Executive Summary

AP-05 Executive Summary - 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. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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The Lakewood Township's 5-Year Consolidated Plan as well as this 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

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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. In PY 2021, the Lakewood CDBG program completed 9 housing rehabilitation projects and assisted approximately 300 persons through eligible public service activities.

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

Summary from citizen participation section of plan.

Summary from citizen participation section of plan.

Summary from citizen participation section of plan.

Public Notice attached and one public comment

5. Summary of public comments

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

Not available as of yet

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

NA

7. Summary

Citizen Participation takes place on two (2) levels; firstly a local public comment period is announced both in the print media and on the Township's website for a 30-day period. Then through the Ocean County Consortium a major public comment session is open to the public where all entitlement communities receive comments from the general public on their Action Plans prior to said plan(s) being submitted to HUD for acceptance and review.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator		Rehabco Inc.

Table 1 – Responsible Agencies

Narrative

The CDBG program and housing rehabilitation program is managed and administered by REhabco Inc for the 15 years.

Consolidated Plan Public Contact Information

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Director Lakewood Community Development Director

231 Third Street, Lakewood NJ 08701

Ph 732 905- 5964

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

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, public housing support, housing rehabilitation, housing services, lease-acquisition and housing counseling/affordable housing programs and activities.

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)).

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. In Program Year 2015 CDBG funds from the township directly assisted the Lakewood Public Housing Authority over \$100,000 in the installation new windows and doors at various facilities managed by the local housing authority.

There is also discussions underway for further support to the local public housing authority for per-unit and residential upgrades.

The Ocean County Board of Social Services works closely with township officials in ensuring that mental health services needs of the community.

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 Continueum of Care Program is administered by 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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

County role

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	STEPS TO END POVERTY
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	LRRC
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	STEPS offer rental assistance and homeless assistance to those in need through Affordable Housing Trust Funds.The Lakewood Resource and Referral Center specializes in first time homebuyer downtpayment assistance through the Lakewood AH Trust Fund

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

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

Narrative

The Lakewood Township Affordable Housing Trust fund paid with development fees is the other major housing based program in the jurisdiction other than HUD CDBG funds.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

There was a public comment period from June 8 to the 14 as published in the Asbury Park Press. No comments were made.

Citizen Participation Outreach

Sort Orde	r Mode of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

As indicated through an allocation letter to Mayor Ray Coles on February 25, 2021, the Township of Lakewood is in line for \$884,481 in US Department of Housing and Urban Development (HUD) Community Development Block Grant funds,

Anticipated Resources

Program	Source of	Uses of Funds	Expe	cted Amoun	t Available Yea	nr 1	Expected	Narrative Description
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	public -	Acquisition						To fund low and moderate-income
	federal	Admin and						housing and non-housing activities
		Planning						and programs.
		Economic						
		Development						
		Housing						
		Public						
		Improvements						
		Public Services	904,700	0	0	904,700	0	
Other	public -	Other						
	federal		0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

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

Annual Action Plan 2021

matching requirements will be satisfied

HUD CDBG funds have made a significant impact on the affordable housing and homeownership assistance in the township. With the advent of new affordable housing money internally collected from non-residential development, the township can use said local resources with a CDBG match to benefit those seeking affordable housing opportunity in the jurisdiction.

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

Additional public lands are sought for public facility and affordable housing purposes.

Discussion

The Lakewood Township Affordable Housing initiative goes on. Further properties which can be deemed "affordable" by township officials will be designated. However, Lakewood is considered a "urban aid" community and is exempt from local NJ State Affordable Housing mandates. However housing multiple affordable housing opportunity exists locally for those seeking rental and for-purchase. There are efforts presently to use future commercial development fees for the acquisition of further land area and construction of affordable housing sites.

Annual Goals and Objectives

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

Goals Summary Information

Sort	Goal Name	Start	End	Category	Geographic	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year		Area			
1	Public Services	2020	2021	Non-Homeless		Public Services	CDBG:	Public service activities other than
				Special Needs			\$135,705	Low/Moderate Income Housing
								Benefit: 8000 Persons Assisted
2	Planning and	2020	2021	Planning and		CDBG Program	CDBG:	Other: 0 Other
	Program			Administration		Administration	\$180,940	
	Administration							
4	Public Facilities	2020	2021	Non-Housing		Public Facilities	CDBG:	Public Facility or Infrastructure
				Community			\$588,055	Activities other than Low/Moderate
				Development				Income Housing Benefit: 40233
								Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal	Provide various public services to local and regional providers which benefit Lakewood residents
	Description	Public service groups are located in Lakewood Township proper or within the Ocean County region.

2	Goal Name	Planning and Program Administration			
	Goal	CDBG program planning and administration			
	Description				
4	Goal Name	Public Facilities			
	Goal	Installation of curbs and sidewalks in DTN areas of the township			
	Description	The focus of 2021 program funds will be concentrated within curb and sidewalk improvements along the western and			
		eastern portion of the township divided by River Avenue in Lakewood.			

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Township of Lakewood will undertake three (3) basic projects through 2021 CDBG funds alloted.

#	Project Name
1	Public Services
2	Planning and Program Administration
4	Public Facilities

Table 7 – Project Information

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

All funds will be comitted to eligible low and moderate-income related projects and activities.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Services	
	Target Area		
	Goals Supported		
	Needs Addressed	Public Services	
	Funding	CDBG: \$132,672	
	Description	Support various public service organizations throughout the township	
	Target Date	7/30/2022	
	Estimate the number and type of families that will benefit from the proposed activities	Over 30 public service groups will be assisted with services including foodstuffs, shelter, youth services and adult services.	
	Location Description	Township and region wide	
		All public service groups are either located in Lakewood Township or the Ocean County region.	
	Planned Activities	Various public service activities	
2	Project Name	Planning and Program Administration	
	Target Area		
	Goals Supported		
	Needs Addressed	CDBG Program Administration	
	Funding	CDBG: \$176,896	
	Description	Support the various planning, administration, legal and grantsmanship duties for the local HUD CDBG program.	
	Target Date	7/30/2012	
	Estimate the number and type of families that will benefit from the proposed activities	Full support of administration of local HUD CDBG program	
	Location Description		
	Planned Activities		
3	Project Name	Public Facilities	
	Target Area		
	Goals Supported	Public Facilities	
	Needs Addressed	Public Facilities	

Funding	CDBG: \$320,219		
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	7/30/2012		
Estimate the number and type of families that will benefit from the proposed activities	All locations will be within eligible DTN areas.		
Location Description	Department of public works is targeting a number of local parks and recreational areas for upgrade with 2021 funds.		
Planned Activities	Upgrade of 3 local parks		

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

Project selection is driven by public and administrative rankings of project priority

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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.

Discussion

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

Introduction

The township supports a two-pronged affordable housing program, one being a municipally land dedicated to over 200 affordable housing units. The other being a participating agreement with STEPS and other stake-holders in providing additional affordable units. An important relationship has been forged between the Lakewood Resource and Referral Center (LRRC) and Solutions to End Poverty Soon (STEPS) where homeownership counseling /affordable housing training and seminars are established to ensure local residents are prepared and knowledgeable about the homeownership process. There are also dynamic efforts of STEPS to be involved in preventing tenants from becoming homeless from landlords. Constructive lines of communication are established between the LRRC and STEPS to ensure that the scourge of homelessness does not spread in Lakewood due to the efforts.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

All aspects of the 2011 Analysis of Impediments are enforced or are under analysis.

Discussion

All initiatives as discussed in the Al Plan are underway or enforced.

The Planning Iniatives are important, but the daily on-the-ground efforts of the LRRC and STEPS ensure that affordable housing is identified in Lakewood and participants in the Lakewood Affordable Housing Initiative take part in all of the educational programs to make homeownership and secure tenancy a reality.

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

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

Actions planned to address obstacles to meeting underserved needs

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.

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.

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 transportationThe 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:.<u>Self Sufficiency Programs</u>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 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.

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

All concerned organizations and groups as it pertains to the local HUD CDBG program meet frequently to discuss existing issues and engage in problem solving during the year.

Discussion

NA

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.

70.00%

Discussion

All activities combined benefit 70% low and moderate-income residents of the municipality.