

TOWNSHIP OF LAKEWOOD

PUBLIC NOTICE

The Township of Lakewood Community Development Department would like to announce the availability of US Department of Housing and Urban Development (HUD) CARES Act COVID-19 Community Development Block Grant (CDBG) as a supplemental allocation to its funding for Program Year 2020 in the amount of \$835,784. Funds will be used to assist local public service organizations and directly assist the township in the prevention, preparation and response to Coronavirus. The 2020 Consolidated Plan, the 2020 Action Plan and the CDBG-CV Plan will be available to be reviewed on the Lakewood Township website at www.lakewoodnj.gov from August 10th to August 24th. Any comments can be sent to Ervin Oross, Director of Community Development at eoross@lakewoodnj.gov. At the conclusion of the public comment period, the township will send said plans to HUD-Newark for acceptance.

Lakewood Township CDBG 5 Year and One-Yar Consolidated Plan & Covid-CDBG Amendment

To allocate \$835,784 in Covid CDBG special allocation for local public expenses and costs associated with the response to prevent, prepare for, and respond to corona virus.

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Lakewood Township HUD Community Development Block Grant (CDBG) program assists low and moderate-income persons and families through its local housing rehabilitation program & local charities and public service groups. The program also assists in the development of infrastructure in qualified neighborhoods and eliminates barriers for disabled persons. The program has been active in Lakewood Township since the early 2000's and has helped many residents of the jurisdiction in their housing and community development needs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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

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

To provide decent housing;

To establish and maintain a suitable living environment; and

To expand economic development opportunities primarily for persons of low-to-moderate income

SUBSTANTIAL AMMENDMENT

On March 27, 2020 the Federal Cronovirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist local efforts in the prevention, preparedness and response to Covid-19. The CARES Act included supplemental formula allocations to HUD's CPD Programs, including the Community Development Block Grant (CDBG) program. The additional funding to Lakewood Township is \$835,784.

3. Evaluation of past performance

Past performance of the CDBG program can be measured in units completed through the local housing rehabilitation program and persons and families assisted through the public service line-item of the program.

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

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

4. Summary of citizen participation process and consultation process

Lakewood Township conducted one (1) local public hearing on February 10, 2020. A public notice regarding the meeting was published in the regional county newspaper the Asbury Park Press.

SUBSTANTIAL AMMENDMENT

A public notice regarding the use of supplemental Covid-CDBG funds will be published in the paper version of the Asbury Park Press for a 10-day period, and will appear on the Lakewood Township Municipal website for a 10-day period where the general public will be encouraged to email the Township's Community Development Director with specific comments during that period of time. After which, the amended 2020-2025 Lakewood Township Consolidated Plan, 2020 Action Plan and Covid CDBG Plan will be forwarded to HUD-Newark for acceptance. Mr. Oross's email address is eoross@lakewoodnj.gov

5. Summary of public comments

None/

Hearing was opened and closed in the Township Auditorium on February 10, 2020.

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

None.

7. Summary

The Lakewood Township Public hearing opened and closed on February 10, 2020.

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

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Rehabco Inc.

Table 1– Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

Ervin E. Oross Jr. PP.AICP. CPM

Township of Lakewood Municipal Building, 231 Third Street, Lakewood NJ 08701

Ph. 732 905-5947

Email: eoross@lakewoodnj.gov

PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Township of Lakewood is an “entitlement community” as designated by the US Department of Housing and Urban Development (HUD). The local community benefits from monies from the Community Development Block Grant (CDBG) program for primarily very-low, low and moderate-income residents of the Township through their public service, public facility and housing rehabilitation project.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Over the years, the Township of Lakewood Community Development Block Grant (CDBG) program has extended over \$400,000 in capital improvement funds for the improvement of the Lakewood Township Housing Authority.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Continuum of Care program is part of the Ocean County Board of Social Services.

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

N/A

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Solutions To End Poverty (STEPS)
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Solutions to End Poverty is an essential housing provider for the Lakewood population

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

None

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Ocean County Bd Social Services	

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

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

Narrative

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

A local public hearing regarding Lakewood Township’s 5-Year and One-Year Plan was conducted in Lakewood Township on February 10 , 2020 for the purpose of soliciting public input on the local CDBG program. A second public hearing was not held locally due to the Pandemic. The Ocean County Housing Consortium did hold another public hearing before the Plan was submitted to the Freeholders for adoption.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Press and Twp Website					

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This 2020-2025 Lakewood Township Consolidated Plan is a comprehensive document promoting a coordinated approach to its housing, non-housing and community development needs. Through funding established by the US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program this process coordinates the investment of CDBG dollars for planned programs and activities eligible under the Federal Program. The Township of Lakewood is a HUD Entitlement Community, which means that it is a town with a population of over 50,000 persons and in the early 2000's filed proper application documentation to be a direct recipient of HUD CDBG funds. The Township however, is a member of the Ocean County Consortium, which is the primary regional planning entity, with other entitlement communities and regional public service entities for the receipt of Federal HUD funds.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

In the past the Township of Lakewood has been able to fund a vast array of public facility improvements. For the purposes of this plan, "public facilities" include neighborhood facilities, senior centers, municipal buildings, libraries and homeless shelters. Such projects in the past have included the purchase of property for parking for the downtown area, the construction of an annex and retrofit of stairs and sidewalks at the Lakewood Community Center, facility improvements at local senior centers, facility improvements at three (3) Township parks and the installation of new curbs and sidewalks in certain "Designated Target Neighborhoods" (DTN). Many new projects are slated for CDBG Program Year 2020 and 2021.

How were these needs determined?

Typically, the Township Administration, Mayor and Township Committee, Planning Board, Township Engineer and the Department of Public Works determine what areas and issues require improvement. Such objectives are then conveyed to the general public via the HUD Planning process.

Describe the jurisdiction's need for Public Improvements:

In that many citizens in Lakewood Township walk to church (as religion requires), adequate curbs and sidewalks are crucial. Local HUD CDBG funds are very important in replacing inadequate such public facilities in designated target neighborhoods.

How were these needs determined?

Typically, the Township Administration, Mayor and Township Committee, Planning Board, Township Engineer and the Department of Public Works determine what areas and issues require improvement. Such objectives are then conveyed to the general public via the HUD Planning process.

Describe the jurisdiction's need for Public Services:

A Priority Need of the Lakewood Township CDBG Program is the continued support of programs and activities under the public services funding subcategory. Such groups and organizations support the needs of homelessness, youth mentoring, local soup kitchens, food pantries, substance abuse counseling, educational/after school programs and seniors. CDBG rules and regulations mandate that only 15% of funds in one program year can support such programs and services. The Township of Lakewood consistently uses its cap funding to the fullest for a wide-array of public service needs of the

community. Lakewood Township allocates resources to eligible recipients who serve precisely the groups which CDBG regulations state are eligible.

Public service providers have taken on an even larger responsibility during the downturn in the economy particularly among the immigrant population in Lakewood Township. Many public services also cater to the specific needs of the Orthodox Jewish population and Hispanic community. Although all stated services are available to the general public at all times.

How were these needs determined?

The determination of needs as associated with local public services is determined by members of the Township Committee and the general public through the public hearing process. The County of Ocean Housing Consortium is also a great resource in terms of determining what groups, regionally as well as locally have stated a prevalent need.

SUBSTANTIAL AMMENDMENT

Covid-CDBG funds will be distributed to ten (10) public service providers in Lakewood which have, already have and continue to assist the community in Covid related support. They are: Catholic Charities Emergency Services, The Fulfill Foodbank, Chaverim Volunteer Services, Missionary Pentecostal Soup Kitchen, Family Food Relief, Society Vincent DePaul Food Bank, Lakewood Civilian Safety Watch, Center for Health Education, Medicine and Dentistry, Chased of Lakewood and the Lakewood Chamber of Commerce.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the 2010 US Census, the average household size in Lakewood Township has increased from an average of 2.66 in 2000 to 2.92 in 2010, representing a significant increase overall. The Census reports, that there was an increase in occupied households with 19,876 according to the 2000 Census and 24,283 occupied households according to the 2010 Census. The 2010 Census reports that the Township maintains 24,283 total occupied housing units and of that total- 12,570 are owner-occupied units and 11,713 are renter-occupied units. This represents a 1.2% increase from the 2000 Census rep

The 2010 Census reported a total of 26,337 total housing units in Lakewood Township. Among these households (92.2%) were occupied, 2,054 or 7.8% were vacant housing units. The latest Census also reports that 11,713 or 48.2% of housing units are renter-occupied and 12,570 were owner-occupied representative of 100% of the resident population. According to the HUD 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. Following is the breakdown of renter and owner household totals and housing problems, cost burdens and severe cost burdens for various household income levels and types.

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MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The below demographics clearly show a significant amount of persons in the Lakewood employment sectors of education and health care services. With one major hospital, St Barnabas Hospital and two major health care clinics of Ocean Health and CHAMED the amount of health care employment is demonstrative. On the education sector, the Rabbinical College BMG and Georgian Court University have significant student bodies.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	40	17	0	0	0
Arts, Entertainment, Accommodations	2,253	1,611	9	5	-4
Construction	1,403	1,532	6	5	-1
Education and Health Care Services	7,279	10,726	30	37	7
Finance, Insurance, and Real Estate	1,750	1,404	7	5	-2
Information	441	127	2	0	-2
Manufacturing	1,488	3,385	6	12	6
Other Services	1,123	1,084	5	4	-1
Professional, Scientific, Management Services	2,988	3,095	12	11	-1
Public Administration	0	0	0	0	0
Retail Trade	3,434	2,950	14	10	-4
Transportation and Warehousing	951	1,068	4	4	0
Wholesale Trade	1,479	2,332	6	8	2
Total	24,629	29,331	--	--	--

Table 5 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	30,878
Civilian Employed Population 16 years and over	28,730
Unemployment Rate	7.00
Unemployment Rate for Ages 16-24	13.07
Unemployment Rate for Ages 25-65	4.21

Table 6 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector		Number of People
Management, business and financial	5,925	
Farming, fisheries and forestry occupations	880	
Service	3,525	
Sales and office	7,080	
Construction, extraction, maintenance and repair	2,645	
Production, transportation and material moving	1,590	

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18,970	76%
30-59 Minutes	3,080	12%

Travel Time	Number	Percentage
60 or More Minutes	2,835	11%
Total	24,885	100%

Table 8 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,960	280	1,605
High school graduate (includes equivalency)	6,790	375	2,515
Some college or Associate's degree	5,945	325	3,140
Bachelor's degree or higher	6,350	450	2,345

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	505	1,455	750	840	630
9th to 12th grade, no diploma	930	1,205	645	935	980
High school graduate, GED, or alternative	2,425	4,135	2,250	3,305	4,235
Some college, no degree	3,345	3,490	2,005	2,500	1,880
Associate's degree	155	508	455	475	303
Bachelor's degree	595	2,895	1,660	1,135	1,520
Graduate or professional degree	400	1,445	995	1,030	945

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	87,119
High school graduate (includes equivalency)	81,803
Some college or Associate's degree	112,003
Bachelor's degree	148,972
Graduate or professional degree	126,256

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The above demographics clearly show a significant amount of persons in the Lakewood employment sectors of education and health care services. With one major hospital, St Barnabas Hospital and two major health care clinics of Ocean Health and CHAMED the amount of health care employment is demonstrative. On the education sector, the Rabbinical College BMG and Georgian Court University have significant student bodies.

Describe the workforce and infrastructure needs of the business community:

As true with the Ocean County labor force demographic, the local workforce is challenged in the supply of adequate work force and the availability of sufficient infrastructure. This is especially true along the NJ Route #9 corridor which has experienced significant commercial and residential growth over the past ten year term.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.

Describe any needs for workforce development, business support or infrastructure these changes may create.

Also as stated in the County’s Consolidated Plan, the most pressing need of the business community is the adequacy of the transportation network and infrastructure. As the population of Ocean County continues to grow, traffic congestion is a constant for residents. Alternative modes of transportation should be encouraged such as additional sidewalks, bike lanes, increased bus service and mass transit aid in the efforts of persons getting to work or school.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Employers also are concerned with the adequacy of infrastructure and the constant pressure to innovate in order to compete. This is especially true along the retail, restaurant and entertainment sectors of employment. Educators are most concerned with dynamic and insightful teachers replacing ones who retire and with the wear and tear on educational facilities which have to keep up with the needs of the student body.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Lakewood does not maintain a job training program, but the Ocean County College and various local job training organizations provide professional and vocational skills to those who seek employment within the region.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The US Department of Housing and Urban Development defines housing "concentration" as any neighborhood or Census tract in which: 1) The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market areas; 2) The total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities in the housing market as a whole; or 3) for metropolitan areas, the total percentage of minority persons exceeds 50 percent of its population.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As CHAS data in preceding sections indicate, households with multiple housing problems are typically low-income, minority households. The highest density of populations in Ocean County is listed to be in Lakewood, Toms River and Brick. The 2010 Census indicates that in Township, the population density is 3,777.69 persons per square-mile. The overwhelming racial count in Brick are White with 47,542, with second highest population demographic in Lakewood being the Hispanic population with 16,062 persons, this sector has doubled within the 10 years between 2010 and 2020. As of the publication of this plan, 2020 full Census information is not available.

What are the characteristics of the market in these areas/neighborhoods?

The significant areas of housing market improvement have been noted in the downtown district of the municipality as well as along the university fringes.

Are there any community assets in these areas/neighborhoods?

Georgian Court University, Beth Medrash Govah University, the Lakewood Industrial Park, the Route 9 and Route 70 corridor.

Are there other strategic opportunities in any of these areas?

NA

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Many cable companies offer affordable cable services.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are multiple cable services available. Verizon and XFINITY especially.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In that Lakewood has a multitude of Pine trees, forest fires are a fear. Local officials have a good relationship with local and regional fire fighting crews. The hazard can be contained if the alerts are sounded.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Lakewood Township Fire Department is well versed in fighting fires throughout the community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Lakewood Township strived to continue to support local and Ocean County efforts to support housing and non-housing initiatives that assist low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental “Housing Choice Vouchers”, additional funding for regional and local housing rehabilitation programs which ensure neighborhood stabilization and market viability of the single-family detached housing type. Additional support is always welcomed in local Fair and Affordable Housing initiatives, public service organizational support and the maintenance and replacement of vital infrastructure as curbs, sidewalks and roads. The Township has also created an Affordable Housing Trust Fund which wil further support housing rehabilitation, first time homebuyers, downpayment assistance, homeless assistance and rental assistnce.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 12 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Please see attached 2014 LM Areas Map as attached in the opening Grantee portion of this plan.

As the below 2010 Census map depicts, a significant amount of the very-low, low-income populations are located in the downtown district of the municipality. Concentrations of persons and households in these areas are cited as “Designated Target Neighborhoods” under the subcategory of Low-Mod Area benefit. In a review of 2000 Census mapping depicts a significant increase of such areas emanating from the downtown area to areas more toward the outer fringes of the jurisdiction. The dominate populace of large areas considered low and moderate-income seem to be the Hispanic or immigrant community, although the rapid rise in the Orthodox Jewish population does not compare to the growth of the Hispanic population in Lakewood it nonetheless is significant.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Elderly Frail Elderly Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Public Services
	Description	CDBG program dedicates 15% of its allocation to public service organizations throughout the locality and region. Such services include youth, elderly, soup kitchens, food pantries and homeless services
	Basis for Relative Priority	Homelessness and general low and moderate-income organizational support.
	2	Priority Need Name
Priority Level		Low
Population		Extremely Low Low Moderate Non-housing Community Development
Geographic Areas Affected		

	Associated Goals	Planning and Program Administration
	Description	CDBG program planning, program management, reporting and activity management.
	Basis for Relative Priority	CDBG Program management, planning and administration
3	Priority Need Name	Housing Rehabilitation
	Priority Level	Low
	Population	Low Moderate Large Families Families with Children Elderly Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation
	Description	Assist low and moderate-income residents with the rehabilitation of their dwellings to include health & safety and code violations.
	Basis for Relative Priority	
	4	Priority Need Name
Priority Level		Low

Population	Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Elderly Frail Elderly Non-housing Community Development
Geographic Areas Affected	
Associated Goals	Public Facilities
Description	Sidewalks, curbs, park improvements, road way improvements and general 'bricks and mortar' projects with Low Mod Area areas.
Basis for Relative Priority	Improvement of public areas. Within qualified Designated Target Neighborhoods. DTN. L&M Income neighborhoods.

Narrative (Optional)

All activities are geared toward low and moderate-income, housing and non-housing support

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Lakewood Township's 2020 Plan has been designed to support activities and projects Township-wide at \$1,096,400.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,096,400	0	0	1,096,400	0	Admin and Planning Housing rehabilitation Public Improvements Public Services
Other	public - federal	Other	835,784	0	0	835,784	0	Supplemental HUD CDBG funding to Lakewood Township for the prevention, preparedness of the Cronovirus.

Table 14 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Lakewood Township has collected over \$1.6 million in non-residential development fees for the support of affordable housing initiatives. Funds will also support first-time homebuyers, housing rehabilitation, rental assistance and homeless support programs. The local HUD CDBG program will also go hand-in-hand with this significant program.

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

NA

Discussion

For the first time in the history of the Community Development Program in Lakewood Township, Federal dollars will be joined with local affordable housing Trust Fund monies to assist persons and families in-need of housing support and assistance.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LAKWOOD TOWNSHIP	Government	Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Ocean County Housing Consortium	Government	Ownership Public Housing Rental	Region

**Table 15 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The Township of Lakewood Community Development Department primarily administers and monitors the CDBG entitlement program. The department also administers other Federal and State housing programs as mandated by local rules and regulations.

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

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		

Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse			
Child Care	X		
Education	X		
Employment and Employment Training			
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling			
Transportation	X		
Other			

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

NA

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

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

- Find a reliable and constant stream of funding to support a stand-alone homeless service organization or facility. CDBG and/or HOME funds are not sufficient to support such a venture.
- Develop a collaborative relationship with County officials and other Ocean County municipalities and their representatives to target symptomatic problem areas which can be mitigated in the community that adds to the homeless issue.
- Identify an organization with experience and expertise in providing supportive services and shelter for the homeless.

- Prepare a dynamic and proactive approach for residents within the shelter to find employment, constant medical or psychological care and other services which individuals and families are not successful in finding without proper direct care and support.

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

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Anti-Poverty Strategy

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

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

The township has established goals and policies designed to improve the local economy and reduce the level of poverty within the community

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2020	2021	Non-Homeless Special Needs		Public Services	CDBG: \$164,460	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
2	Planning and Program Administration	2020	2021	Planning and Administration		CDBG Program Administration		Other: 1000 Other
3	Housing Rehabilitation	2020	2021	Housing Rehabilitation		Housing Rehabilitation	CDBG: \$212,660	Homeowner Housing Rehabilitated: 20 Household Housing Unit
4	Public Facilities	2020	2021	Non-Housing Community Development		Public Facilities	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
2	Goal Name	Planning and Program Administration
	Goal Description	Program Panning and administration
3	Goal Name	Housing Rehabilitation
	Goal Description	Homeowner Housing Rehabilitated: 20 Household Housing Units
4	Goal Name	Public Facilities
	Goal Description	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 200 Households Assisted

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The Ocean County Housing Consortium provides HOME funds to select CHDO throughout the County which provide fair and affordable housing to eligible populations.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

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

How are the actions listed above integrated into housing policies and procedures?

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Anti-Poverty Strategy

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

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

The township has established goals and policies designed to improve the local economy and reduce the level of poverty within the community.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Township of Lakewood in conjunction with Solutions to End Poverty Soon (STEPS) and the Lakewood Resource and Referral Center (LRRC) are proactive in their assistance of persons and families which are considered at-poverty level. Together with over \$1 million dollars in local affordable housing funds which offers direct rental assistance, down payment assistance and mortgage assistance to aid those in need. Furthermore with direct CDBG support to local soup kitchens, food pantries and emergency shelter programs, poverty-level persons and families are indeed well supported in Lakewood Township.

-

Self Sufficiency Programs

Lakewood Township does envision a job training program for the future. The lack of Federal, State or local funds for such an initiative seems to be problematic at this time.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Township of Lakewood Community Development Department primarily administers and monitors the CDBG entitlement program. The department also administers other Federal and State housing programs as mandated by local rules and regulations.

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

- Performance monitoring
- Public service program income-benefit monitoring
- Financial monitoring
- Davis-Bacon Compliance
- Environmental Review Compliance
- Federal and state program reporting
- Federal Stimulus Job creation reporting
- Other Areas of ComplianceThe community development department operates in accordance with the monitoring plan developed for the CDBG programs under the most recent HUD monitoring concluded in 2010, including an annual single audit in conformance with OMB Circular 133-A. The Director of the CD Department Director, monitors all activities of the program on a monthly basis.

Expected Resources

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

Introduction

Lakewood Township's 2020 Plan has been designed to support activities and projects Township-wide at \$1,096,400.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,096,400	0	0	1,096,400	0	Admin and Planning Housing rehabilitation Public Improvements Public Services
Other	public - federal	Other	835,784	0	0	835,784	0	Supplemental HUD CDBG funding to Lakewood Township for the prevention, preparedness of the Cronovirus.

Table 18 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Lakewood Township has collected over \$1.6 million in non-residential development fees for the support of affordable housing initiatives. Funds will also support first-time homebuyers, housing rehabilitation, rental assistance and homeless support programs. The local HUD CDBG program will also go hand-in-hand with this significant program.

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

NA

Discussion

For the first time in the history of the Community Development Program in Lakewood Township, Federal dollars will be joined with local affordable housing Trust Fund monies to assist persons and families in-need of housing support and assistance.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2020	2021	Non-Homeless Special Needs			CDBG: \$164,460	Public service activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted
2	Planning and Program Administration	2020	2021	Planning and Administration		CDBG Program Administration	CDBG: \$219,280	Other: 1000 Other
3	Housing Rehabilitation	2020	2021	Housing Rehabilitation			CDBG: \$212,660	Homeowner Housing Rehabilitated: 20 Household Housing Unit
4	Public Facilities	2020	2021	Non-Housing Community Development		Public Facilities	CDBG: \$500,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	Public service activities other than Low/Moderate Income Housing Benefit: Over 2000 Persons Assisted

2	Goal Name	Planning and Program Administration
	Goal Description	Planning and administration of local CDBG program
3	Goal Name	Housing Rehabilitation
	Goal Description	Homeowner Housing Rehabilitated: 20 Household Housing Unit
4	Goal Name	Public Facilities
	Goal Description	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 2000 Households Assisted

AP-35 Projects - 91.420, 91.220(d)

Introduction

HUD CDBG Program assistance will target housing rehabilitation, public facilities, public services and administration with 2020 Program funds.

#	Project Name
1	Public Services
2	Planning and Program Administration
3	Public Facilities
4	Housing Rehabilitation
5	Covid CDBG CARES Act Funding

Table 20 – Project Information

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

Lakewood Township strived to continue to support local and Ocean County efforts to support housing and non-housing initiatives that assist low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental “Housing Choice Vouchers”, additional funding for regional and local housing rehabilitation programs which ensure neighborhood stabilization and market viability of the single-family detached housing type. Additional support is always welcomed in local Fair and Affordable Housing initiatives, public service organizational support and the maintenance and replacement of vital infrastructure as curbs, sidewalks and roads

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$164,460
	Description	Support various public service organizations throughout the township
	Target Date	7/2/2021
	Estimate the number and type of families that will benefit from the proposed activities	Low and moderate-income public service groups
	Location Description	Township wide and regional not for profit public service organizations
	Planned Activities	Support of public service organizations.
2	Project Name	Planning and Program Administration
	Target Area	
	Goals Supported	Planning and Program Administration
	Needs Addressed	CDBG Program Administration
	Funding	CDBG: \$219,280
	Description	Support the various planning, administration, legal and grantsmanship duties for the local HUD CDBG program.

	Target Date	7/2/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 1000 persons assisted
	Location Description	Township wide
	Planned Activities	Support for all HUD CDBG programs and activities
3	Project Name	Public Facilities
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$500,000
	Description	Support of various public facility improvements township-wide which are located in eligible predominately low and moderate-income areas as designated by the last US Census.
	Target Date	7/2/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 2000 persons overall
	Location Description	All eligible DTN areas.
	Planned Activities	Curbs, sidewalks, parks and playgrounds in all eligible Designated Target Neighborhoods
4	Project Name	Housing Rehabilitation
	Target Area	
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation

	Funding	CDBG: \$212,660
	Description	Support the local housing rehabilitation program for low and moderate-income persons and families who require health and safety and code violation rehabilitation to their units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Over 20 projects overall
	Location Description	Township-wide
	Planned Activities	Housing rehabilitation of low and moderate-income households
5	Project Name	Covid CDBG CARES Act Funding
	Target Area	
	Goals Supported	Public Services Planning and Program Administration
	Needs Addressed	Public Services CDBG Program Administration
	Funding	CDBG: \$835,784
	Description	Supplemental CDBG funding for the prevention, preparedness and response to the Cronovirus.
	Target Date	8/10/2021
	Estimate the number and type of families that will benefit from the proposed activities	Persons and families requiring assistance in the community from the effects of the Cornovirus. Various emergency public service groups will be granted assistance and the remaining of funds will be used to continually to prevent, prepare for, and respond to Cornovirus.
	Location Description	Township wide

Planned Activities	Funds will directly be distributed to eligible public service entities that are respnding to Cornovirus. The remainder of the funds wlll assist Township activites to respond to the virus in lie with CARES Act legislation.
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AP-50 Geographic Distribution - 91.420, 91.220(f)

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

See attached DTN mapping of prospective areas which may be improved. All public facility projects are targeted in eligible Low and Moderate-Income eligible DTN areas. Typically such improvements include, sidewalks, road improvement and barrier free projects.

Geographic Distribution

Target Area	Percentage of Funds

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

To assist primarily low and moderate-income populations. Only public facility projects will be slated for assistance within eligible Designated Target Neighborhoods (DTN) and eligible Low and Moderate-Income Areas.

Discussion

Only eligible Low and Moderate-Income Designated Target Neighborhoods in Lakewood. Projects slated for funding typically undertake a long gestation period where eligibility is first determined, then engineering and planning facility reports and bid documents are prepared. The township publically bids all projects and all construction utilizes Davis Bacon Wage Rates.

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

Introduction

Only eligible Low and Moderate-Income Designated Target Neighborhoods in Lakewood. Projects slated for funding typically undertake a long gestation period where eligibility is first determined, then engineering and planning facility reports and bid documents are prepared. The township publically bids all projects and all construction utilizes Davis Bacon Wage Rates.

Actions planned to address obstacles to meeting underserved needs

Lakewood Township strived to continue to support local and Ocean County efforts to support housing and non-housing initiatives that assist low and moderate-income persons and families. The goals and objectives of regional and local HUD programs are to provide resources to the most underserved populations. Such activities along this continuum are additional subsidized rental "Housing Choice Vouchers", additional funding for regional and local housing rehabilitation programs which ensure neighborhood stabilization and market viability of the single-family detached housing type.

Actions planned to foster and maintain affordable housing

The Lakewood Resource and Referral Center, a local Subrecipient serves as the primary point of contact for the low/moderate income population of Lakewood to promote the Grantee's Affordable Housing Initiative. In collaboration with Solutions to End Poverty (STEPS), the LRRC will work to ensure that residents can access existing and future available units of affordable housing.

The LRRC will be responsible for administering its programs and services in a manner satisfactory to the Grantee and in accordance with the standards required as a condition of providing these funds. Local Affordable Housing Trust funds will support such programs.

Actions planned to reduce lead-based paint hazards

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

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

OC Health Department.

Actions planned to reduce the number of poverty-level families

Anti-Poverty Strategy

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

- Lack of education, Lack of marketable job skills
 - General unemployment, Low wages
 - Lack of affordable child care, Substance abuse
 - Lack of reliable transportation
- The township has established goals and policies designed to improve the local economy and reduce the level of poverty within the community. The local strategy follows: Self Sufficiency Programs Lakewood Township does envision a job training program for the future. The lack of Federal, State or local funds for such an initiative seems to be problematic at this time.

Actions planned to develop institutional structure

The Township of Lakewood Community Development Department primarily administers and monitors the CDBG entitlement program. The department also administers other Federal and State housing programs as mandated by local rules and regulations.

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

- Performance monitoring
 - Public service program income-benefit monitoring
 - Financial monitoring
 - Davis-Bacon Compliance
 - Environmental Review Compliance
 - Federal and state program reporting
 - Federal Stimulus Job creation reporting
 - Other Areas of Compliance
- The community development department operates in accordance with the monitoring plan developed for the CDBG programs under the most recent HUD monitoring concluded in 2010, including an annual single audit in conformance with OMB Circular 133-A. The Director of the CD Department Director, monitors all activities of the program on a monthly basis.

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

The Lakewood Resource and Referral Center acts as the primary conduit to the relationships between private, public and social service agencies and support.

Discussion

All activities in the community development and housing realm are directly assisted through the local CD Department and the LRRC located at 212 Second Street in Lakewood.

Program Specific Requirements

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

Introduction

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

Discussion

Appendix - Alternate/Local Data Sources