentage of low wage jobs will remain consistent. Therefore, many cannot afford their housing *and* food *and* childcare — much less their other basic needs. They must choose between needs, or accept substandard or inadequate childcare, insufficient food, or substandard housing.

The National Low Income Housing Coalition (LIHC)⁹ published “Out of Reach 2009” detailing fair market rent for a two-bedroom unit in New Jersey is \$1,202 and a one-bedroom unit is \$1,033. The LIHC also indicates that a person must earn \$50,520 per year, or \$24.29 per hour, in order to afford a two-bedroom apartment in Ocean County.

Figure 24: Ocean County Housing Wage

Hourly Wage Needed to Afford (@ 40 hrs./wk.)					As % of Minimum Wage (New Jersey=\$7.15)				
Zero Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	Three Bedroom FMR	Four Bedroom FMR	Zero Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	Three Bedroom FMR	Four Bedroom FMR
\$17.21	\$19.88	\$24.29	\$31.65	\$34.35	241%	278%	340%	443%	480%

According to the LIHC, a worker in Ocean County earning the federal minimum wage of \$7.15 per hour had to work 136 hours per week in order to afford a two-bedroom unit at the area's fair market rent. Further, the LIHC estimates that the hourly wage rate in New Jersey to afford a two-bedroom unit at fair market rent is \$23.12.

Other Needs

The assessment of rental housing needs to the extent of available data is presented below. One of the outreach efforts of the County Planning Department included the distribution of a survey regarding the housing needs of Ocean County residents. The survey information is provided in this section of the report. Additional narratives address the affordable housing need standards established by the New Jersey Council of Affordable Housing (COAH).

Rental Assistance

The Lakewood Housing Authority (LHA), Lakewood Township Rental Assistance Program (LTRAP), the Housing Authority of the Township of Brick (HATB), the Housing Authority of the Township of Berkeley, Section 8 and NJ Department of Community Affairs (NJDCA) have a combined total of 7,637 on their existing waiting lists. All but one of these agencies have closed their waiting lists, with period openings. Each list is arranged in a first-come, first-served order according to date and time.

⁹ Data gathered from the National Low Income Housing Coalition publication Out of Reach 2009: Ocean County.

Figure 25: Ocean County Waiting Lists for Housing Assistance

<i>Agency</i>	<i>Total</i>	<i>Closed</i>
<i>Lakewood Housing Authority Section 8</i>	1,270	Yes
<i>Lakewood Housing Authority Public Housing</i>	331	No
<i>Lakewood Township Rental Assistance Program</i>	2,954	Yes
<i>Berkeley Housing Authority Public Housing</i>	26	Yes
<i>Berkeley Housing Authority Section 8</i>	30	Yes
<i>Brick Housing Authority Public Housing</i>	75	Yes
<i>Brick Housing Authority Section 8</i>	1,950	Yes
<i>NJ Dept Community Affairs</i>	1,001	Yes
TOTAL:	7,637	

In cooperation with the Ocean County CHAC Committee, a housing need survey was developed to gain specific information from more than seventy (70) local social service providers within the County. Information was mailed to the various service providers explaining the need for the data and how this information will be utilized in the preparation of the Consolidated Plan. The survey was designed to collect specific information regarding the agency's perception of the housing needs of the clients they serve. The results of the survey data will assist in the decision-making process to determine how federal, state and private resources should be used to address housing and community development needs.

Overall, the County Planning Department received responses from 26 agencies. The following agencies responded to the survey:

- Catholic Charities - Ocean / Providence House*
- Toms River Housing Rehabilitation Program*
- OCEAN, Inc.*
- Ocean Housing Alliance*
- Lakewood Housing Authority*
- Ocean Mental Health Services*
- Ocean First Bank*
- Interfaith Health & Support Services*
- Family Promise of Southern Ocean County*
- Kastle Mortgage Corp.*
- House of Hope / Hope Center / Presbyterian Church of Toms River Township*
- LADACIN*
- Northern Ocean Habitat for Humanity*
- Christ Episcopal Church*
- St. Francis Center / Long Beach Island Community Center*
- Vetwork*
- Ocean's Harbor House*
- Preferred Behavioral Health*
- Clergy and People for Toms River Workforce Housing STEPS*
- Community Land Trust of Toms River*
- Interfaith Hospitality Network of Ocean County*

*Calvary Lighthouse House of Blessing
Ocean County Board of Social Services*

A copy of the survey forms designed for the Consolidated Plan, Fair Housing and the Public Housing Authorities are located in the Appendix.

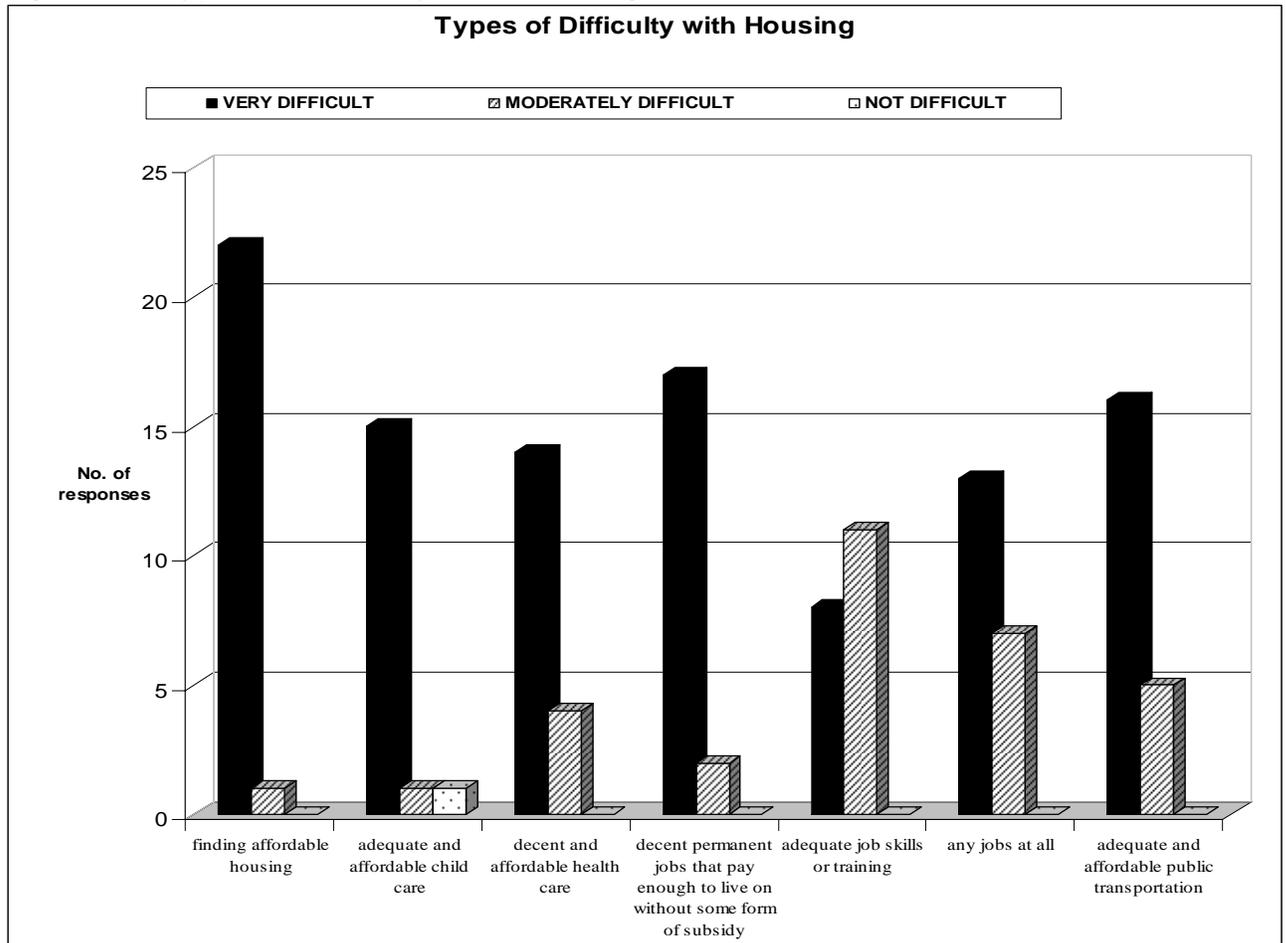
Survey Results

The Planning staff has summarized the major findings of this survey effort. It is important to note that the survey results measure the perception of responding agencies and must be considered in combination with other data sources and indicators. The major findings of the survey are:

- A significant proportion of clients experienced problems with housing such as unaffordable rents, homelessness and lack of affordable housing.
- The inability to find affordable housing is perceived as the highest priority need. Homelessness is second, and unaffordable rent is third.
- The types of clients represented by the respondents are tenants with and without subsidies, the homeless, homeowners, those living doubled or tripled up and residents of boarding homes.
- The majority of clients have more than \$10,000 total household income. Fewer respondents reported clients with less than \$10,000 total household income. Almost all clients reported were noted as having serious housing problems.
- Respondents reported that many clients receiving unemployment benefits, public assistance, SSI or SSD or have no regular income have serious housing problems.
- The survey shows that clients find it the most difficult to find affordable housing. Clients also find it "very difficult" to find decent paying permanent jobs and adequate health and childcare and transportation.

The survey showed that clients find it "very difficult" to find affordable housing. Figure 26 shows the types of difficulty with housing.

Figure 26: Types of Difficulty With Housing



All of these factors are taken into consideration for determining the relative priority of each priority housing need category.

3. The CEAS/CoC committee, which has been the lead vehicle for the development of the strategy for serving the homeless in Ocean County since 1983, continues to be the vehicle for planning services for homeless and at risk individuals and families. The CEAS develops planning, programming and funding recommendations for the HSAC that then makes recommendations to the County Board of Chosen Freeholders. The CEAS Committee serves as a committee of the whole for the CoC process, meets monthly and is the countywide forum to address the service delivery system for the five core services of homeless prevention, emergency sheltering, transitional and supportive services and emergency food. The Ocean County HSAC has also charged the CoC with responsibility for maintaining the CoC system. CEAS/CoC meetings are open, public meetings and anyone with an interest in the problems of homelessness or hunger or related social service issues are encouraged to attend. Problems with systems linkages are identified and addressed and service needs are reviewed. Resources and information are shared and agencies are encouraged to join together to resolve the problems of individual clients and develop a process for on-going resolution of issues. Ad-hoc committees are formed as issues are identified which need to be addressed.

The 2009 CoC Application, along with the 5-Year Consolidated Plan, has been the basis for the development/expansion of homeless services. The CoC process also created the impetus for the expansion of the CEAS committee membership to any and all service providers, advocates and consumers interested in the system for the delivery of these services. The system for moving people from homelessness to permanent housing is in place in Ocean County but is inadequate to address the needs of a community that has seen population increases of over 25% in the last 10 years. The CoC committee continues to struggle with the difficulty of finding ways, including funding, to maintain what has been a viable and integrated system for over 20 years while increasing the services available in each component. Project sponsors who are applying for renewal funds are hurting as the cost of living, cost of services etc. have increased but CoC dollars have not and in fact have decreased for this continuum.

Membership for the CEAS/CoC Committee is open to anyone who expresses an interest in the work of the committee or serving the homeless in our community. As new agencies appear in the county they are invited to attend meetings and become members. The work of the CEAS committee is performed on an every other month basis while the CoC planning process occurs at monthly meetings.

The CEAS/CoC members include providers of homeless services, state and local representatives and advocates of consumers of service. A roll call of the voting members is taken at each meeting to insure that a quorum is present and a roll call vote of the voting members is taken for any funding related issue such as the priority ranking of projects for the CoC. The CEAS recommends the allocation of the county's share of the State of New Jersey's Social Service for the Homeless funds and also serves as the Local Board for United Way in the allocation of FEMA's Emergency Food and Shelter funds. A CEAS/CoC report is submitted to the HSAC on a monthly basis. Members of the CEAS sit on the CHAC Committee, the group responsible for the Five-year Consolidated Plan and the allocation recommendations for the HOME dollars. Groups seeking Shelter Support Program funding from the state Department of Consumer Affairs must have a letter of support from the CEAS committee. All of these funds for persons who are homeless or in danger of becoming homeless are allocated in accordance with the vision created by the CEAS/CoC and have resulted in a continuum of services from outreach to permanent housing. Detailed minutes from the CEAS/CoC meetings are sent to all voting and non-voting members of the committee as well as to the Board of Chosen Freeholders and any other persons/agencies who have asked to be on the mailing list.

All project applicants are required to be active members of the CEAS/CoC and to be members of at least one sub-committee

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, beds in nursing homes do not meet the goal of affordable housing.

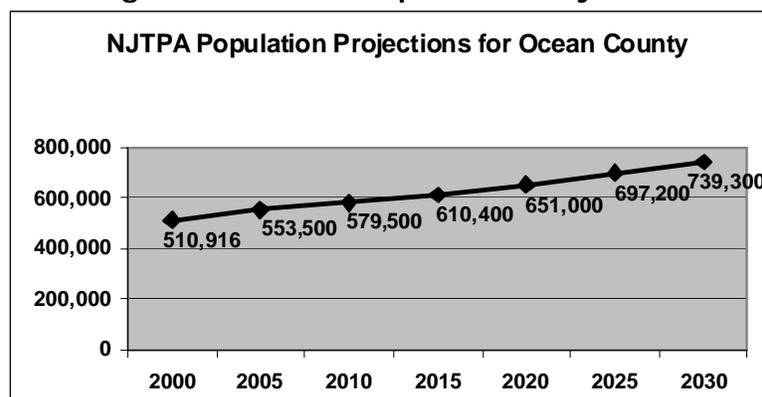
3-5 Year Strategic Plan Housing Market Analysis responses:

1. According to the 2000 Census, Ocean County had a year-round population of 510,916 persons. The 2008 ACS estimates total population at 564,951 through 2008. Ocean County remains the fastest growing County in New Jersey, increasing its total population by 17.9 percent from 1990 to 2000. The County has grown from the 9th to the 7th largest county in terms of population of the 21 counties in the State of New Jersey. Ocean County led the State in terms of population growth over the past decade.

The senior population (65 years of age or over) increased by 12.8 percent representing 22.2 percent of the entire County population between 1990 and 2000. The age group of 20-34 showed a 12 percent decline in the growth rate, or 15.8 percent of the entire County population. The 1-19 age group currently makes up 25.2 percent of the population. The 45-59 showed the largest growth representing 21.9 percent of the population and increased by 115.9 percent since 1990.

The North Jersey Transportation Planning Authority (NJTPA) produced population estimates by County, projecting growth to the year 2030 (Figure 27). NJTPA approximates Ocean County to have a population of 739,300. This is an increase of almost 230,000 people since the year 2000.

Figure 27: NJTPA Population Projection



Similar to NJTPA's projections, the New Jersey Department of Labor and Workforce Development projects County population of 654,100 by 2020, an increase of 28 percent.

Household size for Ocean County has dropped from an average of 2.54 in 1990 to 2.51 in 2000 and 2.5 in 2008. As of 2000, there were 200,402 occupied households in the County with that number increasing to 221,924 through 2008. Of these, 68.4 percent were family households with 8.7 percent comprising female-headed households, (no husband present). Non-family households comprised 31.6 percent with 16.5 percent representing the 65 years of age group.

Inventory data for the supply and demand and the type of housing units was obtained from the 2000 Census and the 2006-2008 ACS. From 1990 to 2008, the total number of housing units in Ocean County increased from 219,863 to 273,119, or 24.2 percent. The majority, 75 percent, of housing was characterized as detached single-family units. Approximately 83 percent of all occupied units were owner occupied with 62 percent associated with a mortgage. Renters occupied the remaining 17 percent. The median year of construction of housing units in Ocean County is 1975, with 25% of housing units built since 1990.

Of the total units in 2008, 51,195 were classified as vacant. It is important to consider the large number of seasonal units included in the "vacant" category. This is indicated in the *Market and Inventory Conditions* from 2000 shown in Figure 28.

Figure 28: Market and Inventory Conditions Ocean County, New Jersey

Housing Stock Inventory	Total	0-1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms	5 or more Bedrooms
Total Year-Round Housing	248,711	20,538	92,937	84,360	41,275	9,601
Total Owner Occupied Units	166,779	6,159	62,339	60,737	31,339	6,205
Total Renter Occupied Units	33,623	10,626	13,401	6,946	1,951	699
Total Vacant Units	48,309	3,753	17,197	16,677	7,985	2,697
Vacant for Rent	4,451	-----				
Vacant for Sale	3,054	-----				
Vacant Seasonal Use	33,200	-----				

Source: U.S. Census Summary File 3 for Ocean County, NJ: QT-H8 and QT-H5

According to the 2000 census data, the median home value in Ocean County is \$131,300, which is an increase of 4.0 percent from the 1990 census data. Mortgage rates affect the ability of the homebuyer to qualify and determine the level of mortgage they can afford. Financial Publishers HSH Associates report that in 2000 the national average rate for a 30-year mortgage was 8.21 percent. The mortgage rate for Ocean County for a fixed-rate 30-year mortgage was 6% for February 2005, the lowest in 30 years¹⁰.

The subsequent charts show a historic synopsis of median home values from the 1940's to 2000 (Figure 29), and from 2000 to 2004 (Figure 30). Figure 29 shows a peak in 1990 where the median home value was \$207,400, which then decreased in 2000 to \$170,800. Figure 30, however, shows a steady increase in home values from 2000 to 2004.

Figure 29: Historic Median Home Values

¹⁰. Source: Washington Mutual website.

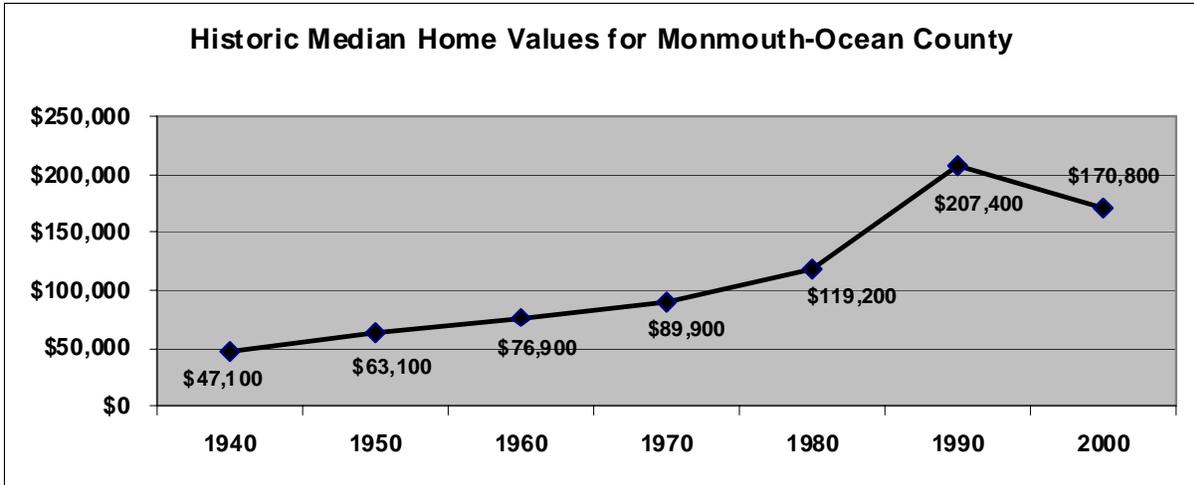
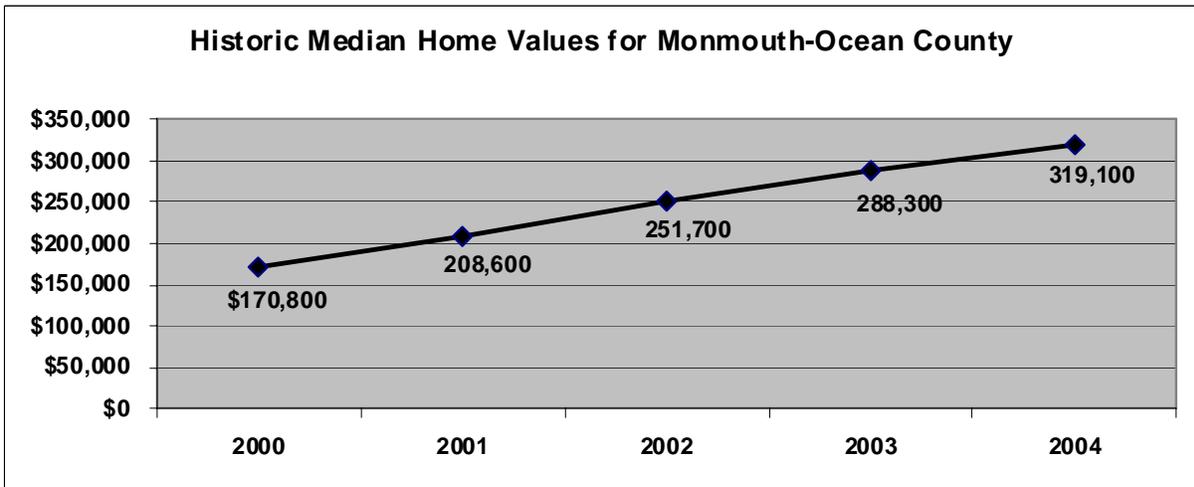


Figure 30: Historic Median Home Values 2000-2004



The momentums of continuous rising median home values are proving difficult for potential home ownership, especially for first time homebuyers. In turn, renting becomes the primary option, creating a high demand for rental units which drives higher rents.

The 2008 ACS data indicates that the median gross rent in Ocean County has risen from \$861 per month in 2000 to \$1,212 per month in 2008. The Department of Housing and Urban Development's (HUD) Federal Register for FY 2010 Fair Market Rents¹¹ lists Ocean County as follows: \$901 for efficiency apartments, \$1,041 for one-bedroom units, \$1,271 for two-bedroom units, \$1,656 for three-bedroom units, and \$1,797 for four-bedroom units.

In 2000, approximately 81 percent of all rental dwellings in Ocean County had a rent in excess of \$500.00 per month. Of the more than 33,000 rental units available year round in Ocean County, 24.8 percent had rents between \$500.00 to \$749.00 per month and 32.3% had rents between \$750.00 to \$999 per month. Out of the 33,623 renter households, 65.8 percent are severely cost burdened extremely low renters, while 75.8 percent are extremely low-income renters. See Figure 29 for the Housing Market Analysis.

¹¹. Source: HUD FY 2010 Rent Limits and Income Limits

Income levels in Ocean County are low compared with many other New Jersey Counties. According to the 2000 Census, Ocean County had a median family income of \$56,420, compared to the State median family income of \$65,370. The ACS for 2008 shows the median increasing to \$73,521. The poverty level in Ocean County as defined by the US Census Bureau was seven (7) percent in 2000 and is estimated to have increased to nine (9) percent through 2008 according to the ACS. Municipalities with a poverty rate above 10 percent are Lakewood Township, Ocean Gate Borough, Seaside Heights Borough and South Toms River Borough. Current unemployment rates are 10.8% for Ocean County and 10.1% for New Jersey as of December 2009, according to the US Department of Labor, Bureau of Labor Statistics. Implications of the current nationwide economic crisis must be considered with regard to projections how the above data will likely change in the coming years.

Figure 31 shows the occupations with the most employment in Ocean County provided by the New Jersey Department of Labor and Workforce Development, Labor Market and Demographic Research and Occupational and Demographic Research.

Registered nurses are listed third, with a total of 3,800 in 2000, and by the year 2010, the number increases by to 5,050. The possibility that this small increase of nurses in 10 years will not be sufficient to accommodate the rising number in the elderly population quite realistic. According to Sen-Yuan Wu from the Division of Labor Market and Demographic Research, a substantial increase in the elderly population is projected from 2010 to 2020 (30%) when the “baby boom” cohort enters this age group. The older elderly population (85 years and over) was the fastest growing age group during the 1990s (+46%). This age group is projected to continue to grow fast in the state due to the increasing life expectancy of Americans.

Figure 31: Ocean County Occupations With the Most Employment

<i>Occupation</i>	<i>2000 Number</i>	<i>2010 Number</i>	<i>Change: 2002- 2012</i>		<i>Annual Average Job Openings</i>		
			<i>Number</i>	<i>%</i>	<i>Total*</i>	<i>Growth*</i>	<i>Replacements</i>
Retail Salesperson	7,150	8,300	1,150	16.4	380	120	260
Cashiers	6,850	8,050	1,150	17	450	120	340
Registered Nurses	3,800	5,050	1,250	33.2	210	130	80
Office Clerks, General	3,350	3,650	300	9.2	110	30	70
Secretaries, (except legal, medical and executive)	3,250	3,100	-100	-3.4	60	0	60
Combined Food Preparations and Serving Workers	3,050	3,750	700	22.3	200	70	130
First-Line Supervisors/Managers of Retail Sales	3,050	3,450	400	13.3	90	40	50
Waiters and Waitresses	2,850	3,350	500	17.1	200	50	150
Bookkeeping, Accounting, and Auditing Clerks	2,750	2,950	200	6.7	70	20	50
Janitors and Cleaners, (except maids and housekeeping)	2,650	3,000	350	13	80	30	50
Elementary School Teachers, (except special education)	2,600	2,750	150	5.5	70	10	60
Medical Secretaries	2,550	3,500	950	36.2	140	90	50

Nursing Aides, Orderlies, and Attendants	2,500	3,250	750	28.9	110	70	30
Stock Clerks and Order Fillers	2,400	2,400	-50	-1.4	90	0	90
Teachers Assistants	1,950	3,450	500	26.3	90	50	40
First-Line Supervisors/Managers of Office	1,900	2,100	200	11	60	20	40
Receptionists and Information Clerks	1,850	2,550	700	38.9	120	70	50
Carpenters	1,650	1,950	300	19.7	60	30	30
Food Preparation Workers	1,600	2,000	400	25	100	40	60
Laborers and Freight, Stock, and Material Movers	1,600	1,650	50	1.9	60	0	50
Hairdressers, Hairstylists, and Cosmetologists	1,550	1,900	300	19.5	60	30	30
Secondary School Teachers (except special)	1,550	1,800	250	15.2	70	20	40
General and Operations Managers	1,500	1,800	300	18.5	60	30	30
Maintenance and Repair Workers, General	1,500	1,700	200	13.9	50	20	30
Child Care Workers	1,400	1,750	300	21.9	70	30	40

* Average Annual New Jobs will not equal annualized "Employment Change" since, for declining occupations, new jobs are tabulated as zero since no net job growth is projected, while the employment change is based solely on the difference between 2002 and 2012 employment totals.

Note: Occupational data include estimate of self-employed and unpaid family workers and are not directly comparable to the industry employment total. Totals may not add due to rounding. Employment data are rounded to the nearest hundred, and job openings are rounded to the nearest ten. Percentages and percent changes are based on unrounded data.

The total minority concentration of the County is approximately seven (7) percent. The County is comprised of ninety-two (92) percent Whites (non-Hispanic), four (4) percent Black (non-Hispanic) and two (2) percent Asian. Since 1990, the Hispanic population increased by 83.8 percent and represents 5.0 percent of the total County population. Other races represent less than 1 percent of the County population in through 2008.

The largest concentrations of minorities were located in the municipalities of Lakewood Township, which totaled 12,810 and the largest percent of minorities was in South Toms River with twenty-seven (27) percent of the total. Other areas containing minority concentrations were the municipalities of Toms River, Jackson, Brick, Manchester and Berkeley.

The County's labor force continues to grow in the area. For 2000, the labor force totaled 120,640 for males and 104,964 for females. The New Jersey Department of Labor (NJDL) published projections of civilian labor force by County, projecting Ocean County in the year 2010 as having a total of 287,700 men and women employed in the County.

In 2000, the industry with the largest annual employment in the private sector was the Service Industry. This industry includes hotels, personal and business services, auto repair, amusement and recreational service, health services, legal services education services among others. The second largest industry was the Retail Trade followed by the

Construction Industry. The New Jersey Department of Labor, Labor Market and Demographic Research provided these projections.

The National Low Income Housing Coalition (LIHC)¹² published “Out of Reach 2009” detailing fair market rent for a two-bedroom unit in New Jersey is \$1,202 and a one-bedroom unit is \$1,033. The LIHC also indicates that a person must earn \$50,520 per year, or \$24.29 per hour, in order to afford a two-bedroom apartment in Ocean County.

Figure 32: Ocean County Housing Wage

Hourly Wage Needed to Afford (@ 40 hrs./wk.)					As % of Minimum Wage (New Jersey=\$7.15)				
Zero Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	Three Bedroom FMR	Four Bedroom FMR	Zero Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	Three Bedroom FMR	Four Bedroom FMR
\$17.21	\$19.88	\$24.29	\$31.65	\$34.35	241%	278%	340%	443%	480%

According to the LIHC, a worker in Ocean County earning the federal minimum wage of \$7.15 per hour had to work 136 hours per week in order to afford a two-bedroom unit at the area's fair market rent. Further, the LIHC estimates that the hourly wage rate in New Jersey to afford a two-bedroom unit at fair market rent is \$23.12.

The Department of Housing and Urban Development’s (HUD) Federal Register for FY 2010 Fair Market Rents lists Ocean County as follows: \$901 for efficiency apartments, \$1,041 for one-bedroom units, \$1,271 for two-bedroom units, \$1,656 for three-bedroom units, and \$1,797 for four-bedroom units.

The 2000 census reports that the average worker in Ocean County earned \$22,054 in 2000, almost \$5,000 less than the statewide average (\$27,006). Low income and loss of income contributes to the high number of foreclosures and evictions reported in the county annually. The New Jersey Department of Community Affairs reports there were 1,479 foreclosures in 1993 and, from July 1993 through March 1994, 2,939 evictions in Ocean County.

The Consortium for Citizens with Disabilities Task Force published a report titled “Priced Out in 2002” states that people with disabilities have difficulty obtaining affordable housing because of their Social Security Incomes (SSI) increasing at a greatly slower pace than rising rents. In New Jersey, growth in SSI monthly payments from 2000-2002 increased by 6%, while growth in a one-bedroom apartment Fair Market Rent from 2000-2002 increased by 14%. Unfortunately, cost of living adjustments in SSI benefits did not keep pace with the increasing cost of rental housing.

The Housing and Community Development Network (HCDN) published a list of New Jersey workers who cannot afford housing for 2004. According to the LIHC information, all 23 of these workers would **not** be able to afford rent for a 2-bedroom home in Ocean County because they make less than \$42,000 per year.

Figure 33: New Jersey Workers Who Can’t Afford Housing

¹² Data gathered from the National Low Income Housing Coalition publication [Out of Reach 2009: Ocean County](#).

	Occupation	Mean wage	Number of people employed in this job
1	Fast food cooks	\$16,920	11,980
2	Cashiers	\$17,135	108,710
3	Waitresses/waiters	\$17,770	51,230
4	Food prep workers	\$17,975	24,560
5	Maids, housecleaners	\$18,800	21,470
6	Home health aides	\$19,615	18,540
7	Security guards	\$21,395	39,101
8	Janitorial cleaners	\$21,695	76,070
9	Hairdressers, cosmetologists	\$21,695	16,150
10	Personal care and service occupations	\$22,465	111,770
11	Nursing aids	\$22,545	32,600
12	Retail salespersons	\$22,565	119,390
13	File clerks	\$23,600	10,760
14	School bus drivers	\$24,080	19,770
15	Landscaping and groundskeeping	\$24,260	21,680
16	Office clerk, general	\$24,350	95,700
17	Preschool teachers	\$24,635	12,250
18	EMTs, Paramedics	\$29,500	4,020
19	Customer service representatives	\$32,225	56,280
20	Accounting and auditing clerks	\$32,810	60,630
21	Tractor trailer truck drivers	\$37,615	42,840
22	Construction laborers	\$39,120	15,510
23	LPNs	\$40,940	16,860

Sources: National Low Income Housing Coalition, December 2004; NJ Department of Labor, July 2004

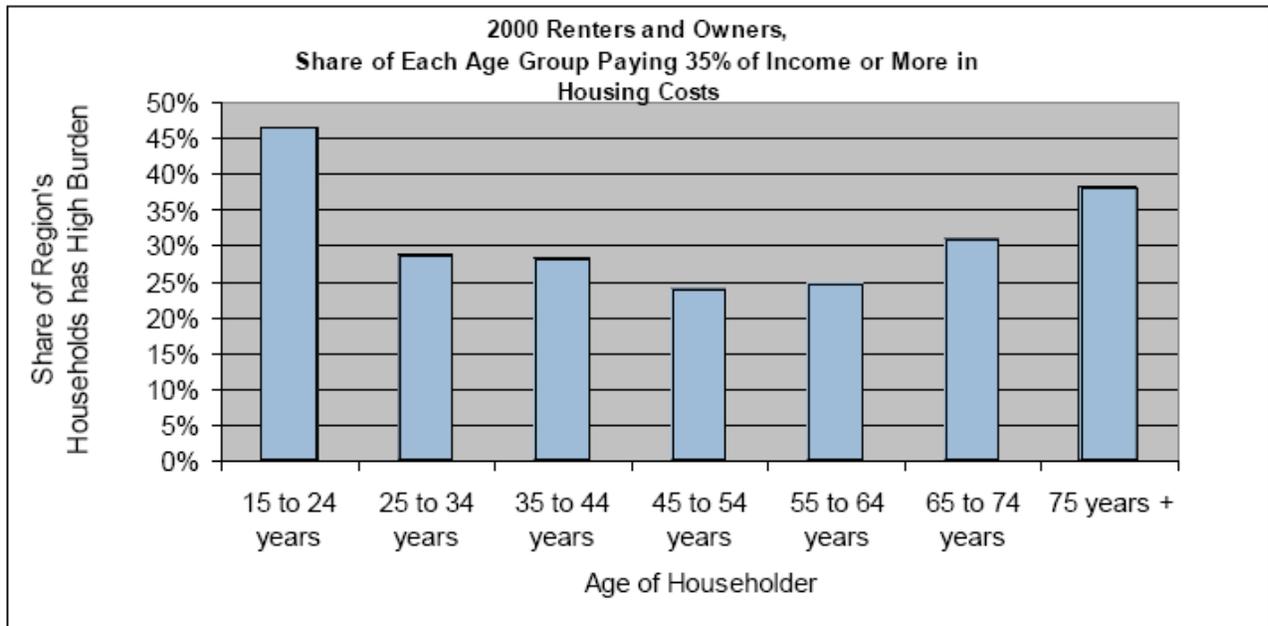
The Regional Plan Association (RPA) published a press released in May 2004 titled "Housing Crisis Threatens Regional Economy¹³." The report states that both urban and suburban areas of the region (NY-NJ-CT) are failing to provide the housing necessary to support the goals of economic competitiveness, social equity and environmental sustainability. They state the following statistics:

- 29% of the region's households are paying more than 35% of their income for housing. Only the Los Angeles metropolitan area is higher.
- The housing being built does not match the need for lower cost, smaller, more centralized housing. For example, there are only 2.3 million studio and one-bedroom units for the region's 4.4 million one- and two-person households.
- The region's housing stock is the oldest in the country, with 57% built before 1960, compared to only 35% in the U.S.

The RPA report also states that mismatched housing production and demographic trends have led to an affordable housing gap, the severity of which is difficult to measure. High housing cost burdens are pervasive throughout the region, but are particularly concentrated among low-income households, renters, the young and the old, people of color and residents of the Urban Core. Housing cost burdens increased somewhat in the 1990s and trends in population and employment growth could exacerbate these patterns.

¹³ Regional Plan Association "Housing Crisis Threatens Regional Economy" report – May 17, 2004

Figure 34: Housing Burden By Age



Furthermore, the RPA states that both academic research and anecdotal evidence confirm a large gap between supply and demand for housing. One place to start is housing opportunities among the lowest income households where the problems of affordable housing are most apparent: subsidized housing, illegal housing and shelters.

The report also states that “for moderate and middle-income households, the combination of high costs, long commutes and inferior housing quality are leading to growing competitive and environmental challenges for the region. Workers in the region have the longest commutes in the nation, and commutes are getting longer in all parts of the region. This is evidence of a location mismatch between jobs and housing. Nearly 40% of moderate-income households in the suburbs do not have ‘affordable’ housing.”

The RPA explains that lack of affordable housing is becoming a critical component in New Jersey, especially for health care professionals. Caregivers are at an increasing demand at nursing homes, assisted living facilities, and for home care, and are looking to live near their work. However, because of lack of affordable housing, caregivers are forced to move outside of the region and/or state, therefore creating an even greater deficiency for caregivers. In turn, elderly residents must also make a decision to move out of the region/state and relocate to where their healthcare needs can be met.

RPA President Robert D. Yaro stated, “Housing is a regional issue that is crucial to economic competitiveness.” Employers make business location decisions based on the ability to attract a talented workforce, and our region’s housing crisis makes it increasingly difficult to attract and retain residents at all income levels.”

Figure 35: Housing Market Analysis Table

Figure 36: Median Family Income In Ocean County

Figure 37: Median Gross Rent In Ocean County

2. Targeted units are comprised of low or moderate-income individuals and families according to HUD standards. These units are administered by the three public housing agencies in the County: Brick, Berkeley, and Lakewood Townships. On average per year, there are approximately 672 individuals and families that are assisted by local, state, or federally funded programs per year in Ocean County.

Name of Service	Individuals & families served
Brick, Berkeley and Lakewood Public Housing Authorities	606
Homebuyers Program	20
Tenant-Based Rental Assistance	28
CHDO	10
Rehabilitation	8

Although no units are expected to be lost, a decrease in federal funding would result in a lost of units.

3. Increase housing costs have resulted in increased demands for rental assistance and rehabilitation of homes.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

1. Priorities and objectives the County Consortium hopes to achieve over a 5-year period are as follows.

Priority Level	Objectives
Affordable Housing	
HIGH	Rental Assistance for Small and Large Related Households With Extremely Low and Low-Income
HIGH	Rental Assistance For Homeless Persons And Other Persons With Special Needs
HIGH	Rental Assistance For Extremely Low, Low And Moderate-Income Elderly Households And All Other Households
HIGH	Preservation of Existing Affordable Rental Housing Stock
HIGH	New Construction of Affordable Rental Units
HIGH	Modernization of Rental Public Housing Stock
Owner-Occupied Housing	
HIGH	Moderate and Substantial Rehabilitation for Extremely Low, Low and Moderate-Income Homeowners in Owner Occupied Dwellings
HIGH	Homeownership For First-Time Homebuyers With or Without Children
Support Facilities and Services	
HIGH	Support Facilities and Services for Homeless and Non-Homeless Persons
HIGH	Support Services for Non-Homeless Rental Households

The specific allocation of resources by 2010 fiscal year are made according to recommendations by the County's CDBG Steering Committee and the County's CHAC Committee. Their recommendations are reviewed and approved by the Ocean County Board of Chosen Freeholders. The allocations for each year are listed in the County's Action Plan.

2. Federal, State, and local public and private sector resources will be used for more rental assistance, development and rehabilitation of homes, modernization and maintenance of public housing authority facilities and retrofitting of homes to provide access to disabled people.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

As demonstrated below, the demand for public housing greatly exceeds the availability. With rising costs of housing, as well as rising living costs and current unemployment rates (10.8% in Ocean County and 10.1% in New Jersey as of December 2009, according to the US Department of Labor, Bureau of Labor Statistics), residents are finding it increasingly difficult to find adequate housing within their means.

The Lakewood Housing Authority (LHA), Lakewood Township Rental Assistance Program (LTRAP), the Housing Authority of the Township of Brick (HATB), the Housing Authority of the Township of Berkeley, Section 8 and NJ Department of Community Affairs (NJDCA) have a combined total of 7,637 on their existing waiting lists. All but one of these agencies have closed their waiting lists, with period openings. Each list is arranged in a first-come, first-served order according to date and time.

Figure 38: Ocean County Waiting Lists for Housing Assistance

<i>Agency</i>	<i>Total</i>	<i>Closed</i>
<i>Lakewood Housing Authority Section 8</i>	1,270	Yes
<i>Lakewood Housing Authority Public Housing</i>	331	No
<i>Lakewood Township Rental Assistance Program</i>	2,954	Yes
<i>Berkeley Housing Authority Public Housing</i>	26	Yes
<i>Berkeley Housing Authority Section 8</i>	30	Yes
<i>Brick Housing Authority Public Housing</i>	75	Yes
<i>Brick Housing Authority Section 8</i>	1,950	Yes
<i>NJ Dept Community Affairs</i>	1,001	Yes
TOTAL:	7,637	

The County Planning staff completed an inventory of affordable housing and identified a total of 606 assisted housing units within the County, specifically located within the Townships of Berkeley, Brick and Lakewood. It is clear there is a mismatch between the need for public housing assistance and the number of available public housing units, a current gap of 432. Figure 39 depicts the breakdown of the 606 total housing units by agency, number, type and availability of the units administered by each housing authority.

Figure 39: Summary of Public Housing Units in Ocean County

AGENCY	Total Units	Total Vacant	Vacancy %	0 – 1 Bdrm.	2 Bdrms	3 > Bdrms	4 Bdrms
Lakewood Housing Authority	268	0	0	203	35	30	N/A
Brick Housing Authority	266	0	0	61 Eff. 205 1-bed	N/A	N/A	N/A
Berkeley Housing Authority	72	0	0	34	14	21	3
TOTAL	606	0	0	503	49	51	3

The Lakewood Housing Authority (LHA) has a total of 268 units with no vacancies and reported that none of the units required rehabilitation. Of the 268 designated units, 206 are for senior citizens or disabled individuals, while 62 are for families. These units are a part of four (4) facilities: John Currey Building, Peter Ward Tower, JFK Apartments and Lulu Duffy Cottages. The Authority does not expect to lose any units from their inventory for any reason, including public housing demolition or conversion to homeownership. Under the HUD Capital Fund Program, the Authority will spend \$335,000 during 2010 for modernization of the developments. Additionally, the Township has leveraged Capital Funds and have \$1.49 million awarded for additional modernization of their developments.

In Lakewood, the Eleanor Levovitz Apartments is a senior citizen housing project developed under the provisions of the HUD Section 202 Program with additional Section 8 housing subsidy. The project consists of 150 units, all of which receive Section 8 subsidy.

The Housing Authority of the Township of Brick (HATB) has three (3) public housing projects with a total of 266 units. All units are designated for senior citizens 62 years and over or disabled individuals. There are no vacancies and the units are in good condition.

The Housing Authority of the Township of Berkeley has two (2) public housing projects that total 72 units. Of the 72 public housing units reported, 25 units were available for senior citizens and disabled families in a project called the Brian Kehoe Apartments. According to the Authority, all units have been repaired and renovated and are in good condition. The other 47 units are located in South Toms River in Magnolia Gardens Apartments. These units are also reported to be in good condition.

A summary of agencies dealing with Section 8 rental assistance in Ocean County is depicted in the table below. Two (2) of these agencies are located within the Township of Lakewood: LHA and the LTRAP. A third agency is the New Jersey Department of Community Affairs Rental Assistance Program that provides countywide assistance. The final two (2) agencies listed in Figure 40 are the PHA's of the Townships of Brick and Berkeley.

Figure 40: Section 8 Rental Assistance Programs in Ocean County

Agency	Vouchers
Lakewood Housing Authority	831
Lakewood Township Rental Assistance Program	1,058

Brick Housing Authority	286
Berkeley Housing Authority	25
NJDCA	
Total	2,200

Each of the above waiting lists are closed. It is clear there is a mismatch between the need for rental assistance and the number of available rental assistance vouchers, a current gap of 7,205 and a gap of 5,005 still if all vouchers were available at present.

All of the above housing authorities have full-time permanent directors who oversee the daily operations and activities. Management is complimented by staff personnel qualified to assist in the administration of the above referenced programs. All facilities are monitored to ensure that housing quality standards are being addressed.

Figure 41 lists affordable housing in Ocean County according to NJDCA. This listing is updated as of 2004.

Figure 41: Affordable Housing In Ocean County, New Jersey

DEVELOPMENT	STREET	MUNICIPALITY	ZIP	TYPE	TENURE	UNITS	PROGRAM
Bay Ridge Apts	Iger Way	Berkeley Twp	08721	Sr/Hand	rent	95	Sec 8
Bay West SC Hsg / Longboat	1500 Iger Way	Berkeley Twp	08721	Sr/Hand	rent	96	Farm Home
Brian Kehoe Court	44 Frederick Dr	Berkeley Twp	08721	Sr/Hand	rent	25	Public Housing
Mill Creek Residence	Millcreek Rd	Berkeley Twp		Sr/Hand	rent	6	Sec 8
Brick Scattered Sites		Brick Twp		Family	sale	20	MtL
Brick Senior Apts	Chambers Bridge Rd	Brick Twp	08723	Sr/Hand	rent	184	Bal Hsg
David M Fried Apts	157 Chambers Bridge Rd	Brick Twp	08723	Sr/Hand	rent	41	Public Housing
Forge Pond Apts	151 Chambers Bridge Rd	Brick Twp	08723	Sr/Hand	rent	101	Public Housing
George Conway Apts	165 Chambers Bridge Rd	Brick Twp	08723	Sr/Hand	rent	124	Public Housing
Kentwood Apts / Victorian Gardens	Route 70 & Van Zile Rd	Brick Twp		Family	rent	16	MtL
Timber Ridge Estates	Van Zile Road	Brick Twp		Family	sale	12	MtL
Grit-tol-Manor	235 Magnolia Ave	Toms River Twp	08757	Family	rent	45	Public Housing
Hickory Woods		Toms River Twp		Family	sale	14	UHORP
Highland Plaza	91 Highland Parkway	Toms River Twp	08753	Sr/Hand	rent	111	HMFA/Sec 8
Homes For All / Hopes Crossing	Massachusetts Ave & Cox Crow Rd	Toms River Twp	08753	Family	rent	125	Bal Hsg/MtL
North Pointe Hollow		Toms River Twp		Family	sale	86	MtL
Scattered Sites		Toms River Twp		Family		669	MtL
Walnut Grove / A S Developers		Toms River Twp				3	MtL
Winteringham Village	Route 166 & Dakota Ave	Toms River Twp	08753	Family	rent	183	Sec 221 & 8
Jackson Colonial Arms	80 West Veterans Hwy	Jackson Twp	08527	Sr/Hand	rent	42	Farm Home
Seitz Apts	717 Anderson Road	Jackson Twp	08527	Family	rent	4	Farm Home

DEVELOPMENT	STREET	MUNICIPALITY	ZIP	TYPE	TENURE	UNITS	PROGRAM
Assisted Living of Forked River, Inc.	Route 9	Lacey Twp		Sr/Hand	rent	92	HMFA
Eleanor Levovitz SC	500 Clifton Ave	Lakewood Twp	08701	Sr/Hand	rent	150	Sec 202
Forest Park	Pine St	Lakewood Twp		Family	sale	75	UHORP

Figure 42: Priority Housing Needs Table

2nd page of table

3rd page of table

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

1. The County has worked closely with the three public housing authorities over the past several years. This working relationship is evidenced by the participation of the PHA's on the CHAC Committee. The agencies were each surveyed recently regarding major program activities planned for the Consolidated Plan period, and their waiting list, available units and demand figures are listed within this Plan.

The County will continue efforts to promote and improve the existing coordination activities among all levels of government including with the entitlement cities of Brick, Toms River, and Lakewood through their participation in the Consortium specifically through the HOME program. For example, the County actively consults with the municipalities of Brick, Lakewood and Toms River in terms of the waiting list procedure for serving eligible residents under the HOME Housing Rehabilitation Program.

- Continue on improving the coordination between the County Planning Department and the Toms River Township Department of Community Development, the Brick Housing Program Administrator, the Lakewood Community Development Department, and the County's remaining thirty municipalities that participate in the CDBG Program;
- Improve efforts to increase and maintain the supply of affordable housing within the County;
- Increase the utilization of funding resources that are available for affordable housing projects and programs;
- Provide technical assistance to local organizations that are addressing or propose to address local housing needs.

The County, through CDBG Program has established a procedure for the implementation of a regional non-profit for funding consideration. Since many non-profits that are located in Brick, Toms River and Lakewood Township provide services county-wide, this program enables the non-profit to seek funding for eligible costs through the County's CDBG program.

2. The Consortium continues to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies. The County has developed a good working relationship with public, private and non-profit organizations and groups, in a wide variety of capacities in order to increase the supply and quality of affordable housing.

There is excellent coordination among County agencies including the Office of Senior Services, Planning Department, Department of Human Services, Board of Social Services and Transportation Department, and this will continue to improve. The CEAS/CoC Committee provides a important linkage and troubleshooting forum for coordinating and improving the delivery of human services to residents of Ocean County.

The Consolidated Plan development process in Ocean County is an excellent working example of how to develop the Consolidated Plan document. The committee has played an important role in providing comments and guidance to the Planning Department in preparation of this document.

The Planning staff surveyed the individual public housing authorities regarding their plans to introduce specific activities to encourage involvement of the residents in management and to encourage their participation in home ownership. The three authorities stated that there were no resident initiatives being sought for the coming fiscal year. The area public housing authorities recognize the importance of participating in activities that encourage and promote the ability of their residents to control their own lives through initiatives such as resident management, homesteading and ownership of public housing. They also actively pursue the goals of promoting a drug-free environment; enforce fair housing law by providing needed resources for timely and effective investigation and resolution of all fair housing complaints. This goal in particular is achieved through the day to day activities of the County Fair Housing Officer and respectively by Township delegated representatives.

The NJ Department of Community Affairs will continue to conduct training sessions throughout the State to increase awareness of Executive Directors of public housing authorities to recognize and address the housing and service needs of PHA residents. The State will also continue to develop training programs that assist public housing residents to understand their rights and responsibilities as residents of public housing. The training will focus on self-management for public housing residents.

During FY 2005-2009, on a daily basis, the Planning Department's Fair Housing Officer continued to provide technical assistance and referral services to residents regarding concerns and problems with issues of discrimination, tenant rights and related matters under the Fair Housing Laws. The Fair Housing Officer also regularly directs public inquiries regarding affordable housing to appropriate local non-profit organizations, churches, community organizations and/or government agencies for program waiting lists, emergency housing placement and many other housing concerns. Over the past year, an increased number of calls from the public, mostly

with regard to rental assistance, housing rehabilitation and emergency housing/eviction, have been fielded, and this is indicative of the growing demand of fair, affordable housing. In addition, the County staff will continue to conduct outreach activities as part of the County's efforts to further fair housing. These activities will serve to increase public awareness of the basic fair housing issues.

The total amount of HUD funding anticipated for FY 2010 is \$2,742,100. This total is derived from the following programs: HOME Program, Community Development Block Grant (CDBG) entitlements, and Program Income as recorded on the form entitled CPD Consolidated Plan Funding Sources. Funding anticipated to be received by individual jurisdictions from specific program sources is identified on the HUD form 424 within the 2010 Action Plan.

Activities to address emergency shelter, transitional housing and the prevention from becoming homeless shall continue to be addressed by the Ocean County Board of Social Services and the Ocean County Human Services Department. The County offices, Township of Brick, Township of Toms River, Township of Lakewood and Township of Jackson offices will continue to make referrals to the aforementioned agency and county department as well as referrals to agencies/housing authorities for rental housing assistance and/or all other available housing assistance. The Ocean County Consortium will continue to encourage non-profit organizations to sponsor or develop rental housing for the County's extremely low and very low-income households.

First-Time Homebuyers Program

The County of Ocean Consortium provides the opportunity to afford a home through the First-time Homebuyer Program. The program features reduced bank fees and closing costs (including no points) and a down payment of three (3) percent of which 1 1/2 percent is from the borrower's savings, with a maximum contribution from the Consortium of \$10,000, combined with strong homeownership counseling.

The County of Ocean Consortium has allocated funding from the HOME Investment Partnerships Program to initiate the First-time Homebuyer Program for low and moderate-income households. Depending on the level of down payment assistance required by participating homebuyers, the Consortium anticipates assisting many families in their efforts to achieve homeownership.

The First-time Homebuyer Program brings together County and local governmental agencies, seven (7) area lenders (Ocean First, Eastern Mortgage Services, Washington Mutual, Countrywide Home Loans, Superior Mortgage Corp., Sovereign Bank, and Shore Community Bank) and a non-profit organization, O.C.E.A.N., Inc. in a cooperative effort to increase the opportunity for homeownership for our low and moderate income residents.

First-Time Homebuyers eligibility is defined as the following:

- If you have never owned a house or have not owned one in the past three years, you may purchase a house in Ocean County.

- OR -

- A single parent who is unmarried or legally separated from a spouse and has one or more minor children for who the individual has custody or joint custody or is pregnant prior to purchase with Home funds.
- The first-time homebuyer must live in the house within sixty days after closing on the mortgage loan. (Investors are not eligible for County of Ocean Consortium financing).

Accomplishments for this program are listed within the 2010 Action Plan.

3. There are no Housing Authorities that have been designated as “troubled” by HUD.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

1. There are State statutes, such as the New Jersey Fair Housing Act that requires New Jersey municipalities to comply with meeting affordable housing levels determined by the Council on Affordable Housing (COAH). Municipalities in Ocean County have identified areas for affordable housing and are making provisions to provide opportunities for this development. As an example, North Point Hollow, a townhouse development in northwestern Toms River Township is currently marketing 89 affordable units that will be completed over the life of the development. In the past, the Ocean County Fair Housing Officer has participated in efforts to market this development to qualified homebuyers.

In addition, New Jersey enacted a permit extension law that extended the time period for projects with permit approvals. This measure assisted in reducing the cost of housing since the cost associated with mandatory or re-permitting a housing project will not be required. Normally these costs would be passed along to the consumer. One of the areas of concern is the application process for developers who must comply with a different set of regulations in each of the municipalities.

As of December 20, 2004, the New Jersey Department of Community Affairs Council on Affordable Housing issues substantive regulations that require 1 of every 8 homes built must be affordable and municipalities must create 1 affordable unit for every 25 jobs created.

Building Codes

As part of a Statewide Housing Policy, the Governor created a model building code, which will standardize the rules and regulations for the 567 municipalities in the State of New Jersey. Ocean County currently operates under the Uniform Construction Code.

Property Taxes

The 1990 tax changes were intended to reduce local reliance on the property tax. Also, homestead rebates were increased for low-income residents which has reduced housing costs for this group. The State assumed costs formerly borne by County government such as Medicaid, Supplemental Security benefits and other social services. The State is also assuming the operating costs of the court system and probation services, which are currently paid for by counties.

Permit Delays

The Uniform Construction code and the Municipal Land Use law imposes limits on the amount of time construction and planning officials have to review development proposals. The NJ Department of Environmental Protection is currently studying regulatory reform.

Land Use Regulations

The Municipal Land Use Law requires that municipalities have a master plan which includes an adopted housing element. The municipal zoning ordinance must be consistent with the local master plan. The State Supreme Court ruled in the Mount Laurel cases that municipalities have a constitutional obligation to provide an opportunity through zoning to meet their fair share regional low and moderate income housing needs. In 1985, the Legislature passed the New Jersey Fair Share Housing Act. It established the Council on Affordable Housing and empowered it to assign fair share housing number of the state's municipalities. COAH also reviews local housing plans and certifies those that adequately address regional affordable housing needs.

The Fair Housing Act also created the Balanced Housing Program that is funded by a revolving trust fund from an increase in the Real Estate Transfer tax. The State Supreme Court also upheld the authority of municipalities to collect development fees to be used to subsidize and support housing for low and very low-income households.

2. The Consolidated Plan describes the Consortium's goals, programs and policies for reducing the number of poverty level families and how the Consortium's goals, programs and policies for producing and preserving affordable housing as indicated in the housing component of the plan will be coordinated with other programs, services for which the Consortium is responsible and the extent to which they will reduce or assist in reducing the number of poverty level families in recognition of the factors over which the Consortium has control.

The County is committed to assisting its municipalities and residents by facilitating the available resources to build viable neighborhoods and foster self-sufficiency for individuals and families. During the development phase of the Consolidated Plan, the Chairperson of the Ocean County CHAC Advisory Committee participated in the regular meeting of the Ocean County Comprehensive Emergency Assistance Systems (CEAS) Committee to invite discussion on an anti-poverty strategy for Ocean County. The CEAS committee is composed of approximately 50 members representing a cross-section of social service agencies in the County from local welfare agencies to, non-profit organizations, etc. Since then, the staff has been in contact with DCA and Ocean, Inc. to discuss strategies related to anti-poverty efforts.

The Planning Department has also met with the Executive Director of Ocean, Inc., the County's designated anti-poverty agency to discuss current program activities and plans for future activities that relate to the provision of affordable housing. The primary mission of the agency is to help low-income persons achieve self-sufficiency. The Agency provides a variety of services to the target population including income, employment crisis resolution, literacy training, economic development initiatives through networks and job training opportunities, encourage investing in community through involvement in local Community Boards, enhance public programs that hire within, increase business ownership, build partnerships with all levels of government to promote and address shared objectives and to develop strategies to coordinate

the delivery of necessary services in furthering fair and affordable housing opportunities.

The Agency provides Head Start activities for 500 preschool children from the age of three to five years old at four sites; Christ Episcopal Church, Toms River which serves Berkeley residents, Wright Memorial Presbyterian Church, Barnegat which serves Barnegat residents, Holy Cross Lutheran Church which serves Toms River residents and the Lakewood Head Start Program operated by LEAP, Inc. which serves Lakewood residents.

The Ocean County Board of Social Services provides a variety of services to address the problems of the most vulnerable residents. These programs include; housing assistance, low-income energy assistance, childcare, domestic violence referrals, disabled persons, case management TANF, food stamps and adult protective services. Economic development and self-sufficiency are fostered through employment, education and life skills program offered in coordination with community-based organizations and the educational system. These agencies also provide outreach and advocacy, counseling and referral services to their low-income constituents.

One of the key observations was the benefit level of (TANF) Aid to Families with Dependent Children and General Assistance is so low that this population can never expect to rise above their current economic status and become self-sufficient. Also persons just over the benefit levels cannot take advantage of public assistance support. These benefits need to be raised to more closely approximate the standard of need in the County. This action would involve a change in policy at the State level.

Currently, the Board of Social Services administers several programs designed to promote self-sufficiency:

- HOME Tenant-Based Rental Assistance
- Family Development Program
- Safe Seniors Program

A committee was established in the County under State mandate. The Ocean County Board of Chosen Freeholders developed a Ocean County Family Development Council. The mission of this council is to comply with the State mandate for welfare reform. The Family Development Resource Center is intended to improve the delivery of human services for the user by providing one-stop shopping for social services and related information. The philosophy of the resource center is to provide a holistic approach. The Council will provide recommendations in the allocation, coordination and prioritization of resources for center.

The Ocean County Family Self-Sufficiency Program was initiated under the direction of the NJ Department of Community Affairs. The focus of the program is the attainment of economic self-sufficiency in order to achieve financial and emotional independence from government subsidies for primarily low-income families headed by welfare recipients. Services include case management, treatment and counseling, remedial, vocational and educational training, childcare and transportation. Training in life skills as parenting, nutrition, housekeeping budgeting and nutrition workshops is also offered. The education component includes career counseling, testing, GED classes, and job search skills.

The Housing Authority of the Township of Brick has a very successful Family Self-Sufficiency Program totaling over 30 families in the program and 10 families who have successfully completed the Program and no longer need assistance. The Township also has a Homeownership Program in which one family has successfully purchased a home.

The Family Self-Sufficiency model is cited as a good example of how to provide a phased approach to self-sufficiency that allows the participant to develop job skills and improve marketable job skills that result in higher paying jobs. In Ocean County, participants are referred to apprenticeship programs on a regular basis to provide linkage between the case management aspect of this program and job development aspect.

The issue of integrating social services in the housing environment was also discussed. As an example, Homes for All, a community-based non-profit organization constructed a 125-rental unit complex in Toms River Township. The project is the culmination of years of work. One of the key ideas is to integrate on-site childcare as an added service for low and moderate-income households so that they can continue to work.

Several of the local welfare directors concurred that there is a built-in prejudice of the federal system, where roughly 6,000 persons in the County are not eligible for any assistance since they do not meet federal standards.

There are several private organizations that are working on ways to ameliorate poverty. STEPS (Solutions to End Poverty Soon) is one such organization. The group also discussed the need to continue to support the efforts of County and local agencies and organizations to encourage the economic development of the County. This activity will strengthen the job base and provide job opportunities for low and moderate-income persons to enter and move up in the work force within Ocean County. There is a network of State, County and local organizations are available to assist persons with incomes that fall below the poverty line.

REACH Program

This program is designed to increase the employment skills of participants by providing job training, interview and job search assistance, childcare assistance and transportation to promote self-sufficiency of persons receiving welfare.

Private Industry Council (PIC)

The Private Industry Council is a quasi-public agency which works with both private industry and public agencies, provides specific training programs, identifies the employee needs of the region's business community and provides job placement services for income eligible candidates for the jobs that are available. Ocean County's "one-stop" approach provides information and referral services associated with employment, unemployment, job training, educational opportunities and various social services.

Vocational and Technical School System

Ocean County operates a high quality vocational and technical school system that provides specialized training to non-college bound students and to adults seeking career changes. On a regional level, the County addresses the problems experienced by poverty level households through a network of support services provided by various County and municipal agencies.

Ocean County Planning Department

The County Planning Department provides a wide range of services, including the preparation of the Consolidated Plan. The staff is responsible for the day-to-day administration of Home and CDBG programs. The County Planning Department also provides demographic and statistical information to businesses seeking to locate industrial, commercial and residential facilities in the County. In addition, a staff member serves as the Fair Housing Officer for the County and Toms River Township. The County administers the CDBG program and carries out a housing rehabilitation program for owner occupied homes for low and very low-income persons. Renters who become homeless are referred to the Ocean County board of Social Services for housing assistance.

Ocean County Office of Senior Services

The County Office on Aging provides information and referral services to this target population group. The Office provides funding to various non-profit organizations throughout the County including, counseling services, nutrition programs, health care support, transportation and other services.

Economic Development

Several of the larger municipalities provide information and technical assistance to promote economic development within their boundary. The Lakewood Industrial Commission employs a full-time Executive Director who is available to assist new businesses seeking to locate in Lakewood. The designation of Lakewood as an Urban Enterprise Zone (UEZ) will result in increased employment and training opportunities for low and moderate-income workers for jobs associated with businesses within the zone. Eligible businesses may receive State subsidies when hiring unemployed, displaced and low-income persons. Currently, the Lakewood Industrial Park encompasses over 1,800 acres with over 280 companies.

HOUSING

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

5 Year Strategic Plan Homeless Needs response:

1. This section describes the nature and extent of homelessness and provides a discussion of the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered and homeless subpopulations. This information is extracted from the count of homeless individuals and families as conducted by the Comprehensive Emergency Assistance Systems (CEAS) Committee of the Human Service Advisory Council for the Continuum of Care (CoC) for homeless persons.

In 2010, the County of Ocean, through the Department of Human Services, Board of Social Services, Planning Department, and the CoC Committee completed the Homeless Continuum of Care Application.

The following areas were reviewed to complete the application:

Populations in Need of Service

- TANF and SSI recipients
- GA recipients
- Working poor and unemployed persons
- Fixed, low-income senior citizens
- Veterans
- Illegal immigrants
- Persons with special needs, including:
 - *Persons with mental and/or physical disabilities*
 - *Persons with HIV and AIDS*
 - *Victims of domestic violence*
 - *Runaway youths*
 - *Persons with alcohol and drug abuse problems*
 - *Persons discharged from institutions*
 - *Individuals and families facing catastrophic illnesses*

Service Needs

Prevention

- Security deposits for rental and utilities
- Back and advance rent and mortgage payments
- Utility payments
- Relocation assistance
- Legal services and landlord/tenant court mediation programs
- Housing rehabilitation
- Protective payee and representative payee programs

Outreach/Intake/Assessment/24 Hour Response

- Outreach to persons living on the streets
- Intake assessing and addressing basic needs
- Assessment and case management
- 24 hour response

Emergency Shelter

- Domestic violence intervention programs and expansion initiatives (Providence House)
- Runaway youth intervention programs (Harbor House)
- Hotel/motel placements

Transitional Housing

- Counseling and Referral Services, Inc. – Project Growth
- Dottie's House
- Ocean's Harbor

Permanent Supportive Housing

- Family Self-Sufficiency
- Section 8 housing
- Hope's Crossing
- Ocean, Inc-Scattered Site Housing
- Homes for All, Inc-Scattered Site Housing

Assisted Living Facilities

- TBRA/HOME
- OC BOSS

Permanent Housing

- Residential health care
- Boarding homes
- Subsidy programs
- Public housing units
- Permanent low-income housing (without services)

Related Issues

- Low levels of public assistance grants
- Low SSI incomes
- Transportation
- Childcare
- Food
- Clothing
- Other basic necessities

- Domestic violence
- Child Support issues
- Health care issues
- Lack of affordable housing
- Home Energy Assistance
- Food Stamp allocations

The process undertaken to complete the Homeless Needs Table was one that involved many individuals and agencies. Those who participated and provided information and documentation include the following:

- The Ocean County CEAS Committee
- The Ocean County Board of Social Services
- The Ocean County Planning Department
- Vetwork (sponsored by VetGroup, Inc.)
- The Salvation Army
- Family Self-Sufficiency - DCA
- Transitional Housing - DCA
- Providence House (domestic violence shelter)
- Harbor House (runaway youth shelter)
- The Emergency Food Pantry Network
- Lakewood Housing Authority
- Homes For All, Inc.
- Ocean Mental Health, Inc.
- Preferred Behavioral Health of New Jersey

All provider agencies were contacted regarding the Needs Table and given supporting guidelines to aid in the completion the data. A compilation of the data received from these groups was then used to develop Ocean County's overall Needs Table.

Figure 43: Ocean County Programs

SHELTER PROGRAMS			
Oceans Harbor House 2445 Windsor Avenue Toms River, NJ 08753 Ocean County (732) 929-0660 06 Runaway/Youth Shelter	St. Stephen's Church 367 Route 9 Waretown, NJ 08758 Ocean County (609) 698-8561 02 Single Adult Shelter	Providence House PO Box 104 Toms River, NJ 08754 Ocean County (732) 244-6257 05 Domestic Violence Shelter	Interfaith Hospitality Network Lakewood, NJ

TRANSITIONAL HOUSING PROGRAMS		
<ul style="list-style-type: none"> • Shore House • Project Growth • Dottie's House 	Amity House 211 Garden Street P.O. Box 751 Mount Holly, NJ 08060 (609) 775-0720 04 Transitional Housing	Epiphany House 373 Brighton Avenue P.O. Box 3308 Long Branch, NJ 07740 (732) 870-9113 04 Transitional Housing

WELFARE AGENCIES
COUNTY WELFARE AGENCY
Ocean County Board of Social Services 1027 Hooper Avenue P.O. Box 547 Toms River, NJ 08754-0547 (732) 349-1500 01 Motel/Hotel, Rental Assistance

MUNICIPAL WELFARE AGENCIES			
Beach Haven Borough 300 Engleside Avenue Beach Haven, NJ 08008 (609) 492-0111 01 Motel/Hotel	Brick Township 401 Chambers Bridge Road Brick, NJ 08723 (732) 477-3000 01 Motel/Hotel	Seaside Park Borough Sixth & Central Avenues Seaside Park, NJ 08752 (732) 793-0234 01 Motel/Hotel	Lavallette Borough P.O. Box 67 Lavallette, NJ 08735 (908) 793-7477 01 Motel/Hotel

Factors Contributing to Homelessness

In addition to the unique factors listed in the brief descriptions of populations in need of services, certain factors are broader based, such as the following:

Unemployment, Low Wages & High Housing Costs

The State Department of Labor reports that Ocean County's unemployment rate in 2003 was 5.7 percent. This is a significant increase from the 2000 rate of 3.9 percent. In 2003, the annual average of the labor force was 241,200, with employed residents totaling 227,400. According to the 2000 census data, the median household income in Ocean County was \$46,443 while the per capita income was \$23,054. Approximately 7 percent of all individuals in Ocean County were below the poverty level.

In 2002, the average worker in Ocean County earned \$31,497, which was \$7,964 less than the statewide average of \$ 39,461, and \$12,187 less than neighboring Monmouth County¹⁴. In 2005, the Fair Market Rate for a 2-bedroom apartment in \$1,056.

Lack of Affordable Housing

According to the New Jersey Council on Affordable Housing (COAH), any single person earning less than \$44,508 is in need of affordable housing, and those earning less than \$27,818 are in need of low-income housing¹⁵.

The Council's guidelines state that for rental units, rent plus utilities is not to exceed 30% of the gross monthly income for the appropriate household size. Affordable housing for a homeowner means that after a down payment of 10%, the monthly principal, interest, taxes, insurance, and/or condominium fees cannot exceed 28% of eligible gross monthly income.

The National Low Income Housing Coalition (NLIHC) projected that the 2004 fair market rents for a one-bedroom unit in New Jersey is \$866 and a two-bedroom unit

¹⁴. Source: U.S. Department of Commerce, Bureau of Economic Analysis, May 25, 2004; NJ Department of Labor, May 2004.

¹⁵. Source: COAH 2004 Regional Income Limits

is \$1,057. The NLIHC also indicates that a minimum wage earner would have to work 158 hours per week in order to afford a two-bedroom apartment.

The charts to follow give a further breakdown of the wages needed to afford various types of bedrooms and other data that compares Ocean County with New Jersey. Figures 44-49 were provided by NLIHC.

Figure 44: 2004 Family Income

2004 Annual Median Income (AMI) (HUD)				Maximum Affordable Monthly Housing Cost by % of Family AMI			
Location	Annual	Monthly	30% of AMI	30%	50%	80%	100%
New Jersey	\$75,701	\$6,308	\$22,710	\$568	\$946	\$1,514	\$1,893
Ocean County	\$78,200	\$6,517	\$23,460	\$587	\$978	\$1,564	\$1,955

Figure 45: Fair Market Rents by # of Bedrooms

Location	Zero	One	Two	Three	Four
New Jersey	\$810	\$905	\$1,1058	\$1,309	\$1,497
Ocean County	\$749	\$866	\$1,057	\$1,377	\$1,495

Figure 46: 2004 Renter Households

Location	Estimated renter Median Annual Income	Income Needed to afford 2BR as % of renter median	# Earning 30% of AMI or less unable to afford rent (2000)	# Earning 30%-50% of AMI unable to afford rent (2000)	Monthly rent affordable at renter AMI
New Jersey	\$40,388	105%	171,530	115,729	\$1,010
Ocean County	\$37,640	112%	6,372	4,855	\$941

Figure 47: Income Needed to Afford FMR

Location	Annual Amount					Percent of of Family AMI				
	0 Bed	1 Bed	2 Bed	3 Bed	4 Bed	0 Bed	1 Bed	2 Bed	3 Bed	4 Bed
New Jersey	\$32,384	\$36,211	\$42,323	\$52,352	\$59,890	43%	48%	56%	69%	79%
Ocean County	\$29,960	\$34,640	\$42,640	\$55,080	\$59,800	38%	44%	54%	70%	76%

Figure 48: Housing Wage

Location	Hourly Wage Needed to Afford (@ 40 hrs./wk.)					As % of Minimum Wage (New Jersey \$5.15)				
	0 Bed FMR	1 Bed FMR	2 Bed FMR	3 Bed FMR	4 Bed FMR	0 Bed FMR	1 Bed FMR	2 Bed FMR	3 Bed FMR	4 Bed FMR
New Jersey	\$15.57	\$17.41	\$20.35	\$25.17	\$28.79	302%	338%	395%	489%	559%
Ocean County	\$14.40	\$16.65	\$20.33	\$26.48	\$28.75	280%	323%	395%	514%	558%

Figure 49: Work Hours/Week Necessary at Minimum Wage to Afford

(New Jersey minimum wage = \$5.15)					
Location	0 Bed FMR	1 Bed FMR	2 Bed FMR	3 Bed FMR	4 Bed FMR
New Jersey	121	135	158	195	224
Ocean County	112	129	158	206	223

The US Department of Housing and Urban Development (HUD) has determined that fair market monthly rents for Ocean County in 2005 were \$749 for efficiencies; \$866, one bedroom; \$1,057, two bedroom; \$1,377, three bedroom; and \$1,495, for a four bedroom.¹⁶

Low Level of Public Assistance Grants

Public assistance grant levels have remained the same for nearly a decade, ignoring both inflation and increased need. Without these adjustments, the real dollar values of today's benefits are an estimated 1/3rd less than they were ten years ago. While many on public assistance have seen an increase in non-monetary assistance (i.e., Medicaid and Food Stamp benefits), the lack of grant dollar increases means that it is not uncommon for recipients to spend 80-90% or more of their grants on housing costs. A family of three on TANF with no income receives just \$424 a month in cash assistance. As noted in the paragraph above, the fair market rent for a two-bedroom apartment is \$1,057 per month, more than double the cash assistance available. Many public assistance and other low-income individuals and families have applied for DCA Section 8 housing certificates. A significant waiting list is associated with this program.

It is also important to acknowledge that GA recipients are at a particular disadvantage in finding affordable housing. GA recipients receive assistance based on a standard of \$140 or \$210 per month. They are ineligible for Medicaid and do not meet any of the eligibility criteria for federally funded housing programs nor housing assistance. These barriers stand between the GA recipient and permanent housing.

Other Related Issues

Other social factors contributing to homelessness in Ocean County include but are not limited to condemned housing; housing destroyed by fire, storms, flooding or other natural disasters; temporary and permanent disability; domestic violence; mental illness; death of a family member; family crisis; abandonment by spouse; non-payment of Child Support; medical expenses or other unanticipated costs.

¹⁶. Source: HUD FY 2005 Rent Limits and Income Limits

Figure 50: Homeless Needs Table

Figure 50 shows the breakdown of the homeless population and subpopulations. In 2004, a total of 466 homeless people were served, including individuals and homeless families with children. Of the 466, a total of 353 sheltered were emergency and 53 were transitional.

The largest homeless subpopulations served (sheltered and unsheltered) were the chronic substance abuse group, followed by the chronically homeless.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

1. Prevention services in place include the following:
 - Back rent/mortgage/utility payments to prevent homelessness
 - Rental subsidies to prevent homelessness
 - Food assistance
 - Security/utility deposits
 - Case management
 - Counseling and legal services
 - Home repair and rehabilitation
 - Support service

Prevention services planned include continuation and increase-if funding allows-of above services, especially rental subsidies; acquisition and building of permanent supportive affordable housing for persons with disabilities; development of increased rental subsidy opportunities for post-TANF households.

Prioritizing Projects

The CEAS committee plans their priorities by project. Following is a summary of how the prioritizing process works. This information is taken directly from the Ocean County 2003 Continuum of Care.

All of the sponsoring agencies for the renewal projects are members of the CEAS and CoC. Reports are provided on their projects by them at every meeting. Because of the networking between and among service providers, there is general knowledge of the quality of programs that serve the homeless in the county. During the year, information is shared at the CEAS/CoC that addresses this issue. Since the referral sources for the renewal programs are primarily the same agencies that are at the table, a provider who was not meeting their mandate would be quickly identified and offered the opportunity to engage in informal, or formal, networking opportunities. In addition, representatives of the County Planning Board, the Department of Human Services, the State Division of Family Development, United Way, the county Mental Health Board, the OCBOS and other funders are at the meetings and provide information on the quality of the program from a funding perspective.

(a) There are 2 primary methods used to determine whether projects up for renewal are effective and satisfactory. The first is through the existing providers of service receiving feedback from clients and staff and the second is through the CEAS/CoC Project Renewal Review Committee. This committee made site visits to each of the renewal projects at which they reviewed the program and fiscal operations of the project. This was the first year the Ocean County Continuum of Care reviewed the APRs of, and made site visits to, all renewal programs. In the process of reviewing, many inquiries were made to the projects in order to assist the review team in understanding all of the statistics of the APR. The review team visited each renewal project site, met with the Executive Directors, site project managers, financial persons, etc. and conducted a site inspection. The review team prepared a survey of questions regarding client outcome criteria for each of the projects. The site visit produced insight into each program and initiated a more in depth look at the achievement of goals, satisfactory performance, program operations and administrative efficiency of each program. Discussions were open and straightforward. The review team was able to determine that there is a need to set standards for a better review and rating of renewals in a more structured manner. As this was the first formal review, neither the projects nor the review team were sure of the expectations of the evaluation. It was determined that all of the renewals were performing satisfactorily and were effectively addressing the needs for which they were designed. The review team has recommended that the CoC assess the projects' progress in the following areas: 1) Projects should explore other areas of funding to lessen the financial burden to the CoC; 2) Projects need to review and monitor the APR's for quality assurance and corrective action; 3) Projects need to re-evaluate appropriate thresholds of client outcomes; 4). Projects need to adhere to due dates for reporting purposes. Not only do the projects have to address these concerns, the CoC Review Team is now in a better position to prepare for the next year of reviews.

(1) The determination that the project is performing satisfactorily is based on the achievement of goals, satisfactory performance, program operations and administrative efficiency of each program.

(2) The determination that the project is effectively addressing the need for which it was designed is based on client outcome criteria for each of the projects.

b. The single new project proposed for funding is a permanent supportive housing project for persons living with disabilities. This project is sponsored by Ocean Mental Health Services, Inc. the oldest community based mental health agency in the county. This project will provide housing and supportive services for persons with severe mental illness, the number 1 priority identified in the first CoC prepared in/for Ocean County. Although several of our mental health providers provide a range of housing options for persons with mental illness, this is the first project to apply for CoC funding.

c. (1) Announcements were made at CEAS/CoC and HSAC meetings regarding the process for applying for funds. Since the CoC is a year long process, potential applicants are informed throughout the year of the needs of the homeless population. A formal notice was also sent to all CEAS/CoC and Human Services Advisory Council members and the Mayors of the 33 municipalities in Ocean County with a deadline for projects to provide a notice of intent to apply. 6 private, non-profit agencies provided notice; 1 for a new permanent housing project, 4 for renewal projects and 1 for both a renewal and new project. Discussion with the

agencies clarified that there were insufficient funds to support 2 new projects and one agency dropped their new project for the good of the whole. At the next CEAS/CoC meeting members agreed that a new permanent housing project would be the number 1 priority for the 2004 CoC process.

(2) Prioritization of projects was completed by the CEAS/CoC members at the July 12, 2004 meeting. After presentations by the agencies there was a question and answer period. Applying agency employees and board members were excused and the remainder of the CEAS/CoC reviewed the applicant projects.

(3) Since permanent housing was identified as a priority at the January, 2004 meeting a motion was made and seconded and unanimously approved to make Ocean Mental Health's project our number 1 priority. All of the remaining projects were renewal projects. The Chairperson of the Project Renewal Review Committee presented the report on the project reviews. Based on that report and the knowledge of the projects held by each member a motion was made to prioritize the projects in the order noted. The motion was seconded and after discussion the motion was passed unanimously.

(4) No complaints concerning the process, either written or verbal were received in the last 12 months.

Figure 51: Continuum of Care: Project Priorities

(1) Applicant	(2) Project Sponsor and Project Name	(3) Numeric Priority	(4) **Requested Project Amount	(5) Term of Project	(6) Program and Component/Type*					
					SHP new	SHP renew	S+C new	S+C renew	SRO new	
Ocean Mental Health Services, Inc.	Ocean Mental Health Serv. Inc./ OMHS-Cornerstone 2004 Permanent Supportive Housing For Persons w/Disabilities	1	\$398,576	3 (yrs)	PH					
Counseling & Referral Services Of Ocean, Inc.	Counseling & Referral Services of Ocean, Inc./G.R.O.W.T.H. Transitional Housing Program	2	472,830	1 (yr.)		TH				
VetGroup, Inc.	VetGroup, Inc./Network Supportive Services for Veterans	3	56,000	1 (yr.)		SSO				
Catholic Charities-Diocese of Trenton	Catholic Charities-Diocese of Trenton/Providence House-Ocean Project Self-Sufficiency	4	67,374	1 (yr.)		SSO				
Ocean's Harbor House	Ocean's Harbor House/Project Achieve	5	52,500	1 (yr.)		SSO				
LADACIN Network, Inc.	LADACIN Network, Inc./Singer House	6	28,348	1 (yr.)		PH				
Amount:		**Total Requested	\$1,075,628.00							

*Place the components/type for each project under column 6.

**The Requested Project Amount must not exceed the amount entered in the project budget in Exhibits 2, 3, and 4. If the project budget exceeds the amount shown on the priority list, the project budget will be reduced to the amount shown on the priority list. Please Note: (1) Place all Shelter Plus Care renewal projects as the last entries on the Chart, include numbering. (2) For all Shelter Plus Care and SRO projects, please be advised that the actual FMRs used in calculating your grant will be those in effect at the time the grants are approved which may be higher or lower than those found in the October 1, 2003 Federal Register.

Gaps

The Continuum of Care (CoC) looked at those individuals/families that were in emergency shelter and demonstrated so many barriers to obtaining and maintaining permanent housing that a determination was made and/or the clients indicated that they were in need of Transitional Housing. Additional consideration was given to the number of beds in any particular type of component that were vacant at one time and the reasons for those vacancies. Using these two criteria the CoC was able to quickly determine that although emergency shelter beds are sufficient for homeless families and individuals who meet certain eligibility guidelines, there is a serious lack of transitional and permanent supportive housing for both individuals and families. The Ocean County CoC anticipates that this need will continue to grow due to rapidly rising population numbers, the cost and limited number of year round rental properties and the continued increase in developmentally disabled, seriously mentally ill and substance abusing adult children moving into senior developments to live with their parents.

2. The CEAS committee has given priority to reduce/eliminate homelessness in Ocean County. Since 2003, the Ocean County Continuum of Care, through the addition of financial resources, added housing options to its current inventory to further reduce and eventually eliminate chronic homelessness. O.C.E.A.N., Inc. is in the process of construction of the first phase of Permanent Housing, Ten (10) Duplexes (Lakewood) and has acquired the property to begin construction of the next phase, Ten, (10) single family homes, (Berkeley). The agency is searching for the final Permanent Housing site in Southern Ocean County and intends to have site control by 12/04. During the past year, O.C.E.A.N., Inc. has acquired an additional ten, (10) lots in Berkeley to be used for First Time Homebuyers in Ocean County.

The successful appropriation of funding to Preferred Behavioral Health for a 5-bed group home facility, as well as funding for a 3 bed supervised apartment. The successful appropriation of funding to Ocean Mental Health from the Division of Mental Health for 21 supportive housing slots for the homeless and 3 supportive housing slots for consumers moving from Transitional Group Homes and to increase Programs for Assistance in Transition from Homelessness (PATH) to increase aggressive outreach to homeless persons with serious and persistent mental illness and to engage the target population in services. OMHS also purchased two houses for which it received funding last year, providing housing for 5 consumers. The PATH program increased community outreach services to homeless by an average of four hours each week. The program has also refocused the avenues of outreach by linking with other community providers to the chronic homeless, such as food banks and churches.

Vetnetwork identified funding sources to increase outreach to engage homeless veterans in need of mental health or substance abuse services. Vetnetwork obtained additional funding to provide first months rent or security deposits for program participants moving into permanent housing. Vetnetwork established networking relationships with VA facilities in W. Martinsburg, Virginia and Lebanon, Pennsylvania to ensure that all program participants would receive immediate/timely services.

Singer House of LADACIN Network was awarded Accreditation with Distinction by The Commission on Accreditation for Home Care having demonstrated compliance with industry standards and requirements as a Homemaker-Home Health Aide Service Provider so that the 6 permanent supportive housing tenants with disabilities could receive care services through Medicaid funding.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

Below is the Housing Activity Chart, which is followed by the Service Activity Chart.

Figure 52: Continuum of Care Housing Activity Chart

<i>PERMANENT SUPPORTIVE HOUSING</i>												
Provider Name	Facility Name	HMIS	Geo Code	Target Population 2004 Year-Round Units/Beds					2004 All Beds	Seasonal	Overflow/ Voucher	
				A	B	Family Units	Family Beds	Individual Beds	Total Beds			
Current Inventory												
LADACIN Network, Inc.	Singer House Group Home	Y-9/04	341566	SMF		0	0	6	6	0	0	
Ocean County Board of Social Services	Housing for Persons with HIV or AIDS	N	349029	M	AIDS	5	15	22	37	0	0	
Ocean County Board of Social Services	HOME Tenant Based Rental Assistance	N	349029	M		73	219	4	223	0	0	
Ocean County Board of Social Services	HOSP	N	349029	FC		8	24	0	0	0	0	
Preferred Behavioral Health	Group Homes w/Supportive Services	N	341566	SMF		0	0	35	35	0	0	
Ocean Mental Health	Scattered Site Housing and Group Homes w/Supportive Services	Y-1/06	349029	SMF		1	4	19	23	0	0	
						SUBTOTAL	87	262	86	324	0	0
Under Development												
O.C.E.A.N., Inc..	Jay Street Properties	Y-9/04	341566	FC		10	34	0	34	0	0	
O.C.E.A.N., Inc..	The Berkeley Project	Y-9/04	349029	FC		10	34	0	34	0	0	
O.C.E.A.N., Inc..	Phase 3	Y-9/04	349029	FC		10	34	0	34	0	0	
						SUBTOTAL	30	102	0	102	0	0

Figure 53: Service Activity Chart

Fundamental Components in CoC System-Service Activity Chart
<p>COMPONENT: <i>Prevention Services in place:</i></p> <p>1. Back rent/mortgage/utility payments to prevent homelessness:</p> <p>a) The State Department of Community Affairs has a homeless prevention program to help families pay back rent/mortgage;</p> <p>b) the County Board of Social Services (OCBOSS) pays back rent/ mortgage/utilities through emergency assistance for recipients of Temporary Assistance to Needy Families, General Assistance and Supplemental Security Income</p> <p>c) O.C.E.A.N., Inc. provides on-going and emergency payments for heating/cooling;</p> <p>d) Catholic Charities Emergency Services provides back utilities to needy families and individuals;</p> <p>e) St. Francis Community Center provides back utility payments;</p> <p>f) Vetwork assists with placement into permanent supportive housing to prevent homelessness;</p> <p>g) Municipal Welfare Agencies in 4 towns in the county provide back rent/mortgage/utilities to their General Assistance clients.</p> <p>h) OCBOSS provides back rent/mortgage/utility payments to low income non public assistance recipients through both state and federal grants;</p> <p>i) LADACIN Network, Inc. subsidizes back rent and utilities to the residents of Singer House.</p> <p>2. Rental subsidies to prevent homelessness:</p> <p>a) State Department of Community Affairs, Lakewood Housing Authority, Brick Township Housing Authority, Berkeley Housing Authority and the OCBOSS have over 2000 subsidy slots to prevent homelessness;</p> <p>b) the Division of Youth and Family Services has Family Unification subsidy slots available to reunite families who would otherwise be homeless and/or in foster care.</p> <p>3. Food assistance:</p> <p>a) Hunger Relief, Inc. manages the food pantry network in the county and has over 38 pantries in place;</p> <p>b) There are 7 feeding programs provided through churches and service organizations such as the Salvation Army and 10 Nutrition Sites for Seniors;</p> <p>c) The County Health Department provides food vouchers for pregnant women and children;</p> <p>d) The Ocean County Board of Social Services and Municipal Welfare Agencies provide food assistance to categorically eligible clients;</p> <p>e) The Ocean County Board of Social Services provides Food Stamps to eligible individuals;</p> <p>f) Vetwork provides an onsite food pantry for Veterans that can be accessed by referral or direct contact.</p> <p>g) St. Francis Center and O.C.E.A.N., Inc. are Food Stamp outreach sites.</p> <p>h) Catholic Charities Emergency Services has a food pantry serving over 500 people per/month.</p> <p>i) Providence House provides food packages for needy victims of domestic abuse and their children.</p> <p>4. Security/utility deposits:</p> <p>a) The Ocean County Board of Social Services (OCBOSS) and Municipal Welfare Agencies provide assistance to categorically eligible clients;</p> <p>b) the OCBOSS provides assistance to non-categorically eligible families and individuals through state and federal grants;</p> <p>c) the PACT teams have limited funds to assist their SMI clients at risk of hospitalization;</p> <p>d) DYFS has security and deposit funds available for families entering their family reunification program;</p> <p>e) O.C.E.A.N., Inc. provides utility deposits through the Energy Choice Utility assistance</p> <p>5. Case Management:</p> <p>a) All clients receiving services through the Ocean County Board of Social Services, Catholic Charities Emergency Services, the Division of Youth and Family Services, Ocean Mental Health, Vetwork, St. Francis Community Center and Preferred Behavioral Health receive case management services geared to helping clients maintain permanent housing through information, referral and assistance.</p> <p>b) Providence House provides case management and counseling to victims of domestic violence who remain in their own homes to help them maintain their housing and remain free from violence.</p> <p>6. Counseling and Legal services:</p>

- a) Ocean Monmouth Legal Services provides representation for indigent clients in civil and administrative proceedings including eviction/foreclosure proceedings and Social Security Disability Benefit denials;
- b) Staff of the Ocean County Board of Social Services attend Landlord/Tenant Court each week to assist in mediating complaints and obtaining assistance to forestall evictions/foreclosures;
- c) Ocean, Inc. provides budgeting counseling to individuals/families who are in danger of losing housing because of credit problems;
- d) Rutgers Cooperative Extension of Ocean Co. provides money management free of charge;
- e) Project G.R.O.W.T.H. and Dottie's House provide budgeting counseling to their transitional housing clients; f) Providence House provides counseling, supportive and technical assistance to victims of domestic violence in the O.C. courts.
- g) LADACIN Network has Accountants for the Public Interest (API) provide annual financial counseling and income tax services to the residents of Singer House

7. Home Repair/Rehab:

- a) the County Planning Department coordinates Rehabilitation Services for low-income home owners;
- b) The Ocean County Board of Social Services has home rehabilitation services for low-income seniors;
- c) Homes for All provides emergency rehab services through their Hands for All Program;
- d) the Fix It program provides minor home repairs for seniors and persons living with disabilities;
- e) O.C.E.A.N., Inc. provides emergency rehab and weatherization services.
- f) LADACIN Network Inc. provides periodic rehab to Singer House to promote accessibility, safety and independence to the residents.

8. Support Services:

- a) St. Francis Community Center provides cars to TANF clients who have obtained employment as they transition from Welfare to Work;
- b) clothing suitable for employment is available through Lakewood Community Schools' Suited for Success Boutique;
- c) the Salvation Army provides winter coats each fall for anyone in need;
- d) Catholic Charities Emergency Services and St. Francis Community Center provide clothing to anyone in need;
- e) the Board of Social Services provides clothing, furniture and house wares to clients eligible for emergency assistance;
- f) Catholic Charities Emergency Services provides furniture and household items to families in need.
- g) O.C.E.A.N., Inc. provides clothing to anyone in need;
- h) Northern Ocean Habitat for Humanity is providing clothing and furniture to clients of the Interfaith Hospitality Network of Ocean County.
- i) LADACIN Network provides wheelchair accessible transportation services to the residents of Singer House.
- j) Providence House provides clothing, personal care items, holiday gifts e.g. Christmas and Hanukah gifts, Easter Baskets, and toys to needy victims of domestic abuse and their children. Providence House also has a program through which donated cars are provided to victims of domestic abuse who lack transportation.

Services Planned: Continuation and increase-if funding allows-of above services, especially rental subsidies; acquisition and building of permanent supportive affordable housing for persons with disabilities; development of increased rental subsidy opportunities for post-TANF households.

How persons access and receive services:

Individuals in need of assistance can access any of the agencies directly by phone, mail or walk-in and referrals are made between agencies. Individuals in danger of eviction/foreclosure can access assistance for payment of back rent/mortgage through the Ocean County Board of Social Services representative at Landlord/Tenant Court. Major gatekeeper agencies, including the Food Stamp Program, Office of Senior Services, Medicaid Program, Food Pantries, Police and hospitals also refer clients to appropriate services/agencies. Information is provided at the monthly CEAS/CoC meetings on available programs and program space. Formal and informal linkages exist between the providers. State and federal elected officials provide a major source of referral to county based state and local agencies for their constituents.

All service providers assess homeless individuals and families to determine their eligibility for

programs administered by that service provider. In addition homeless persons are assessed to determine if they could be eligible for services through some other provider and, if it appears that they may be, information, referral and assistance are provided.

Persons can receive assistance by phoning Hotline numbers at First Call for Help, PESS, Providence House, and Ocean County Board of Services, by walking into hospitals, clinics, or the offices of any of the service providers, by responding to the street outreach efforts of PATH, Ocean's Harbor House, Vetnetwork and others and by contacting elected officials. Service providers determine service needs of the individual/family through assessments conducted by staff and refer them appropriately. Informal agreements exist between the OCBOS, Homeless Prevention Program, O.C.E.A.N., Inc., St. Francis Community Center and Emergency Services to maximize the dollars available for prevention by the OCBOS doing rapid phone intake and eligibility determinations for TANF, GA and SSI emergency assistance.

Component: ***Outreach***

To Persons Living on the Streets

Services in Place:

Vetnetwork uses a mobile support vehicle to visit areas where homeless veterans are known to congregate. Periodic visits are made to campgrounds, wooded areas, boardwalks and local veterans posts.

Meetings are held with local hospitals and the Ocean County Board of Social Services to offer information on accessing services 24/7 to persons who may present to the hospital as homeless.

The Ocean County Board of Social Services has yearly contact with all the police departments in the county to advise them how to access emergency sheltering services 24/7.

Ocean's Harbor House has staff doing street canvassing in places where high-risk young people congregate, e.g. convenience stores, the Boardwalk, bus stations and a mobile van outreach in 19 of the 33 municipalities in the county.

Ocean County Hunger Relief is located in a strip mall close to areas where homeless persons congregate to obtain day jobs. Their visibility to this population assists in homeless persons accessing both emergency food through Hunger Relief and emergency shelter through referral to the Board of Social Services.

The Division of Youth and Family Services has a 24/7 response through police departments and hotline number to respond to reports of homeless and/or abused youth.

Ocean Mental Health and Preferred Behavioral Health staff provide outreach to mentally ill homeless through the PATH program.

O.C.E.A.N., Inc. has storefront accessibility near 'hangouts'

LADACIN Network provides outreach to homeless individuals with developmental delays and/or multiple physical disabilities through the Community Development Department of the Department of Human Services, Division of Developmental Disabilities.

Emergency sheltering services can be accessed via CONTACT of Ocean Co, which has a 24/7 local manned hotline service and a contract with the Ocean County Board of Social Services to provide an answering/screening service for access to the Board's homeless programs.

To Other Homeless Persons

Services in Place

Vetnetwork has a satellite office in Brick Township VA clinic, provides flyers to Ocean County residents, all 33 veterans posts/organizations and local police departments, has a contract agreement with local Veteran's Service Bureau, attendance at CEAS/CoC.

The Ocean County Board of Social Services staff provides information regarding homeless services to a variety of locations including Senior Centers, Police Departments, Libraries and Landlord Tenant Court., CEAS/CoC meetings, Substance Abuse screening program, Ryan White Consortia meetings, etc.

Providence House has Project Self-Sufficiency which assists homeless victims of domestic abuse to locate and secure housing.

The Ocean County Health Department provides outreach through health screenings and health services, Community Outreach Van, Community Education Programs through Alcoholism & Drug Abuse Unit, Countywide Resource Center, medical clinic services, Ryan White Consortium.

Ocean Mental Health has the Projects for Assistance in Transition from Homelessness program(PATH) and has a liaison case manager to state psychiatric hospitals

Preferred Behavioral Health also has the PATH program and a liaison case manager to state psychiatric hospital. They also have Adolescent and Adult Community Education and outreach to substance abuse treatment facilities

LADACIN Network actively participates on the Ocean County Council on Aging providing outreach to parents of adult children with disabilities.

LADACIN Network provides outreach through community and parent education programs provided in the Family Support, Early Intervention, School, Adult and Medical Day Care programs.

Ocean Hunger Relief provides Outreach through food pantries in over 37 sites in Ocean County

Lakewood Community Services Corporation provides Street outreach to Hispanic and Jewish communities.

Providence House and local police departments offer Domestic Violence Response Teams at the police station offer help after an incident.

Ocean's Harbor House provides monthly groups for youth and parents and Community education

Preferred Children's Services has routine contact with schools, police and parents and provides communication skills training

The Division of Youth and Family Services provides services to the Children's Shelter, School-based programs, and through home visits.

Project G.R.O.W.T.H. Adult and Adolescent Substance Abuse Support Groups

O.C.E.A.N., Inc. Community Education – Homeownership for Minorities

Salvation Army provides a weekly feeding program with information and referral provided.

O.C.E.A.N., Inc. provides outreach through Head Start and O.C.E.A.N., Inc. Kids Family Services. In addition, O.C.E.A.N., Inc. also provides outreach through WorkFirst Special Initiatives for TANF, GA and Food Stamps recipients.

How homeless persons are connected to services and housing

Some agencies, such as Vetwork, Harbor House, Providence House, are able to immediately offer shelter to individuals they identify through their outreach efforts. Other providers access emergency shelter/services through the Ocean County Board of Social Services either through the 24-7 hotline number, through the OCBOSS's main number or by bringing clients to one of three agency sites. Once an individual is connected to any provider in the county a plan is developed to move the individual from homelessness to permanent housing. Specific programs provide linkage as follows:

- 1) Contact of Ocean Co., Inc. assesses callers for referral to the after hours program for homeless services.
- 2) The Ocean County Board of Social Services determines eligibility for all of their homeless and categorical programs; individuals also see a social worker for a psychosocial assessment and provision of information, referral, assistance and case management as needed.
- 3) The Psychiatric Emergency Screening Service assesses individuals for placement into mental health facilities on a voluntary or involuntary basis.
- 4) The Ocean County Jail provides individuals with information, referral, assistance and linkage for community services upon release.
- 5) Catholic Charities Emergency Services provides an array of services, information, referral and assistance after completing an assessment of the individual/family to determine their needs.
- 6) The Ocean County Department of Health and the Ocean County Board of Social Services assess homeless HIV/AIDS individuals and families for emergency sheltering and subsidy assistance.
- 7) The Division of Youth and Family Services refers appropriate homeless youth to the emergency youth shelter, Harbor House, who assesses their eligibility for placement.
- 8) Vetwork outreaches and assesses homeless veterans for emergency sheltering and supportive housing, medical care and treatment and substance abuse treatment.
- 9) Providence House assesses victims of family violence for placement in a safe house and/ or supportive services. An informal agreement exists with the BOSS that any TANF or General Assistance or SSI eligible client will receive emergency assistance effective with the date of

placement into Providence House.

10) Project G.R.O.W.T.H. accepts referrals from individuals who may be without shelter and determines eligibility for the transitional housing program. This includes a 6 unit set aside for women in recovery.

11) Preferred Behavioral Health, Inc.'s and Ocean Mental Health, Inc.'s Projects for Assistance in Transition from Homelessness (PATH) reach out to mentally ill persons who are unwilling to accept traditional mental health services in order to engage them in the service delivery system. Assistance is provided to these individuals and families in applying for homeless services, categorical assistance, Section 8 certificates, etc.

12) The 4 area hospitals and the behavioral health center all assess patients and homeless persons who present for referral to appropriate service providers. Applications can be taken and eligibility determined by Board of Social Services staff out-stationed at 2 of the 4 acute care hospitals and telephone screening is provided by the BOSS for individuals in the other hospitals who may be eligible for categorically related or state funded emergency sheltering funds.

13) The Jersey Coast Chapter of the American Red Cross provides shelter and assistance to persons/families left homeless by fire.

14) The Ocean County Board of Social Services provides emergency shelter and housing assistance to persons left homeless through municipal, county or state code enforcement through contracts with 15 municipalities in the county.

15) The Interfaith Hospitality Network of Ocean County provides assessment of families for placement into their emergency sheltering system and provides on-going case management, referral, information and assistance to them.

16) Local police departments assess individuals/families with whom they come in contact for referral for emergency shelter.

Outreach planned for:	
Persons living on the street:	Other homeless persons
<p>Harbor House is planning to expand their street outreach to several communities in the southern part of the county. They are also starting a new outreach to youth and young adults self identified as having sexual orientation issues.</p> <p>The CEAS committee is working with an out of county provider to investigate the feasibility of their providing outreach services in Ocean County.</p>	<p>A continuation of the services listed above, as well as the addition of more non-English outreach services. Ocean's Harbor House is adding a parent group for Spanish speakers. Hunger Relief, Inc. continues to work to increase their Volunteer Network in order to be able to provide Soup Kitchens seven days a week. O.C.E.A.N., Inc. continues to hold affordable housing outreach seminars for the community and to increase the affordable housing stock available in the county. All providers who service the homeless will network at CEAS committee meetings to strengthen outreach activities to the homeless and the smooth flow of service delivery among their various programs.</p>

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

1. The CEAS committee, which has been the lead vehicle for the development of the strategy for serving the homeless in Ocean County since 1983, continues to be the vehicle for planning services for homeless and at risk individuals and families. The CEAS develops planning, programming and funding recommendations for the HSAC that then makes recommendations to the County Board of Chosen Freeholders. The CEAS committee serves as a committee of the whole for the CoC process, meets monthly and is the countywide forum to address the service delivery system for the five core services of homeless prevention, emergency sheltering, transitional and supportive services and emergency food. The Ocean County HSAC has also charged

the CEAS with responsibility for maintaining the CoC system. CEAS meetings are open, public meetings and anyone with an interest in the problems of homelessness or hunger or related social service issues are encouraged to attend. Problems with systems linkages are identified and addressed and service needs are reviewed. Resources and information are shared and agencies are encouraged to join together to resolve the problems of individual clients and develop a process for on-going resolution of issues. Ad-hoc committees are formed as issues are identified which need to be addressed.

The CoC, along with the 5-Year Consolidated Plan, has been the basis for the development/expansion of homeless services. The CoC process also created the impetus for the expansion of the CEAS committee membership to any and all service providers, advocates and consumers interested in the system for the delivery of these services. The system for moving people from homelessness to permanent housing is in place in Ocean County but is inadequate to address the needs of a community that has seen population increases of over 25% in the last 10 years. The CEAS committee continues to struggle with the difficulty of finding ways, including funding, to maintain what has been a viable and integrated system for over 20 years while increasing the services available in each component. Our project sponsors who are applying for renewal funds are hurting as the cost of living, cost of services etc. have increased but CoC dollars have not and in fact have decreased for this continuum.

Membership on the CEAS/CoC committee is open to anyone who expresses an interest in the work of the committee or serving the homeless in our community. As new agencies appear in the county they are invited to attend meetings and become members. The work of the CEAS committee is performed on an every other month basis while the CoC planning process occurs at monthly meetings.

The CEAS members include providers of homeless services, state and local representatives and advocates of consumers of service. A roll call of the voting members is taken at each meeting to insure that a quorum is present and a roll call vote of the voting members is taken for any funding related issue such as the priority ranking of projects for the CoC. The CEAS recommends the allocation of the county's share of the State of New Jersey's Social Service for the Homeless funds and also serves as the Local Board for United Way in the allocation of FEMA's Emergency Food and Shelter funds. A CEAS/CoC report is submitted to the HSAC on a monthly basis. Members of the CEAS sit on the County Housing Advisory Committee (CHAC), the group responsible for the Five-year Consolidated Plan and the allocation recommendations for the HOME dollars. Groups seeking Shelter Support Program funding from the state Department of Consumer Affairs must have a letter of support from the CEAS committee. All of these funds for persons who are homeless or in danger of becoming homeless are allocated in accordance with the vision created by the CEAS/CoC and have resulted in a continuum of services from outreach to permanent housing. Detailed minutes from the CEAS/CoC meetings are sent to all voting and non-voting members of the committee as well as to the Board of Chosen Freeholders and any other persons/agencies who have asked to be on the mailing list.

All project applicants are required to be active members of the CEAS/CoC and to be members of at least one sub-committee.

2. Current Chronic Homelessness Strategy

Providers of services to homeless persons identify that the majority of individuals who fit HUD's definition of chronically homeless are persons with mental illness, substance abuse and/or physical disabilities. By definition, these individuals have not been successfully engaged into any services and thus present a unique challenge to the CoC community. To address this population, the CoC is seeking to bring together traditional service providers, faith-based organizations and community-based organizations in a unified approach of outreach, engagement, treatment and linkages to mainstream programs and services as well as other services appropriate for the individual. Service providers will be asked to commit to provision of emergency shelter, food and other concrete services needed by the individual once they are identified and brought into the system. A step-down approach of housing which ranges from the most intensive through independent living must be developed and available to this population. Resources for permanent housing must be identified, secured and targeted for this population.

As resources and services are developed which could be available to the chronically homeless, the CEAS/CoC will encourage the development of MOU's which will allow for a seamless transition of the chronically homeless through all the stages of services/housing/programs that they will need to be successful. It is essential that once a chronically homeless individual is engaged that there be no delay in service provision, since the window of opportunity to keep them engaged is short.

The first and most important step in our strategy for eliminating chronic homelessness will be to increase intensive outreach services in order to identify the individuals and overcome their resistance to services. It is essential that those groups providing outreach be able to win the trust of the chronically homeless individual who for any number of reasons has lost faith in the service system. This has already started with the increase in outreach through the Puerto Rican Congress, Lakewood Community Services, Preferred Behavioral Health and others. During 2002/2003 providers of outreach services in other counties have been invited to the table to discuss their ability to provide services to this county. We know that once individuals agree to services, there will be a need for substance abuse treatment, mental health services and physical health services, and again, these services are being developed/increased in the community. Substance abuse treatment services are increasing in the sparsely served southern part of our county through Southern Ocean County Hospital, South Jersey Initiative Fund, and Ocean Mental Health. Additional substance abuse services are being developed through St. Barnabas Behavioral Health Center, Preferred Behavioral Health and others.

During the past year the CEAS/CoC reaffirmed transitional housing for individuals as a gap, recognizing that this is a population who need intensive services as well as shelter. A group of churches and interested individuals have joined together and are pursuing the development of a Ready, Willing and Able program for recovering substance abusers. This program would provide a safe and supportive environment for those men coming out of treatment facilities in order to stay clean, learn skills and get jobs. A provider of transitional and other homeless services for a neighboring county has also been invited to the CEAS to determine their ability to provide services in Ocean County.

Intensive case management services will be necessary to ensure the continuity needed for a resistant individual to move through the system. It is essential that there be no gaps in service delivery and that the homeless person has a strong

advocate. The OCBOS and the PATH programs in the county have entered into an agreement that allows the OCBOS to refer homeless persons without a mental health diagnosis to the PATH who will outreach, assess and assign a diagnosis if necessary. This has increased the number of chronically homeless mentally ill persons who are able to receive PATH's specialized and intensive services. The Intensive Case Management program for General Assistance clients who have been on emergency assistance and in motels for more than 12 months was new in 2002 and directly addresses the chronically homeless population.

Goal: End Chronic Homelessness	Action Steps	Responsible Person or Organization	Target Dates
<i>Goal 1:</i> Increase programs to aggressively outreach homeless with mental illness and engage them in services.	1) Increase funding to meet County's growing need through current and new resources	Preferred Behavioral Health & Ocean Mental Health.	12/31/06
	2) Heighten community awareness on how to access programs for persons with mental illness		12/31/05
<i>Goal 2:</i> Continue aggressive outreach to homeless veterans, to promote awareness of available services in the areas of mental health, detoxification / rehabilitation, PTSD and to assist the client in engaging services with the Veterans Administration.	Continue networking with all Veteran Administration facilities on the Eastern seaboard to insure immediate access/admittance to services.	Vetwork	12/31/06
<i>Goal 3:</i> Heighten the awareness of the remaining obstacles to ending chronic homelessness within Ocean County	1) Formal presentation of the CoC application highlighting the remaining obstacles to ending chronic homelessness within Ocean County to the Ocean County Board of Freeholders	Human Services Advisory Council	12/31/04
<i>Goal 4:</i> Facilitate the movement of homeless individuals and families to permanent housing; and to expand residential options. Expand the knowledge of transitional housing workers in the area of mainstream resources, and legal services and rights.	1) Serving homeless families and individuals with existing housing funds and to provide supportive services targeting mainstream resources.	G.R.O.W.T.H. Program/ Counseling and Referral Services of Ocean, Inc.- Supportive services	09/05
	2) Monitor barriers and needs of homeless families and individuals to advocate for improving access to financial and technical resources that address homelessness. 3) Provide training to expand the knowledge of homeless service providers in the area of mainstream resources and legal services.		09/05
<i>Goal 5:</i> To continue to develop transitional housing	1) Continue to seek support from the DOE Fund to develop a Ready, Willing and Able Program in the	Greater Love Outreach	06/30/05

Goal: End Chronic Homelessness	Action Steps	Responsible Person or Organization	Target Dates
facility for homeless substance abusers that have completed rehabilitation treatment.	County. 2) Identify funds for program costs and supportive services		06/30/05
<i>Goal 6:</i> Heighten community awareness of and secure new partnerships with Ocean County Agencies to provide transitional and permanent supportive housing for individuals with physical and developmental disabilities.	1.) Identify those Agencies who with education and support could accommodate individuals with physical and developmental disabilities thus reducing the County's waiting list.	Singer House/LADACIN Network	6/30/05
<i>Goal 7:</i> Develop additional housing opportunities for individuals with physical and developmental disabilities.	Identify funds for additional housing by seeking support from ABCD (The Alliance for Betterment of Citizens with Disabilities) and the Division of Developmental Disabilities.	Singer House/LADACIN Network	6/30/05

3. The services in place for homelessness prevention are the following:

Back rent/mortgage/utility payments to prevent homelessness

- a) The State Department of Community Affairs has a homeless prevention program to help families pay back rent/mortgage;
- b) the County Board of Social Services (OCBOSS) pays back rent/ mortgage/utilities through emergency assistance for recipients of Temporary Assistance to Needy Families, General Assistance and Supplemental Security Income
- c) O.C.E.A.N., Inc. provides on-going and emergency payments for heating/cooling;
- d) Catholic Charities Emergency Services provides back utilities to needy families and individuals;
- e) St. Francis Community Center provides back utility payments;
- f) Vetwork assists with placement into permanent supportive housing to prevent homelessness;
- g) Municipal Welfare Agencies in 4 towns in the county provide back rent/mortgage/utilities to their General Assistance clients.
- h) OCBOSS provides back rent/mortgage/utility payments to low income non public assistance recipients through both state and federal grants;
- i) LADACIN Network, Inc. subsidizes back rent and utilities to the residents of Singer House.

Rental subsidies to prevent homelessness:

- a) State Department of Community Affairs, Lakewood Housing Authority, Brick Township Housing Authority, Berkeley Housing Authority and the OCBOSS have over 2000 subsidy slots to prevent homelessness;
- b) the Division of Youth and Family Services has Family Unification subsidy slots available to reunite families who would otherwise be homeless and/or in foster care.

Food assistance:

- a) Hunger Relief, Inc. manages the food pantry network in the county and has over 38 pantries in place;
- b) There are 7 feeding programs provided through churches and service organizations such as the Salvation Army and 10 Nutrition Sites for Seniors;
- c) The County Health Department provides food vouchers for pregnant women and children;
- d) The Ocean County Board of Social Services and Municipal Welfare Agencies provide food assistance to categorically eligible clients;
- e) The Ocean County Board of Social Services provides Food Stamps to eligible individuals;
- f) Vetwork provides an onsite food pantry for Veterans that can be accessed by referral or direct contact.
- g) St. Francis Center and O.C.E.A.N., Inc. are Food Stamp outreach sites.
- h) Catholic Charities Emergency Services has a food pantry serving over 500 people per/month.
- i) Providence House provides food packages for needy victims of domestic abuse and their children.

Security/utility deposits:

- a) The Ocean County Board of Social Services (OCBOSS) and Municipal Welfare Agencies provide assistance to categorically eligible clients;
- b) the OCBOSS provides assistance to non-categorically eligible families and individuals through state and federal grants;
- c) the PACT teams have limited funds to assist their SMI clients at risk of hospitalization;
- d) DYFS has security and deposit funds available for families entering their family reunification program;
- e) O.C.E.A.N., Inc. provides utility deposits through the Energy Choice Utility assistance

Case Management:

- a) All clients receiving services through the Ocean County Board of Social Services, Catholic Charities Emergency Services, the Division of Youth and Family Services, Ocean Mental Health, Vetwork, St. Francis Community Center and Preferred Behavioral Health receive case management services geared to helping clients maintain permanent housing through information, referral and assistance.
- b) Providence House provides case management and counseling to victims of domestic violence who remain in their own homes to help them maintain their housing and remain free from violence.

Counseling and Legal services:

- a) Ocean Monmouth Legal Services provides representation for indigent clients in civil and administrative proceedings including eviction/foreclosure proceedings and Social Security Disability Benefit denials;
- b) Staff of the Ocean County Board of Social Services attend Landlord/Tenant Court each week to assist in mediating complaints and obtaining assistance to forestall evictions/foreclosures;
- c) Ocean, Inc. provides budgeting counseling to individuals/families who are in danger of losing housing because of credit problems;
- d) Rutgers Cooperative Extension of Ocean Co. provides money management free of charge;

- e) Project G.R.O.W.T.H. and Dottie's House provide budgeting counseling to their transitional housing clients; f) Providence House provides counseling, supportive and technical assistance to victims of domestic violence in the O.C. courts.
- g) LADACIN Network has Accountants for the Public Interest (API) provide annual financial counseling and income tax services to the residents of Singer House

Home Repair/Rehab:

- a) the County Planning Department coordinates Rehabilitation Services for low-income home owners;
- b) The Ocean County Board of Social Services has home rehabilitation services for low-income seniors;
- c) Homes for All provides emergency rehab services through their Hands for All Program;
- d) the Fix It program provides minor home repairs for seniors and persons living with disabilities;
- e) O.C.E.A.N., Inc. provides emergency rehab and weatherization services.
- f) LADACIN Network Inc. provides periodic rehab to Singer House to promote accessibility, safety and independence to the residents.

Support Services:

- a) St. Francis Community Center provides cars to TANF clients who have obtained employment as they transition from Welfare to Work;
- b) clothing suitable for employment is available through Lakewood Community Schools' Suited for Success Boutique;
- c) the Salvation Army provides winter coats each fall for anyone in need;
- d) Catholic Charities Emergency Services and St. Francis Community Center provide clothing to anyone in need;
- e) the Board of Social Services provides clothing, furniture and house wares to clients eligible for emergency assistance;
- f) Catholic Charities Emergency Services provides furniture and household items to families in need.
- g) O.C.E.A.N., Inc. provides clothing to anyone in need;
- h) Northern Ocean Habitat for Humanity is providing clothing and furniture to clients of the Interfaith Hospitality Network of Ocean County.
- i) LADACIN Network provides wheelchair accessible transportation services to the residents of Singer House.
- j) Providence House provides clothing, personal care items, holiday gifts e.g. Christmas and Hanukah gifts, Easter Baskets, and toys to needy victims of domestic abuse and their children. Providence House also has a program through which donated cars are provided to victims of domestic abuse who lack transportation.

Services Planned

Continuation and increase-if funding allows-of above services, especially rental subsidies; acquisition and building of permanent supportive affordable housing for persons with disabilities; development of increased rental subsidy opportunities for post-TANF households.

How persons access and receive services:

Individuals in need of assistance can access any of the agencies directly by phone, mail or walk-in and referrals are made between agencies. Individuals in danger of eviction/foreclosure can access assistance for payment of back rent/mortgage through the Ocean County Board of Social Services representative at Landlord/Tenant Court. Major gatekeeper agencies, including the Food Stamp

Program, Office of Senior Services, Medicaid Program, Food Pantries, Police and hospitals also refer clients to appropriate services/agencies. Information is provided at the monthly CEAS/CoC meetings on available programs and program space. Formal and informal linkages exist between the providers. State and federal elected officials provide a major source of referral to county based state and local agencies for their constituents.

All service providers assess homeless individuals and families to determine their eligibility for programs administered by that service provider. In addition homeless persons are assessed to determine if they could be eligible for services through some other provider and, if it appears that they may be, information, referral and assistance are provided.

Persons can receive assistance by phoning Hotline numbers at First Call for Help, PESS, Providence House, and Ocean County Board of Services, by walking into hospitals, clinics, or the offices of any of the service providers, by responding to the street outreach efforts of PATH, Ocean's Harbor House, Vetwork and others and by contacting elected officials. Service providers determine service needs of the individual/family through assessments conducted by staff and refer them appropriately. Informal agreements exist between the OCBOS, Homeless Prevention Program, O.C.E.A.N., Inc., St. Francis Community Center and Emergency Services to maximize the dollars available for prevention by the OCBOS doing rapid phone intake and eligibility determinations for TANF, GA and SSI emergency assistance.

4. The County is under contract with the New Jersey Department of Community Affairs for the administration and implementation of the Homeless Management Information System (HMIS) as a part of the State Collaborative. The HMIS provides a database for homelessness information in Ocean County.

The County will carry out its homelessness strategy through the CEAS committee, which is the vehicle for planning services for homeless and at risk individuals and families (as stated in #1). Members of the committee represent numerous agencies including private industry, non-profit organizations, and public institutions, through which the jurisdiction carries out its homelessness strategy.

The CEAS develops planning, programming and funding recommendations for the Human Services Advisory Council (HSAC) that then makes recommendations to the County Board of Chosen Freeholders. The CEAS committee serves as a committee of the whole for the CoC process, meets monthly and is the countywide forum to address the service delivery system for the five core services of homeless prevention, emergency sheltering, transitional and supportive services and emergency food. The Ocean County HSAC has also charged the CEAS with responsibility for maintaining the CoC system. CEAS meetings are open, public meetings and anyone with an interest in the problems of homelessness or hunger or related social service issues are encouraged to attend. Problems with systems linkages are identified and addressed and service needs are reviewed. Resources and information are shared and agencies are encouraged to join together to resolve the problems of individual clients and develop a process for on-going resolution of issues. Ad-hoc committees are formed as issues are identified which need to be addressed.

Following is a list of CEAS members.

OCEAN COUNTY CEAS COMMITTEE 2010	
NAME	AGENCY
Katherine Durante	OceanFirst Foundation
Pat Cash	Interfaith Hospitality Network
Karen Bart	Dottie's House
Theodore Gooding	Ocean, Inc.
Connie Fahim	Ocean, Inc.
Sid Colvin	Ocean's Harbor House
Laura Snyder	Ocean's Harbor House
Vanessa Gerena	NJHMFA
Cinthia Gonzalez	NJHMHA
Christina Gaetano	Ocean Mental Health Services
Brianna Malley	Ocean Mental Health Services
Kim Class	Ocean Mental Health Services
Carol Latif	Ocean County Hunger Relief
Richard Biolsi	Ocean County Hunger Relief
Mary Jo Grauso	Lakewood Housing Authority
Paul Kozak	Vetwork
Trish Goodall	House of Hope
Jill Perez	Ocean County Department of Human Services
Tracy Maksel	Ocean County Department of Human Services
Kathy Jaworski	Ocean County Department of Human Services
Bob Landolfi	Ocean County Department of Human Services
Linda Murtagh	Ocean County Board of Social Services
Marisa Ligato	Ocean County Board of Social Services
Meredith Sheehan	Ocean County Board of Social Services
Deborah Schaefer	Ocean County Board of Social Services
Tony Agliata	Ocean County Department of Planning
John Brown	Ocean County Department of Planning
John Dorrity	Ocean County Veterans Services
Joy Reinhart	Division of Mental Health Services
Lori Schmidt	Preferred Behavioral Health
Rebecca Germann	Ocean Monmouth Legal Services
Donna Serina	Ocean Monmouth Legal Services
Jessica Hart	Triple C Housing
Lisa Giannascoli	United Way of Ocean County
Nancy McCorry	The Salvation Army
Dan Lundy	Catholic Charities
Carmen Pagan	Catholic Charities Emergency/Community Services
Deborah Stellhorn	Catholic Charities Ocean's Providence House
Celeste Smith	Ladacin
Judy Cruz	Ladacin
Mike McNeil	STEPS
Charles Anthony	STEPS
Joyce Green-Rodriguez	Seashore Family Services of New Jersey
Christine Daugaard	Family Promise of Southern Ocean County
Eileen Rosfjord	Lacey United Methodist Church/Family Promise
Talisa Telesford	Monarch Housing
Richard Brown	Monarch Housing
Alison Recca-Ryan	Corporation for Supportive Housing
Colleen Velez	Corporation for Supportive Housing
Rosina John	Community Compass
Tracy Boyer	Social worker/Homeless advocate

5. The CEAS/CoC members work with various institutions and agencies to avoid the discharge of homeless persons 'to the street'. In New Jersey, health care institutions such as acute care hospitals are required to provide a safe discharge plan for anyone who is an in-patient. Liaisons have been established between the local acute care hospitals and the local private psychiatric facility and the Board of Social Services to pre-screen individuals prior to discharge to determine if they are receiving or eligible for TANF, General Assistance or Supplemental Security Income emergency assistance. Other persons may be assisted through the Social Services for the Homeless Program. Veterans are referred to the local agency, Vetwork, who provides sheltering and domiciliary care. Persons being discharged from state psychiatric hospitals are assigned a liaison with one of two mental health agencies in Ocean County who then work to develop a discharge plan with the facility.

Persons being released from the county jail are referred to the Board of Social Services if they are in need of financial assistance and/or sheltering. The Mental Health Coordinator has attended the CEAS committee and has a liaison with the OCBOS for assistance with inmates with unique needs, e.g. nursing home placement. If needed, the OCBOS will go to the jail to take applications. The OCBOS also has a liaison with the Drug Court Coordinator to insure that any persons accepted into that program can access programs and services through the OCBOS.

The state Division of Youth and Family Services is responsible for developing discharge plans for those youth 'aging out' of the foster or residential care system. Prior to leaving those systems a plan must be in place to insure that the youth will be housed.

Representatives from the CEAS are working with the State Department of Health and Senior Services (DOHSS) to develop clearer guidelines for discharge practices from all acute and long-term (i.e. nursing homes) care institutions. As the government agency responsible for licensing and regulatory compliance issues, the DOHSS is also available to the local community to review what may be unsafe discharges and, if necessary, require the institution to re-admit the patient.

In addition, the Ocean County CoC has adopted the NJ Policy Academy's plan to end homelessness which prioritizes the need for a statewide discharge planning policy that prevents homelessness through more effective coordination and outreach among state agencies, including corrections, mental health, youth services and public health by linking persons to appropriate services, housing and employment opportunities. The State's plan envisions no persons being discharged from any institutional setting into homelessness. The Policy Academy Team includes representatives from the New Jersey Departments of Community Affairs and Human Services, the Housing and Mortgage Finance Administration, the Corporation for Supportive Housing, the New Jersey Alliance to End Homelessness, the Director of the NJ Veterans' Administration Homeless Services, the New Jersey County Welfare Directors Association, and representatives from homeless provider organizations.

A subcommittee of the Policy Academy Team which includes representation from the Departments of Community Affairs, Corrections and Human Services is charged with developing a comprehensive statewide discharge policy and has begun to strategize

a policy as it pertains to the work of the Re-entry Policy Academy and its focus on ex-offenders re-entering communities. Through Department of Human Services representation on the CEAS/CoC input into the plan and monitoring of progress will be accomplished.

Following is additional information on specific types of facilities:

Discharges from psychiatric facilities:

Both public and private psychiatric hospitals in New Jersey are required to have discharge plans in place which should alleviate any discharge 'to the streets'. Both of the community mental health agencies who operate the Intensive Case Management programs for individuals being discharged from psychiatric facilities are represented and active on the CEAS/CoC committees. These agencies also have liaisons to the psychiatric facilities to receive referrals on persons about to be discharged. Through the relationship with the Ocean County Board of Social Services (OCBOSS) the liaison can insure that eligibility for mainstream programs is established prior to the discharge of the individual. In addition the OCBOSS has provided training to the staff of the local private psychiatric hospital who have responsibility for discharge planning. A protocol has been established so that individuals being discharged from that hospital can have eligibility for both mainstream programs and emergency shelter placement established prior to discharge. One of the major problems we see in Ocean County is with discharges from psychiatric facilities where family members agree that the patient can live with them and then after a short period of time-sometimes just several days-indicate that the individual can no longer stay with the family. The Ocean County Board of Social Services will continue to work with the Mental Health Board, mental health agencies and the psychiatric facilities to identify ways to eliminate/reduce this problem.

Discharges from jail:

Liaisons have been established between the jail and the OCBOSS to facilitate mainstream program and emergency shelter eligibility when possible prior to discharge. Because of the nature of releases from jail this is not always possible. To that end, jail personnel will provide information to the person being released on how to access emergency shelter after hours through the OCBOSS' after hours program. Staff training and networking are provided on a regular basis.

Discharges from general hospitals:

A system similar to the one for the jail is in place with the general hospitals in the county. The OCBOSS has out stationed staff in two of the hospitals who will assist patients in applying for all programs for which they might be eligible. In addition, both discharge staff and emergency room staff have received training from the OCBOSS on accessing both mainstream programs and emergency shelter. Because patients may be exiting hospital facilities at any time during the day, hospital personnel are able to access immediate assistance through the OCBOSS' after hours program.

In addition to the above, because of the Ocean County CoC's involvement in the statewide collaborative for HMIS, additional liaisons have been established through the State Department of Corrections to assist in releases from jail.

Monitoring of discharge practices:

The OCBOSS, as the Chairperson of the CEAS/CoC committee and the lead agency for provision of emergency shelter and mainstream programs, maintains accountability and monitoring of discharge practices in a variety of settings. During the monthly CEAS/CoC meetings, reports are provided on the emergency shelter

placements provided both during the workweek and through the after hours program. OCBOS staff have well established policy and practice for providing feedback to referral agencies. Since all hospitals, whether general or psychiatric, are responsible for discharge plans for their patients, they maintain monitoring responsibility for the individuals they refer to the OCBOS. In addition, the CEAS/CoC offers an opportunity for agencies to raise concerns or issues related to the system that is in place for discharges from facilities.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

NOT APPLICABLE



COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

1. Please refer to Figure 50: Community Development Needs Table in the following page.

Figure 54: Community Development Needs Table

insert CD TABLE PAGE2

insert

CD

TABLE

PAGE

3

2. Priorities are assigned by the CDGB Steering Committee who base their decisions on the needs of their individual communities.

3. Limited funding is the main obstacle to meeting undeserved needs.

4. The Ocean County Freeholder Director received written notification that the County of Ocean has been qualified for participation in the Community Development Block Grant Program as an Urban County for fiscal years 2005 - 2007 based on automatic renewal of cooperative agreements previously executed between the County of Ocean and thirty local governments.

As specified in the cooperative agreement, a Community Development Block Grant Committee shall be established annually. The Committee shall consist of one representative from each governing body and one alternate, for the purpose of substituting in the absence of the regular representative, and two representatives from the County, each to be appointed for one-year periods coinciding with the calendar year.

Further, the Committee shall study and discuss the community development needs of the County, which affect the participating local governments and shall determine the most effective and acceptable utilization of Community Development Block Grant funds available to the County of Ocean.

The three-year objectives are as follows:

Priority Level	Objectives
HIGH	Construction or reconstruction of drainage and roadway improvements in various older neighborhoods throughout the County
HIGH	Installation of curbing and sidewalks in areas where vehicular and pedestrian traffic conflict
HIGH	Rehabilitation of substandard housing units presently occupied by lower income households
HIGH	Removal of material and/or architectural barriers which restrict the mobility and accessibility of elderly and handicapped persons to public facilities
LOW	Addition to or rehabilitation of facilities to house or continue to house public services which benefit the County's lower income population, including handicapped persons and disabled veterans
LOW	Supportive facilities and services for homeless persons and other persons with special needs
LOW	Supportive services for renters and homeowners with very low and low-income households
MEDIUM	Acquisition of property for future purpose of constructing a building which shall serve as a community center, senior center and/or day care facility located in a very low and low income neighborhood
MEDIUM	Construction and/or rehabilitation of existing parks and playgrounds located in a very low and low-income neighborhood
MEDIUM	Construction or reconstruction of necessary infrastructure systems in lower income areas throughout the County
MEDIUM	Construction or upgrading on necessary neighborhood facilities in low and moderate-income areas.
MEDIUM	New or expansion of existing public services including health facilities/services which benefit the County's low and moderate income population, as well as persons with disabilities and veterans
MEDIUM	Provision of economic development assistance in the County's older central business districts

Priority Level	Objectives
MEDIUM	Provision of economic development assistance to facilitate job creation and retention for lower income persons
MEDIUM	Provision of sufficient Senior Citizen facilities and resources, primarily for senior usage, to meet the growing needs of this segment
MEDIUM	Rehabilitation of privately owned commercial facade improvements for the stabilization and revitalization of low and moderate neighborhood businesses
MEDIUM	Relocation of assistance for lower income residents who will be displaced by revitalization and economic development activities

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

1. The Consolidated Plan describes the Consortium's goals, programs and policies for reducing the number of poverty level families and how the Consortium's goals, programs and policies for producing and preserving affordable housing as indicated in the housing component of the plan will be coordinated with other programs, services for which the Consortium is responsible and the extent to which they will reduce or assist in reducing the number of poverty level families in recognition of the factors over which the Consortium has control.

The County is committed to assisting its municipalities and residents by facilitating the available resources to build viable neighborhoods and foster self-sufficiency for individuals and families. During the development phase of the Consolidated Plan, the Chairperson of the Ocean County CHAC Advisory Committee participated in the regular meeting of the Ocean County Comprehensive Emergency Assistance Systems (CEAS) Committee to invite discussion on an anti-poverty strategy for Ocean County. The CEAS committee is composed of approximately 50 members representing a cross-section of social service agencies in the County from local welfare agencies to, non-profit organizations, etc. Since then, the staff has been in contact with DCA and Ocean, Inc. to discuss strategies related to anti-poverty efforts.

The Planning Department has also met with the Executive Director of Ocean, Inc., the County's designated anti-poverty agency to discuss current program activities and plans for future activities that relate to the provision of affordable housing. The primary mission of the agency is to help low-income persons achieve self-sufficiency. The Agency provides a variety of services to the target population including income, employment crisis resolution, literacy training, economic development initiatives through networks and job training opportunities, encourage investing in community through involvement in local Community Boards, enhance public programs that hire within, increase business ownership, build partnerships with all levels of government to promote and address shared objectives and to develop strategies to coordinate the delivery of necessary services in furthering fair and affordable housing opportunities.

The Agency provides Head Start activities for 500 preschool children from the age of three to five years old at four sites; Christ Episcopal Church, Toms River which serves Berkeley residents, Wright Memorial Presbyterian Church, Barnegat which serves Barnegat residents, Holy Cross Lutheran Church which serves Toms River

residents and the Lakewood Head Start Program operated by LEAP, Inc. which serves Lakewood residents.

The Ocean County Board of Social Services provides a variety of services to address the problems of the most vulnerable residents. These programs include; housing assistance, low-income energy assistance, childcare, domestic violence referrals, disabled persons, case management TANF, food stamps and adult protective services. Economic development and self-sufficiency are fostered through employment, education and life skills program offered in coordination with community-based organizations and the educational system. These agencies also provide outreach and advocacy, counseling and referral services to their low-income constituents.

One of the key observations was the benefit level of (TANF) Aid to Families with Dependent Children and General Assistance is so low that this population can never expect to rise above their current economic status and become self-sufficient. Also persons just over the benefit levels cannot take advantage of public assistance support. These benefits need to be raised to more closely approximate the standard of need in the County. This action would involve a change in policy at the State level.

Currently, the Board of Social Services administers several programs designed to promote self-sufficiency:

- Home Tenant-Based Rental Assistance
- Family Development Program
- Safe Seniors Program

A new committee will be established in the County under State mandate. The Ocean County Board of Chosen Freeholders has developed a Ocean County Family Development Council. The mission of this council is to comply with the State mandate for welfare reform. The Family Development Resource Center is intended to improve the delivery of human services for the user by providing one-stop shopping for social services and related information. The philosophy of the resource center is to provide a holistic approach. The Council will provide recommendations in the allocation, coordination and prioritization of resources for center.

The Ocean County Family Self-Sufficiency Program was initiated under the direction of the NJ Department of Community Affairs. The focus of the program is the attainment of economic self-sufficiency in order to achieve financial and emotional independence from government subsidies for primarily low-income families headed by welfare recipients. Services include case management, treatment and counseling, remedial, vocational and educational training, childcare and transportation. Training in life skills as parenting, nutrition, housekeeping budgeting and nutrition workshops is also offered. The education component includes career counseling, testing, GED classes, and job search skills.

The Family Self-Sufficiency model is cited as a good example of how to provide a phased approach to self-sufficiency that allows the participant to develop job skills and improve marketable job skills that result in higher paying jobs. In Ocean County, participants are referred to apprenticeship programs on a regular basis to provide linkage between the case management aspect of this program and job development aspect.

The issue of integrating social services in the housing environment was also discussed. As an example, Homes for All, a community-based non-profit organization constructed a 125 rental unit complex in Toms River Township. The project is the culmination of years of work. One of the key ideas is to integrate on-site child care as an added service for low and moderate income households so that they can continue to work.

Several of the local welfare directors concurred that there is a built-in prejudice of the federal system, where roughly 6,000 persons in the County are not eligible for any assistance since they do not meet federal standards.

2. There are several private organizations that are working on ways to ameliorate poverty. STEPS (Solutions to End Poverty Soon) is one such organization. The group also discussed the need to continue to support the efforts of County and local agencies and organizations to encourage the economic development of the County. This activity will strengthen the job base and provide job opportunities for low and moderate income persons to enter and move up in the work force within Ocean County. There is a network of State, County and local organizations are available to assist persons with incomes which fall below the poverty line.

REACH Program

This program is designed to increase the employment skills of participants by providing job training, interview and job search assistance, child care assistance and transportation to promote self-sufficiency of persons receiving welfare.

Private Industry Council (PIC)

The Private Industry Council is a quasi-public agency which works with both private industry and public agencies, provides specific training programs, identifies the employee needs of the region's business community and provides job placement services for income eligible candidates for the jobs that are available. Ocean County's "one-stop" approach provides information and referral services associated with employment, unemployment, job training, educational opportunities and various social services.

Vocational and Technical School System

Ocean County operates a high quality vocational and technical school system which provides specialized training to non-college bound students and to adults seeking career changes. On a regional level, the County addresses the problems experienced by poverty level households through a network of support services provided by various County and municipal agencies.

Ocean County Planning Department

The County Planning Department provides a wide range of services, including the preparation of the Consolidated Plan. The staff is responsible for the day to day administration of Home and CDBG programs. The County Planning Department also provides demographic and statistical information to businesses seeking to locate industrial, commercial and residential facilities in the County. In addition, a staff member serves as the Fair Housing Officer for the County and Toms River Township. The County administers the CDBG program and carries out a housing rehabilitation program for owner occupied homes for low and very low income persons. Renters who become homeless are referred to the Ocean County board of Social Services for housing assistance.

Ocean County Office on Aging

The County Office on Aging provides information and referral services to this target population group. The Office provides funding to various non-profit organizations throughout the County including; counseling services, nutrition programs, health care support, transportation and other services.

Economic Development

Several of the larger municipalities provide information and technical assistance to promote economic development within their boundary. The Lakewood Industrial Commission employs a full-time Executive Director who is available to assist new businesses seeking to locate in Lakewood. The designation of Lakewood as an Urban Enterprise Zone (UEZ) will result in increased employment and training opportunities for low and moderate-income workers for jobs associated with businesses within the zone. Eligible businesses may receive State subsidies when hiring unemployed, displaced and low-income persons. Currently, the Lakewood Industrial Park encompasses over 1,800 acres with over 280 companies.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

NOT APPLICABLE

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

1. Objectives identified by the Consortium in hopes of addressing special needs by non-homeless persons over a five-year period are as followed:

Objective 1:	Support facilities and services for Homeless and Non-Homeless Persons
Priority Need Level	HIGH
Obstacles in Meeting Needs:	Limited federal funding
Resources:	Continuum of Care Funding
Location:	County of Ocean
Proposed Accomplishments:	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:	Drug Elimination Funds, Family Self-Sufficiency Funds
Location:	County of Ocean
Proposed Accomplishments:	To counseling and specific programs designed to provide support services such as drug and substance abuse encourage self-sufficiency among rental households

Another objective is to provide more affordable housing for disabled people. This issue was presented at the February 2, 2005 public housing hearing was the incredible lack of supportive housing for disabled people. Many mothers of disabled children that were in attendance stated that their children have been on waiting lists for 5+ years, and that there are over 7,000 disabled people on waiting lists in New Jersey.

2. Federal, State, and local public and private sector resources will be used for more rental assistance, development and rehabilitation of homes, and retrofitting of homes to provide access to disabled people.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

1. The Township of Toms River no longer administers HOPWA and is now administered by the Township of Woodbridge.

The Ocean County Board of Social Services currently has 35 HOPWA federal rental assistance slots in Ocean County.

As to other special needs persons, there are a variety of supportive housing programs throughout Ocean County. The populations that are identified as special needs persons are the elderly, persons with disabilities, substance abuse, HIV-AIDS, Homeless Youth, and Victims of Domestic Violence. The CEAS and the Human Services Advisory Council (HSAC) are the two lead entities, which promote the development of the service strategy for the homeless and special needs person. The County provides 24-hour coverage for emergency sheltering, crisis intervention, street outreach to homeless/troubled youth, and chronically and severely mental ill persons and homeless veterans. The system in place supports the move to permanent housing through various transitional sites, rental subsidy programs, supportive services and a countywide emergency food system.

- 2-3. HOPWA in Ocean County is administered by Woodbridge Township.
4. Limited funding is the main obstacle to meeting undeserved needs.
5. HOPWA in Ocean County is administered by Woodbridge Township
6. The County of Ocean entered into a Subrecipient Agreement with the Ocean County Board of Social Services for the administration of the Ocean County HOME Tenant Based Rental Assistance Program. The Board of Social Services adheres to the Program Guidelines regarding special preferences, which are as follows:

“Based on the administration of the program, the County Housing Advisory Committee (CHAC) recommends the implementation of local preferences. The CHAC Committee also recommends an asset test, which sets a threshold for the amount of assets owned by the household. Assets are defined as cash or non-cash items that can be converted into cash.

The administrating agency may implement any of the following local preferences in their tenant selection policy to address specific needs or serve specific purposes:

1. Residency Preference
2. Special Needs Preference
3. Self-Sufficiency Preference

Figure 55: Non-Homeless Needs Table

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

- 1-6.** HOPWA in Ocean County is administered by Hamilton

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

1. HOPWA in Ocean County is administered by Toms River Township. Please see the Toms River Township Consolidated Plan for HOPWA specifics.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

No other narrative provided.