

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

Middletown Township is an Entitlement Community which receives Community Development Block Grant funds directly from the Federal Government. The Township's 2024 Action Plan component of the 2020-2024 Consolidated Plan has been designed to outline the intended use of anticipated available federal resources.

2. Summarize the objectives and outcomes identified in the Plan

The 2024 Action Plan recognizes that there remains a need to provide financial resources for housing rehabilitation to owner-occupied, income-eligible households.

This Action Plan represents a good faith effort of Middletown Township to submit a complete document in accordance with the instructions prescribed by HUD. This Plan addresses past and emergent housing and community development issues.

3. Evaluation of past performance

In 2023, the Township received a total of \$266,538 in federal assistance to help achieve goals and objectives set forth in its Consolidated Plan and activities identified in the Action Plan. An additional \$91,607.64 was received in program income. Consistent with the principal goal of Middletown's Consolidated Plan to foster the maintenance and development of housing affordable to target income households, in 2023, a total \$298,699.88 was expended on housing rehabilitation activities, \$29,528.46 was expended on planning and administration, for a total 2023 CDBG expenditure of \$327,063.26.

The 2024 Action Plan's goals and projects remain consistent with the Township's past goals and projects where the principal goal is to foster the maintenance and preservation of affordable housing, while, if funding allows, making certain improvements to public facilities in low- and moderate-income neighborhoods.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Township's Citizen Participation Plan (CPP) is an essential component of the 2020-2024 Consolidated Plan. The CPP is the process by which Middletown identifies the policies and procedures to be used to encourage citizen participation and involvement in the development of the Five-Year Consolidated Plan, programs/activities undertaken pursuant to the Plan, substantial Plan amendments, and the preparation of the Annual Performance Report.

Middletown Township believes that citizen participation and planning are central to the success of community development efforts. The Township is committed to successfully engaging and involving its residents in making decisions about how to invest in the future of its neighborhoods. Participation by residents of predominantly low- and moderate-income neighborhoods will strongly be encouraged in 2024. Additionally, the Township continues to make particular efforts to reach special-needs populations, as all meeting facilities are accessible to handicapped individuals.

Consistent with the CPP, the Township expects to conduct at least two (2) community meetings in 2024 to advertise its home rehabilitation program. The Township will enhance notification procedures by issuing press releases, by including articles in the published "Middletown Matters" publication, and by including announcements on the Township's website and cable TV channel and sharing information with local churches and neighborhood organizations in our low- and moderate-income neighborhoods.

On March 7, 2024, the 2024 Action Plan document was made available to the public for review and comment at the Township of Middletown Department of Planning and Community Development for a period of 30 days. At that time the FY2024 Action Plan was based on the anticipated allocation amount.

A public meeting to review the draft Action Plan will be conducted on March 21, 2024. This meeting reviewed the basic elements of the Plan, and proposed strategies in detail. Any public comments

received during the comment period, at the meeting or in writing within the time period will be addressed in the plan document.

This meeting and all future 2024 meetings will be held at times and locations convenient to potential and actual beneficiaries of CDBG assisted activities, with accommodations for persons with disabilities.

5. Summary of public comments

No public comment

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

None

7. Summary

None

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	MIDDLETOWN TOWNSHIP	Planning and Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

Middletown Township, 1 Kings Highway, Middletown, NJ 07748

Jill Cammarosano, Community Development Manager

732-615-2281

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

1. Introduction

The development of the 2024 Annual Action Plan of the 2020-2024 Consolidated Plan was overseen by the Township's Department of Planning and Community Development in conjunction with the Monmouth County HOME Consortium. The Township's Community Development office is the primary public agency responsible for administering CDBG-funded programs.

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(l)).

The Middletown Community Development staff consults regularly with the Middletown Housing Authority and the Middletown Social Services Department, which may be referred to from time to time, as the "Social Services" as it is the Middletown Social Services Department for the New Jersey Department of Human Services.

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 Middletown Social Services Department counsel's individuals and families on services and programs available, referring to and obtaining the necessary grants these individuals and families would be eligible for. If a household requires relocation due to a fire or unsafe living conditions, the Township's Social Service's Director serves as the official relocations Officer securing safer, more permanent housing in addition to food and clothing that may have been lost. Additionally, the Township Social Service Staff is currently assisting in participating in the development of the Monmouth County Continuum of Care's Strategic Plan to Prevent and End Homelessness.

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

The Township's Social Services Staff member serves as a committee member on the Monmouth County Coordinated systems committee and is considering the creation of a centralized intake agency for homeless individuals and families. These individuals' needs would be identified and then directed to the appropriate agency for assistance, including our Social Service Department.

Our office will continue to partner with businesses and residents to provide our clients with needed food, clothing, and utility assistance.

The Middletown Social Services Department's primary responsibility is assisting with shelter placement to homeless individuals. General Assistance is provided by Monmouth County on behalf of the Township. In addition, the Social Services Department counsels and assists eligible household on how to access Monmouth County Social Service Program such as food stamps, Medicaid and aid to dependent children.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Middletown Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	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	Middletown Township Social Services Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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	Monmouth County	The goals of the Township's Strategic Plan and County's CoC draft Strategic Plan are similar in that they both desire to meet urgent needs utilizing a formalized communication process and ensure the provision of the highest quality services.

Table 3 - Other local / regional / federal planning efforts

Narrative

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

On March 7, 2024, the 2024 Action Plan document was made available to the public for review and comment at the Township of Middletown Department of Planning and Community Development for a period of 30 days. At that time The FY2024 Action Plan was based on the anticipated allocation amounts.

A public meeting will be held to review the draft Action Plan on March 21, 2024. This meeting reviewed the basic elements of the Plan, and proposed strategies in detail.

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)
1	Public Meeting	Persons with disabilities Non-targeted/broad community				
2	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community				

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)
3	Internet Outreach	Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 5				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	265,633	20,000	0	285,633	0	CDBG funding and Program Income is expected to be used to administer the Township's Home Rehab Program. Program income is expected to be collected throughout the 5 year Consolidated Planning period at approximately \$20,000 per year. Program income includes fees for processing subordinations, interest, and repayments of 10 year Home Rehab liens.
Other	public - local	Housing	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 matching requirements will be satisfied.

To supplement federal resources to address underserved housing needs, Middletown will continue to collect affordable housing linkage fees for all new residential development that does not include an affordable housing component, and new commercial development. These fees will provide the Township with a consistent and revolving resource to fund construction of new affordable units. The Township will continue to support efforts of non-profit housing developers to construct new affordable rental units financed via low-income housing tax credits and HOME funding approval through Monmouth County.

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

Discussion

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	Housing Rehabilitation	2020	2024	Affordable Housing	Township wide North Middletown target area	Provide housing rehabilitation grants Create suitable living environment	CDBG: \$265,633	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Affordable Housing	2020	2024	Affordable Housing	Township wide	Provide affordable housing	CDBG: \$0 public-local:	Rental units constructed: 70 Household Housing Unit
3	Administration	2020	2024	Administration	-	Provide housing rehabilitation grants	CDBG: \$50,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	
2	Goal Name	Affordable Housing
	Goal Description	

3	Goal Name	Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

Middletown expects to be part of two (2) eligible activities in 2024.

The first project is the Middletown Township Department of Community Development's CDBG Home Rehabilitation Program. The Middletown Township Department of Community Development FY2024 CDBG Formula Grantee Allocation is \$265,633 and anticipates \$20,000 in program income. The Department of Community Development will devote \$235,633 of these funds to rehabilitation activities.

The funds will be available for emergency repairs, correct building code violations, lead base paint safe work practices, and barrier-free improvements at single-family dwellings. The Department of Community Development plans on rehabilitating up to 10 households with this resource. The Township offers a grant amount of \$25,000.

Program administration is considered the second eligible project and \$50,000 of grant funds will be devoted to administration of the Township's CDBG Program.

#	Project Name
1	Home Rehab
2	Admin

Table 7 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Home Rehab
	Target Area	
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Provide housing rehabilitation grants
	Funding	CDBG: \$265,633
	Description	Corrects code violations and repairs major home systems for income eligible households of owner occupied units.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 low and moderate income households will benefit from the Township's CDBG-funded home rehab program
	Location Description	township wide, with concentration in North Middletown and other low / mod income neighborhoods
	Planned Activities	Repair of major household systems, including heat, roof, electric, and any accessibility improvements
2	Project Name	Admin
	Target Area	North Middletown
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Provide housing rehabilitation grants
	Funding	CDBG: \$50,000
	Description	Administration of the CDBG program
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Coordination of approx 10 households participating in the Township's Home Rehab program, and regular maintenance as required by HUD of the Township's CDBG program
	Location Description	township wide program
	Planned Activities	administration of the Township's CDBG program

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

Housing rehabilitation is offered throughout the Township with the only restrictions having to do with income qualifications.

Geographic Distribution

Target Area	Percentage of Funds
North Middletown	70

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Housing rehabilitation is offered throughout the Township with the only restrictions having to do with income qualifications.

Discussion

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

Introduction

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

Discussion

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

Introduction

Actions planned to address obstacles to meeting underserved needs

The primary activities to support the Homeless and other special needs activities will be performed by the Middletown Township Social Services Department and Monmouth County's Continuum of Care.

Actions planned to foster and maintain affordable housing

It is anticipated that the cost of affordable rental and owner-occupied housing will remain high in 2024, and the affordability gap will remain wide for those in need of decent, safe housing. Moreover, the cost of maintaining and rehabilitating existing housing stock will continue to increase due to the limited supply of labor and materials. The CDBG housing rehabilitation program anticipates assisting up to 10 households in 2024 to ensure continued affordability to homeowners in need of housing repairs.

Middletown's strategy to address the negative effects of regulatory obstacles to providing affordable housing will occur on both the State and local levels. The Township is committed to identifying and seizing all practical opportunities for removing barriers to affordable housing at the local level. As indicated in the Township's Analysis of Impediments to Fair Housing Choice (AI) the most significant barrier to fair housing in the Township is housing affordability. The cost of constructing and maintaining housing in Middletown has increased dramatically in recent years. Increased costs have a particularly acute impact on low-income households and on areas of low income concentrations. Middletown looks forward to complying with HUD's proposed strategy to refine and improve the current AI process to better equip communities to fulfill their fair housing obligations and plan in a manner that promotes fair housing choice.

The Township will continue to implement its 2008 Housing Element and Fair Share Plan to provide households with access to affordable housing to meet present and prospective housing needs, with

particular attention to low and moderate income housing.

Actions planned to reduce lead-based paint hazards

The Community Development staff understands the importance of lead safety in homes and ensures that their grant recipients and contractors are aware of lead safe practices.

During the application process, and prior to any rehabilitation work, the Department of Community Development staff educates grant recipients by informing them of the following: (1) whether the structure was built prior to 1978, (2) whether the structure may contain lead-based paint, (3) lead-based paint has certain hazards, (4) lead-based paint poisoning has symptoms and can be treated and (5) precautions to avoid lead poisoning.

The Township's CDBG Home Rehabilitation Specialist is also a licensed lead inspector/risk assessor. If the presence of lead-based paint has been confirmed by the Township's Lead Inspector/Risk Assessor for any rehabilitation project, the Township's Housing Rehabilitation Program requires that the contractor use EPA's lead safe work practices in order to complete repairs in a home where lead is present.

Additionally, under the EPA's Renovation, Repair, and Painting Rule, effective April 22, 2010, in order to continue to be in the Township's Housing Rehabilitation Program, contractors and their firms must be certified and use lead-safe work practices.

Actions planned to reduce the number of poverty-level families

Middletown Township has worked with Federal, State, County, and non-profit agencies to provide information on the barriers preventing households from overcoming poverty. Middletown's resources are devoted to the problems which plague households at or below the poverty line. Township programs are housing rehabilitation, as well as helping disabled persons and providing homelessness assistance.

The Middletown Department of Community Development offers a highly successful rehabilitation program. This program is supported with Federal funds supplied through the Community Development

Block Grant Program.

The Middletown Township Housing Authority manages two (2) public housing developments (Tomaso Plaza and Daniel Towers). Together these two (2) developments offer rental assistance to 252 income-eligible senior citizens. The Authority also manages a Section 8 Housing Choice Voucher Program currently serving a maximum of 245 families.

The Middletown Social Services Department's primary responsibility is assisting with shelter placement to homeless individuals. General Assistance is provided by Monmouth County on behalf of the Township. In addition, the Social Services Department counsels and assists eligible households on how to access Monmouth County Social Service Programs such as food stamps, Medicaid, and aid to dependent children.

Non-profit institutions responsible for the delivery of affordable housing consist of the Middletown Township Senior Citizen Corporation and the Lincroft Senior Citizen Corporation. The Middletown Township Senior Citizen Housing Corporation manages Bayshore Village which will provide rental assistance to 110 households. The Lincroft Senior Citizen Housing Corporation manages Luftman Towers and provides rental assistance to 189 income-eligible seniors.

On the Federal, State and County levels, the Township is interested in developing and participating in programs which combine social and economic actions. New regulations should be promoted which incorporate economic activities such as education, job training or childcare into existing housing programs.

Overall, programs offered by Middletown Township effectively coordinate efforts to address housing issues and the conditions of poverty that surround low-income households to the greatest possible extent. However, the need for assistance far exceeds current funding levels. Therefore, the Township will continue to improve coordination between existing programs, but also identify the need to create new programs which respond to the needs of those at greatest poverty risk.

Actions planned to develop institutional structure

The Middletown Department of Planning and Community Development will continue to offer the rehabilitation program for single family owner occupied residential dwellings during 2024. This program will be supported with Federal Funds supplied through the Community Development Block Grant Program.

The Township's homeless needs will be addressed by the Monmouth County Continuum of Care, the

Homeless System Collaborative.

The Township will continue to work closely with local nonprofit organizations to encourage housing opportunities for low- and moderate-income persons. Moreover, the Township will collaborate with builders, developers, and financial institutions to facilitate the creation of affordable housing units throughout the Township.

Inadequacies in institutional structure are primarily related to the lack of adequate funding to address local needs.

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

The Middletown Department of Planning and the Department of Community Development is the lead agency for the Township. In developing this document, several meetings and telephone conferences were held with the Department of Community Development, Department of Social Services, and the Middletown Township Housing Authority. These meetings enabled each agency to discuss housing issues on a Township basis and not just within each agency's border.

The completion of this document will not be the end of these discussions. Each agency will continue to communicate and refine the Township's housing policies.

Discussion

Program Specific Requirements

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

Introduction

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.	80.00%

Discussion

