

Executive Summary

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

1. Introduction

Middletown Township is an Entitlement Community and receives CDBG funds directly from the Federal Government. As of 2020, Middletown Township has entered into a Service Agreement with the County of Monmouth for the County to administer the Township's Community Development Block Grant Program in coordination with the Township's CDBG Manager. The Township's 2025-2029 Consolidated Plan and the One-Year Action Plan are designed as straightforward documents that focus on goals, objectives, and achievable results.

The cost of constructing and maintaining housing in Middletown has continued to increase in recent years. Increased costs have a particularly acute impact on low-income households and on areas of low-income concentrations. According to the 2017-2021 CHAS data, of Middletown's total 24,760 households, 28% experienced some degree of housing cost-burden (greater than 30%), and 11% households experienced severe housing cost burden (greater than 50%).

This Consolidated Plan, when considered jointly with the Township's 2008 Housing Element of the Master Plan and subsequent master plan documents, addresses housing and overall community development needs for all Township residents, and particularly for low- and moderate-income households.

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

The Consolidated Plan process has determined that there remains a need for the following:

- To provide financial resources for housing rehabilitation to owner-occupied, income-eligible households.
- Non-housing community development needs such as eligible improvements to neighborhood and public facilities in areas of low- and moderate-income concentration may be initiated, depending on funding availability and degree of need.

3. Evaluation of past performance

During the last consolidated planning period, between 2020 and 2024, Middletown Township received a total of \$1,891,771 which includes the CDBG-CV allocation of \$559,604 in federal assistance to help achieve goals and objectives set forth in its Consolidated Plan and activities identified in the annual

Action Plans. The principal goal of Middletown's 2020-2024 Consolidated Plan was to foster the maintenance and development of housing affordable to target income households, and activities included administration of the Township's Home Rehabilitation Program, and handicap accessible improvements to neighborhood and public facilities. Approximately 42 homes were rehabilitated. CDBG funds were expended to fund public facility improvements at the Tonya Keller Community Center to provide barrier-free access to the main entrance. CDBG funds were expended for public facility improvements at Ideal Beach in North Middletown. Also, CDBG fund were used for ADA Accessibility at Township Public Facilities.

4. Summary of citizen participation process and consultation process

To maximize input in data collection and strategy selection, a series of meetings was conducted to solicit input from various stakeholders including the Township's Health Department, and Middletown Housing Authority. These meetings identified available resources and assisted in the development of the Township's housing and community development priorities.

5. Summary of public comments

The Department of Planning and Community Development conducted public hearings regarding the 2025-2029 Consolidated Plan on April 4, 2025, and May 9, 2025, to solicit citizen input and to respond to proposals and questions. The public hearings addressed the Township's housing and community development needs, development of proposed activities, and review of program performance. Notice of the public hearings were posted on the Township website, two weeks before the hearings. The 30-day public comment periods began March 20, 2025, through April 18, 2025, and April 24, 2025, through May 23, 2025. The document was available for public inspection between 8:00 AM and 4:00 PM at the Planning and Community Development Office, 1 Kings Highway, Middletown, NJ. A free copy of the plan was made available to citizens or groups that requested it. A disabled citizen can receive a copy by mail via request. All interested parties, groups and people may submit written comments to the Community Development Office for the period of thirty days after the publication of the public notice. All such comments received were considered. The Five-Year Plan will then be revised, if appropriate, and adopted as an operational policy concerning participation in the Consolidated Planning Process. Any substantial amendments made because of citizen comments will also be advertised by public notice in any of the official newspapers of Middletown Township.

There was no public present, and no public comments were received throughout the public comment period.

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

No public comments were received.

7. Summary

This Consolidated 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.

The Monmouth County HOME Consortium and the Middletown Township Department of Planning, Zoning and Community Development have been designated as the lead agencies responsible for the preparation and submission of this Consolidated Plan. The Plan has been developed by following the guidelines and procedures prescribed by HUD.

The Consortium, consisting of Monmouth County, Middletown, Asbury Park and Long Branch, recognized that the development of a Consolidated Plan requires participation from many diverse groups. Therefore, to maximize input in data collection and strategy selection, a series of meetings were conducted to solicit input from various stakeholders. These meetings identified available resources and assisted in the development of the Township's housing and community development priorities.

The Consolidated Plan process has stimulated a meaningful dialogue about the Township's housing and community development issues. Since the Consolidated Plan is intended to be one of the Township's two major housing documents, the dialogue initiated by this process will not conclude with adoption of this report. Communication will continue with each agency and the Consolidated Plan will be an evolving process designed to grow and change with the Township's needs.

The Consolidated Plan may be amended as necessary to reflect changes or new information related to the needs of targeted groups and areas of Middletown.

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	MIDDLETOWN TOWNSHIP	Planning, Zoning 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

732-615-2000 x2281

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

1. Introduction

The development of the 2025-2029 Consolidated Plan was overseen by the Township's Department of Planning, Zoning and Community Development in conjunction with the Monmouth County HOME Consortium. The Township Department of Planning, Zoning and Community Development is the primary public agency responsible for administering programs specified in the Plan.

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)).

Certain agencies and groups were invited by the Consortium to participate in the development of the Consolidated Plan. Feedback received from consultations from the Middletown Housing Authority, and the Township Health Department were particularly helpful in developing the Plan.

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

Through the HOME Consortium, the Township's homeless needs are addressed by Monmouth County Community Development.

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

Through the HOME Consortium, the Township's homeless needs are addressed by Monmouth County Community Development.

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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Middletown Health Department			
Middletown Housing Authority			

Table 2– Agencies, groups, organizations who participated

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	Monmouth County	

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))

None

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

In developing the Five-Year Consolidated Plan, Middletown provides for and actively encourages citizens to access and review the amount of federal assistance the Township expects to receive (including grants funds and program income), as well as the range of activities that are to be undertaken, including the estimated amount that will benefit persons of low- and moderate-income.

The Department of Planning, Zoning and Community Development conducted two public hearings regarding the 2025-2029 Consolidated Plan on April 4, 2025, and May 9, 2025, to solicit citizen input and to respond to proposals and questions. The public hearings addressed the Township's housing and community development needs, development of proposed activities, and review of program performance. Notice of the public hearings were posted on the Township website, two weeks before the hearings. The 30-day public comment period began March 20, 2025, through April 18, 2025, and April 24, 2025, through May 23, 2025. The document was available for public inspection between 8:00 AM and 4:00 PM at the Planning and Community Development Office, 1 Kings Highway, Middletown, NJ. A free copy of the plan was made available to citizens or groups that requested it. A disabled citizen can receive a copy by mail via request. All interested parties, groups and persons may submit written comments to the Community Development Office for the period of thirty days after the publication of the public notice. All such comments received were considered. The Five-Year Plan will then be revised, if appropriate, and adopted as an operational policy concerning participation in the Consolidated Planning Process. Any substantial amendments made as a result of citizen comments will also be advertised by public notice in any of the official newspapers of Middletown Township.

After the Five-Year Plan is adopted, any further amendments will also be advertised and available for public inspection as per the above policies and procedures for adoption of this original Plan.

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 Hearing	Non-targeted/broad community	none	none		
2	Newspaper Ad	Non-targeted/broad community	none	none	none	
3	Internet Outreach	Non-targeted/broad community	none	none	none	
4	Public Hearing	Non-targeted/broad community		no comment received		
5	Newspaper Ad	Non-targeted/broad community		no comment received		

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The demographic trends presented below use the primary datasets from the 2022 American Community Survey (ACS) 5-year estimates and the 2010 ACS 5-Year Estimates. Typically, decennial census data is more reliable than ACS data due to its larger sample size and would be utilized. However, the quality of the 2020 Decennial Census data was affected by the pandemic, so the 2022 ACS data is considered more reliable source for most demographic indicators analyzed in this section.

The Township's number of households increased 6.3% from 23,486 in 2010 to 24,952 households in 2022. The Township's overall population remained relatively constant, experiencing less than one percent increase from 66,709 residents in 2010 to 66,952 in 2022.

The Township's median household income substantially increased from \$96,190 in 2010 to \$137,717 in 2022, 43% increase from 2010. HUD's Area Median Family Income (HAMFI) for Monmouth-Ocean, NJ for FY2025 is \$136,800. Of the total 24,952 households in Middletown, the majority have an income greater than HAMFI.

The 2022 ACS data reported that there are 3,768 renters occupied households, and 21,188 owner occupied households. According to 2017-2021 CHAS data, 21% of renter occupied households are paying 50% or more of their household income towards housing costs, and 33% of renter occupied households pay 30%-49% of their income in housing costs. Owner occupied households are fewer, with 9.4% paying 50% or more of their income towards housing costs, and 14% paying 30%-49% of their income towards housing costs. More than half (57%) of renters and 23% of owner-occupied households experience at least one of four housing problems, related to incomplete kitchen or plumbing facilities, more than one person per room or cost burden greater than 30%.

The following analysis of cost burden and housing problems by age and race or ethnicity is based on older CHAS data. Newer CHAS data is not available for these categories.

According to the 2011-2015 CHAS data, the majority are **elderly households** (renter and owner) are burdened with the cost of living and spending greater than 30% and 50% of their income towards housing costs.

All income categories include one or more racial or ethnic group that has a disproportionately greater need and housing problems than the needs of that income category as a whole. All income categories, except households earning 80%-100% of the HAMFI include one or more racial or ethnic group that experiences a disproportionately greater need and **severe housing problems** compared to the income categories as a whole. The following data within each category is supported by the 2011-2015 CHAS data:

Blacks/African Americans with a median household income that is 0%-30% of Middletown's HAMFI or less than \$35,597 experience a disproportionately greater housing need and one or more housing problems compared to the 0%-30% of HAMFI income level as a whole.

Hispanics with a median household income that is 30%-50% of Middletown's HAMFI or less than \$59,329 experience a disproportionately greater housing need and one or more housing problems compared to the 30%-50% of HAMFI income level as a whole.

Hispanics and Asians with a median household income that is 50%-80% of Middletown's HAMFI or less than \$94,926 experience a disproportionately greater housing need and one or more housing problems compared to the 50%-80% of HAMFI income level as a whole.

Hispanics with a median household income that is 80%-100% of Middletown's HAMFI or less than \$118,657 experience a disproportionately greater housing need and one or more housing problems compared to the 80%-100% of HAMFI income level as a whole.

A disproportionate number of **Blacks/African Americans** experience a severe cost burden, spending more than 50% of their household income on housing costs.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

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

Describe the jurisdiction's need for Public Facilities:

Middletown Township currently offers a wide variety of public facilities, including parks, ball fields, playgrounds, walking and biking trails, public restrooms, the senior center at Croydon Hall, Poricy Park Nature Center, the Tonya Keller Community Center, the public library, the Middletown Arts Center, etc.

Continued funds toward construction of new public facilities in income-eligible neighborhoods; and restoration of existing public facilities for ADA compliance are essential.

How were these needs determined?

These needs were determined through monitoring current public facilities and community engagement through the 2024 master plan process, a township wide document.

Describe the jurisdiction's need for Public Improvements:

Infrastructure including streets, sidewalks, curbs, gutters, storm water, sewer, and water systems require funds to maintain and improve.

How were these needs determined?

These needs were determined through monitoring current public infrastructure.

Describe the jurisdiction's need for Public Services:

Middletown Township residents have a wide range of public services available to them. As is usually the case however, the community need may surpass the available resources. Additional homeless services and prevention, as well as outreach to the homeless population within Middletown Township could be identified as an additional need for public services.

How were these needs determined?

These needs were determined through an analysis of current public services.

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

MA-05 Overview

Housing Market Analysis Overview:

2022 American Community Survey (ACS) 5-Year estimates is primarily utilized for this market analysis. With high housing costs in Middletown Township and throughout the region, affordable housing is essential for target low- and moderate-income households. Accordingly, the Consolidated Plan addresses needed housing rehabilitation and production activities. The following discussion identifies housing characteristics, trends, and needs in Middletown Township. Additional information is available in the Township's Master Plan documents.

Middletown Township contained 25,810 housing units according to the 2022 ACS data. This represents a slight decrease from the 2010 ACS data. In that year there was 24,555 housing units. The Township's housing stock is primarily single-family detached dwellings.

The 2022 ACS data reported the median home value in Middletown Township was \$518,900; this figure is slightly lower than Monmouth County's median home value of \$519,300. Middletown's median home value increased 19% from \$433,500 in 2010. Middletown's median gross rent is currently \$1,542.

The majority of owner- and renter-occupied housing units contain complete kitchen and plumbing facilities. The majority of the housing stock, including owner- and renter-occupied units, was built between 1940 and 1979. With most of the housing units in the township built before 1980 there is a risk of lead-based paint hazards in the units.

Assisted Housing

The Middletown Township Housing Authority manages two subsidized housing developments (Tomaso Plaza and Daniel Towers) offering rental assistance to house 252 income eligible disabled or senior citizens. Rental assistance is also provided to low-income families through the Federal Housing Choice Voucher Program. The Housing Authority excels in offering rental housing to extremely low to very income senior and disabled households. However, the number of assisted units available does not meet the Township's senior or disabled housing needs as is indicative of our lengthy waiting list. Additional funding would be required to meet the housing demands of the Township's aging population. All owned property is in above average condition, and many of the buildings systems and common areas are being replaced and/or updated. Tomaso Plaza recently completed landscape improvements, electrical upgrades, elevator rehab, domestic water heater replacement and Community Room renovations. Daniel Towers also completed an elevator rehab project and is slated for Community Room renovations this year. Additionally, both buildings replaced in its entirety, the rooftop HVAC's units. Some of the needed capital improvements still needed are:

Daniel Towers- Security System Upgrades.

Tomaso Plaza- Security System Upgrades

Public Housing Strategy

The Middletown Housing Authority is committed to serving the needs of the extremely low-income, low-income, moderate-income, or permanently disabled residents with a preference for those who live in Middletown. This entails remaining focused and aware of public housing applicants or tenant concerns as well as promoting inclusiveness and participation amongst all residents.

The Middletown Housing Authority will continue to advertise the availability of housing units in locally circulated papers. They will also continue to promote word of mouth recommendations from the current tenancy. It remains extremely important to maintain our curb appeal when marketing our available units. It is often the first impression that allows us the ability to lease up quickly and maintain 100% occupancy levels. Strategic use of rehabilitation resources and capital funds to satisfy this goal remains a vital part of this initiative. Additionally, the Authority will continue to involve residents and staff in the public housing management process and successful implementation of the program.

Middletown Housing Authority's greatest need is for additional modernization dollars. The plan for the jurisdiction uses all capital improvement funds to upgrade and modernize existing public housing stock. Middletown Housing Authority residents are actively involved in the public housing management process through their participation in resident advisory boards, resident meetings, resident-management meetings, and individual one-on-one requests with Housing Authority staff.

The Middletown Housing Authority is a HUD-related standard performing agency. The Authority has never been designated troubled. However, we strive to become a high performer. We believe we can achieve this status by implementing some of the capital improvements that are necessary to upgrade and rehabilitate the Authority.

Homeless Facilities and Services

The County HOME Consortium directly addresses homeless needs in cooperation with Monmouth County Social Services, the local government and local organization. Middletown Health Department staff may serve as the initial contact for assistance where homeless individuals and families are counseled on immediate neighborhood services and programs available and subsequently referred to the Monmouth County Social Services. In the unusual event that a household requires immediate relocation due to unsafe living conditions, multiple Township departments would work in conjunction to assist, including the Health Department, Building Department, Fire Marshal, and Police Department, along with referral to Monmouth County Social Services. Immediate food needs are directed to Middletown Helps Its Own, a local non-profit that maintains a working relationship with the Town.

Special Needs

Middletown will advocate facilities and services for persons with special needs. This priority will not be limited to Middletown. Middletown will advocate for persons with special needs throughout the State.

Persons with special needs include individuals who are not homeless but need supportive services. This category includes the following individuals: elderly, frail elderly, persons with disabilities, persons with mental illness and persons diagnosed with AIDS or are HIV positive.

Not everyone in this category needs supportive housing or services. The fortunate few can assimilate and are self-supportive or are cared for by family members. However, the majority of this group is overlooked and desperately needs help.

The demand for assistance by the population with special needs far exceeds available resources. Inadequate funding, programs and personnel appear to be the major obstacles preventing New Jersey from reaching this need.

The primary activity to be pursued by Middletown during the next five years is to continue to advocate for facilities and services for persons with special needs.

Middletown Community Development will continue to support rehabilitation activities which remove physical barriers for persons with disabilities such as uneven flooring inside the home, and construction of exterior ramps in place of steps. The Township Housing Authority should also continue to provide housing opportunities to persons with special needs. Finally, the Health Department will continue providing general assistance and referral to Monmouth County Social Services/ACTS.

Middletown's five-year accomplishment will be to successfully advocate facilities and services for persons with special needs. In addition, the Township plans to maintain and if possible, expand its current services available to persons with special needs provided by the Department of Planning, Zoning and Community Development, and Township Housing Authority. This includes making new construction handicap accessible.

Non Homeless Special Needs: Elderly/Frail Analysis

As the Township's elderly population grows, so do the housing needs of our oldest citizens. Despite their common classification as seniors, persons over 65 are not an identical group. Their living arrangements often reflect differences in gender, income, familial status and ethnicity. Many who were impoverished in their youth remain so in their older years. Married women tend to outlive their spouses and thus a rising percentage of women face living alone as they grow older. Others must cope with physical and mental disabilities. Especially among the "old" elderly (75+) the need for housing is inseparable from the need for assistance with the other necessities of life such as meal preparation, personal hygiene and medical care. Diversity among the elderly thus gives rise to a variety of housing needs.

Persons with Disabilities

Persons with disabilities could be defined as individuals with physical or mental impairments that restrict their daily activities and who need some kind of support services. The population includes those with serious physical or health impairments, the blind and deaf, the mentally retarded and the mentally ill.

Suitable housing for the disabled should include features that meet their special needs. These features may involve matters of design or location. Because the disabled often find it difficult to obtain well-paying jobs, low-cost shelter is important.

The disabled have had a difficult time claiming their fair share of housing. One basic reason is that the cost of making homes accessible to them can be prohibitive. Other reasons include:

- A tendency by many low-income housing providers group the disabled together with the elderly, particularly the old elderly;
- Basic unfamiliarity among Federal, State, and Local housing officials with the special housing needs of the disabled, a reluctance on the part of landlords to rent to the disabled, and occasional neighborhood opposition when group living arrangements for the disabled are proposed.

Supportive housing is currently provided to special needs populations in nine (9) group homes throughout the Township. This includes a four-bedroom group home for disabled and visually impaired adults that was constructed on Unity Court in Middletown a few years ago. This group home is managed by Housing and United Services, Inc., a nonprofit entity, and provides housing for four special needs individuals.

Under construction, with expected occupancy in the Fall 2025, will be supportive housing for veterans in the Township. In 2021, Middletown Township recognized a need to provide affordable housing for its veterans, and purchased land with the desire to consolidate the property with the adjacent township owned parcels and redevelop the site for affordable housing for local veterans. The Middletown Veterans' Housing project will provide 12 residential units within a three-story, 21,660 square foot multifamily building with associated parking, drainage improvements, landscaping and lighting. The entire building will be above the base flood elevation. The proposed area of disturbance will be located within the original area of disturbance, which will leave most of the property undisturbed. The first story will be used to provide tenant parking; and the second and third story will each contain six residential units, activity room and lounge space. Additional parking will be provided in a surface parking lot adjacent to the building. The building will include an elevator. Sidewalk is proposed along Leonardville Road. The location of this residential project is within Campbells Junction, an active hub in Leonardo, and provides opportunity for nearby shopping in walking distance.

Barriers to Affordable Housing

Middletown's strategy to address the negative effects of regulatory obstacles to providing affordable housing will occur on both the State and local levels. On the State level, the Township will continue to actively monitor pending legislation before the New Jersey State Assembly and Senate. New legislation designed to streamline approvals and eliminate duplication of jurisdiction will be supported if sound planning practices are promoted.

The Township is committed to identifying and seizing all practical opportunities for removing barriers to affordable housing at the local level. Local land use policies reflect this commitment and are articulated in the Township's 2008 Housing Plan, and 2023 Master Plan Reexamination. Middletown's Zoning Ordinance includes numerous mechanisms that are geared towards making housing more affordable, and the Housing Plan and Master Plan Reexamination Report recommends a range of additional methods.

1. Inclusionary Zoning – Created an inclusionary zoning environment that facilitated the approval of well over 200 non-age restricted affordable housing units, and 240 affordable senior housing units. Affordability is controlled for at least the first thirty (30) years of the unit's occupancy. Inclusionary zoning is in place that requires a minimum 20-25% affordable set aside at multiple sites distributed throughout the Township. Middletown's adopted 2008 Housing Element and Fair Share Plan and 2023 Master Plan Reexamination Report provides additional detail.
2. Residential Over Commercial – Middletown's zoning ordinance has identified 9 sites that are suitable for new mixed-use buildings, i.e. residential over commercial. All residential units will be set aside for low- and moderate-income households. Encouraging residential living quarters above commercial establishments provide low-income rental opportunities in close proximity to entry level employment opportunities and public transportation infrastructure. The Township now provides grants averaging up to \$60,000 per unit for such projects.
3. Low Income Housing Tax Credits (LIHTC) – Middletown has supported the development of 180 age-restricted senior housing rental units in the Navesink section of the Township, 30 rentals at Chapel Hill, and 18 rentals at Harmony Glen. The developers of these units utilized the federal LIHTC program to leverage resources.
4. Scattered Site Construction – The Township provides resources for the construction of two- and three-bedroom single-family homes on scattered sites. Homes are sold at affordable prices to income-eligible households and are subject to affordability controls.
5. Accessory Apartments – Continue to administer the Township's accessory apartment program. The Township increased the grant amount to construct accessory apartments and offers up to \$40,000 to the owner for a moderate income apartment and up to \$60,000 for a low income apartment. From 1994 to 2025, 34 affordable accessory units were constructed and occupied in the township. All were affirmatively marketed and developed in accordance with COAH criteria.
6. Market to Affordable Program - Middletown will establish a "market to affordable" program where the Township will pay down the cost of market-rate units anywhere in the Township and offer them in sound condition, for sale or rent, at affordable prices to low- and moderate-income households.

7. Port Belford Redevelopment Plan presents an opportunity for waterfront multi-family residential development and mixed use development that is proximate to ferry transportation.
8. North Middletown Redevelopment Plan for Block 70, Lots 1-3 – Located in the Bayshore North Middletown neighborhood, one of the Township's low and moderate income neighborhood, this area is a designated non-condemnation redevelopment area with a Redevelopment Plan in place to permit mixed use development including 20 residential units and 1,700 square feet of nonresidential space. The area is developed with an existing towing and repair operation and unoccupied deli/convenience store that has since been demolished.
9. Designated Redevelopment Area for Block 1131, Lots 30-32 and Block 1086, Lots 29-30 – Located along Newman Springs Road (CR 520) east of the Garden State Parkway. The area is developed with older, multi-story office buildings that have notable vacancy rates and surface parking lots. Consistent with the Township's methodology for identifying sites suitable and appropriate for affordable housing, the area is proximate to public transportation, existing and developed, and presents an opportunity for efficient use of existing infrastructure.
10. East Point Shopping Center (Block 729, Lot 21) – Existing shopping center along the Route 36 Corridor. The owner has expressed interest in redeveloping the site with inclusionary multifamily development. The site is consistent with the Township's methodology as potentially appropriate and suitable for inclusionary multifamily residential development such that it is proximate to public transportation, efficient use of existing infrastructure, and developed with no significant disturbance to environmentally sensitive features.
11. Continue to administer the Township's Home Rehabilitation Program funded with Community Development Block Grant entitlement. Since 2009, 86 sub-standard existing single family dwellings occupied by low and moderate income households have been rehabilitated.
12. Continue to support non profit organizations such as Habitat for Humanity to find municipally-owned vacant, underutilized parcels for the construction of detached housing for low and moderate income households.
13. Continue to forge partnerships with non-profit organizations to renovate existing housing stock within the Township to serve as supportive and special needs housing. For example, in May 2024, residents and stakeholders of the North Middletown-Port Monmouth Neighborhood began a community-driven neighborhood planning process to identify opportunities and needs, and then propose a comprehensive set of strategies and actions to improve the community over the next decade. This process was convened by the Affordable Housing Alliance (AHA), Monmouth County's Community Action Agency, and supported by the Township, the Ideal Beach Community Association, the Bayshore Family Success Center, and Monmouth County Habitat for Humanity. The Neighborhood Plan is the product of this community-driven planning process. It proposes 13 strategies for action addressing the following four focus areas. Focus Area 1: United Community Focus Area 2: Improved Quality of Life Focus Area 3: Continue Being a Great Place to Call Home Focus Area 4: Maintain a Strong Economic Foundation.
14. Continue to closely monitor affordability controls of existing affordable housing units that are approaching expiration and utilize Affordable Housing Trust Fund money to provide a financial incentive for owners to renew their affordability controls for their affordable units; and/or renovate and upgrade the Township's existing affordable housing stock to better suit needs of low and moderate income households.
15. Overlay Zoning. The Township is in the midst of developing a Route 36 Corridor Redevelopment Plan. Route 36 is an older commercial corridor with marginal commercial development, primarily constrained by smaller the ideal property sizes for commercial development. It is likely that the redevelopment plan for this corridor will consider the inclusion of multi-family residential on certain properties meeting certain criteria, yet to be established. In recognition of the changing

economies for commercial and retail development, this approach could also be a consideration for future redevelopment of the Route 35 corridor as well.

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

Introduction

The following section addresses Consolidated Plan regulatory requirements for assessing the Non-Housing Community Development needs in Middletown Township. That data provided in this section was made available through the US Census Bureau, LEHD Program, 2021. The data provided paints a picture of the local economic condition by comparing the ability of the local workforce to the employment needs of local businesses.

Economic Development Market Analysis

Business Activity

	Count	Share of Total
Agriculture, Forestry, Fishing, and Hunting	17	0.1%
Mining, Quarrying and Oil and Gas Extraction	2	0%
Utilities	43	0.2%
Construction	1,066	6.1%
Manufacturing	253	1.4%
Wholesale Trade	267	1.5%
Retail Trade	2,280	13%
Transportation and Warehousing	332	1.9%
Information	58	0.3%
Finance and Insurance	1,055	6.0%
Real Estate and Rental and Leasing	189	1.1%
Professional and Tech Services	2,451	14%
Management of Companies	79	0.5%
Admin and Support, Waste Management, and Remediation	993	5.7%
Educational Services	2,720	15.5%
Health Care and Social Assistance	2,463	14.1%
Arts, Entertainment, and Recreation	372	2.1%
Accommodation and Food Services	1,520	8.7%
Other Services	707	4.0%

Public Administration	650	3.7%
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Table 5 - Business Activity, Data Source: US Census Bureau, LEHD Program, 2021

Labor Force

Total Population 16 years and over in the Labor Force	36,989
Total Population 16 years and over in the Civilian Labor Force	36,942
Unemployment Rate	5.9
Unemployment Rate for Ages 16-24	11.2
Unemployment Rate for Ages 25-64	5.3

Table 6 - Labor Force, Data Source: 2022 ACS 5 year estimates

Label	Number	Percentage
Civilian employed population 16 years and over	34,751	100
Management, business, science, and arts occupations:	18,102	52
Service occupations:	4,166	12
Sales and office occupations:	7,874	23
Natural resources, construction, and maintenance occupations:	2,415	7
Production, transportation, and material moving occupations:	2,194	6

Table 7 – Occupations by Sector, Data Source: 2022 ACS 5 year estimates

Travel Time	Percentage
< 30 Minutes	43.4%
30-59 Minutes	31.7%
60 or More Minutes	24.9%
<i>Total</i>	<i>100%</i>

Table 8 - Travel Time, Data Source: 2022 ACS 5 year estimates

Education:

Total:	35,982
Less than high school graduate:	1,055
In labor force:	890
Civilian:	890
Employed	890
Unemployed	0
Not in labor force	165
High school graduate (includes equivalency):	7,886
In labor force:	5,198
Civilian:	5,198
Employed	4,889
Unemployed	309
Not in labor force	2,688
Some college or associate's degree:	7,059
In labor force:	5,633
Civilian:	5,633
Employed	5,386

Unemployed	247
Not in labor force	1,426
Bachelor's degree or higher:	19,982
In labor force:	17,276
Civilian:	17,276
Employed	16,751
Unemployed	525
Not in labor force	2,706

Table 8 - Educational Attainment by Employment Status (Population 25 to 64 years), Data Source: 2022 ACS 5 year estimates

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

In the past 10 years, several industry sectors added over 100 jobs each in Middletown, including Health Care and Social Assistance (+775 jobs), Construction (+334), Finance and Insurance (+230), Accommodations and Food Services (+164), Manufacturing (+131), and Other services (+125). Sector job losses exceeding 100 workers occurred in the sectors of Information (-1,304 jobs, due to reductions at the AT&T Labs campus); Professional and Technical Services (-878); Educational Services (-423); Wholesale Trade (-290); Utilities (-252); and Arts, Entertainment, and Recreation (-205). All other sectors added or lost fewer than 100 jobs. The Township's largest and primary employer is the local school district with 1,600 workers, followed by the municipal government with 500 workers. There are 10 other large employers with on-site staff ranging from 75 workers to 500 workers, led by AT&T Labs, ShopRite, Brookdale Community College, and Memorial Sloan Kettering-Monmouth. According to data from business data and analytics firm DataAxle, among 2,055 local Middletown businesses, about 45%, or 928, are in the services sector, including 174 health-services firms. Nearly one-fifth (393) of local firms are retail establishments, including 129 eating and drinking places and 264 retail trade stores.

Describe the workforce and infrastructure needs of the business community:

The township's commercial corridors along Routes 35 and 36 and our local business districts in Campbells Junction, Lincroft and North Middletown will need further support to help them remain competitive in a challenging retail environment through redevelopment, flexibility in zoning, strategic partnerships with Brookdale Community College and the local chamber of commerce. The NRTC Neighborhood Plan, previously mentioned, includes many strategies of which some focus on the maintenance of a strong economic foundation and supports façade improvement programs for existing businesses; technical assistance and access to capital for local businesses; workforce development and employment related training for residents; and youth employment / internship programs by connecting local youth to local businesses and non-profit organizations.

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.

The development of the NRTC Neighborhood Plan for the North Middletown-Port Monmouth Neighborhood. Funding of this plan through sale of tax credits, will forward strategies that will have a significant economic impact for the targeted community where the median household income is approximately \$85,000 less than 80% of the County's median household income and less than 80% of the FY2025 HAMFI. Further, 18%

of this neighborhood's households have an annual income of less than \$30,000 and 30% of households have an annual income of less than \$50,000.

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

Over time, the characteristics of Middletown's employed labor force have shifted. Following resident demographic patterns, employment gains over the past decade were strongest among workers aged 55+ (+31%) and young workers under age 30 (+8.4%), while jobs among prime labor force-aged adults fell 3.2%. The number of jobs held by Hispanics rose sharply (38%) with population growth. Employment increases were particularly strong for residents without a high school education (+33%), followed by those with only a high school degree (+19%). It is notable that the number of those employed residents with a four-year college degree or higher declined by 1.3% over the past decade, likely due to long-time residents reaching retirement age.

Based on these trends in the education and skills of our workforce, employment opportunities for the current workforce can be further developed through partnerships with Brookdale Community College, YMCA, and the local technical schools to provide additional workforce training and similar types of opportunities to young workers.

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.

Workforce training initiatives are carried out through Monmouth County or local non-governmental organizations.

Middletown's Health Department refers all welfare inquiries to Monmouth County Social Services.

The County HOME Consortium directly addresses homeless needs in cooperation with Monmouth County Social Services.

The goal is to help residents become self-sufficient by securing employment through job training, education and work activities.

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

Yes

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.

Middletown Township has participated in various redevelopment studies, including the Port of Belford, Avalon, Circus Liquors, North Middletown, 326 Route 36; and other traditional inclusionary development – with each project providing affordable housing opportunities to the region's residents.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Utilizing the FY2024 Low and Moderate Percentages 2016-2020 ACS data, the North Middletown neighborhood contains an area of low- and moderate-income concentration as defined by CDBG regulations at **24 CFR 570.208(a)(1)(ii)**, which identifies the methodology to calculate a grantee's "exception" threshold. CDBG funds has always been targeted to this neighborhood as part of the Township's Home Rehabilitation Program.

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

No areas have been identified.

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

The North Middletown neighborhood is a small bungalow community adjacent to the Raritan Bay.

Historically developed as a summer resort along the Raritan Bay, the North Middletown neighborhood may be characterized as a small Village that is compact, primarily residential in character, with a grid street pattern, and small core of businesses. North Middletown contains the highest single-family development densities in the Township with lot sizes ranging from 2,500 to 5,000 on average.

Are there any community assets in these areas/neighborhoods?

Public amenities in the target neighborhood include a public beach, recreation center, park land, first aid squad, and firehouse. The neighborhood is entirely sewerized.

Are there other strategic opportunities in any of these areas?

Middletown was awarded an Open Space grant from Monmouth County to further the ADA accessibility improvements planned at the Ideal Beach waterfront in North Middletown including an accessible boardwalk, depressed curbing, re-striping for accessibility in the existing parking lot, and ADA compliant drinking fountains and showers. Additionally, in 2014, the Township identified an area within North Middletown's business district as an Area in Need of Redevelopment, in 2015 the Township adopted a Redevelopment Plan to revitalize the small business district with residential and commercial mixed used development. The North Middletown Redevelopment Plan is currently being marketed to interested developers.

In May 2024, residents and stakeholders of the North Middletown-Port Monmouth Neighborhood began a community-driven neighborhood planning process to identify opportunities and needs, and then propose a comprehensive set of strategies and actions to improve the community over the next decade. This process was convened by the Affordable Housing Alliance (AHA), Monmouth County's Community Action Agency, and supported by the Township, the Ideal Beach Community Association, the Bayshore Family Success Center, and Monmouth County Habitat for Humanity. The Neighborhood Plan is the product of this community-driven planning process. It proposes 13 strategies for action addressing the following four focus areas. Focus Area 1: United Community Focus Area 2: Improved Quality of Life Focus Area 3: Continue Being a Great Place to Call Home Focus Area 4: Maintain a Strong Economic Foundation.

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.

According to the Federal Communications Commission, four residential broadband providers cover the majority of Middletown Township. Although access to broadband service is available to Middletown residents, affordability may be a problem for some households. It should be noted that the Middletown Public Library provides free public Wi-Fi for access to high-speed data services.

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

There is no pressing need for additional broadband internet service providers in the Township of Middletown, as there are numerous broadband internet service providers already serving the area.

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

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

Due to the jurisdiction's close proximity to the Atlantic Ocean, there are increased natural hazard risks associated with climate change.

Middletown Township participated in the development of the Multi-Jurisdictional Natural Hazard Mitigation Plan (HMP) for Monmouth County. The HMP includes risk assessments, damage estimates, mitigation goals and strategies, as well as plan maintenance and integration. The HMP can be found at the following link: [https://www.mcsonj.org/wp-content/uploads/2015/06/Hazmat%20Mitigation%20Plan%20-%201%20-%20REDACTED.pdf](https://www.mcsonj.org/wp-content/uploads/2015/06/Hazmat%20Mitigation%20Plan%20-%20201%20-%20REDACTED.pdf)

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

Based on analysis of data and findings, damage or loss sustained because of a natural disaster is likely to leave low-income households less likely to have resources or access to resources to aid in resilience and recovery. HUD funded programs may provide resources to assist in recovery.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Middletown's Consolidated Plan is consistent with the primary CDBG objective of developing viable communities by the provision of decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low- and moderate- income. This will be achieved in the Township's CDBG program by ensuring that each funded activity meets one of three named national objectives:

- Benefiting Low- and Moderate-Income Persons;
- Preventing or Eliminating Slums or Blight; and
- Meeting Urgent Needs.

The core of Middletown's 2025-2029 Consolidated Plan is built upon the following set of overall guiding principles, which provided a framework for the development of the Consolidated Plan.

- Develop comprehensive strategies to support and assist those in need in the community.
- Involve the community and provide opportunities for citizen participation in the Consolidated Plan process and the preparation of the documents.
- Encourage collaboration with and between public, private, and non-profit agencies in order to ensure the efficient and effective provision of services.
- Leverage CDBG funds and local resources to maximize the effectiveness of programs and services.

The principal goal of Middletown's Consolidated Plan is to foster the maintenance and development of housing affordable to target income households. Additional goals include:

- To conserve and improve the condition of existing affordable housing stock
- To provide adequate sites for affordable housing
- To assist in the development and provision of housing for target income households and special needs groups
- To identify and, where appropriate, remove governmental constraints to the maintenance, improvement, and development of housing, including housing for all income levels and special needs groups
- To promote equal housing opportunities
- To preserve assisted housing developments for target income households
- To improve facilities and infrastructure in neighborhoods with concentrations of low- and moderate-income households.

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

Geographic Area

Table 7 - Geographic Priority Areas

1	Area Name:	North Middletown
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

CDBG resources are available to all low- and moderate-income residents of Middletown Township.

A review of 2022 ACS data shows that at \$106,821, the median household income for Census Tract 8006.01 is 29% below the Township's median household income of \$137,717. This census tract comprises the North Middletown neighborhood and portions of the Port Monmouth neighborhood. The Township prioritizes the allocation of CDBG resources to this area of low-income concentration.

Efforts are geared towards allocating housing rehabilitation resources for owner-and renter-occupied households located in areas of low- and moderate-income concentration, though resources are also provided to income-eligible households throughout the Township.

Rehabilitation funds will be made available for emergency repairs, to correct building code violations and for barrier-free improvements. Resources will also be allocated towards eligible public facilities, neighborhood facility, and infrastructure projects in areas of low-income concentration.

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

Priority Needs

Table 8 – Priority Needs Summary

1	Priority Need Name	Provide housing rehabilitation grants
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	North Middletown
	Associated Goals	Housing Rehabilitation
	Description	Historically, Middletown has directed CDBG resources toward the rehabilitation of single-family dwellings owned and occupied by those that earn less than 80% of the Township's median household income. Rehabilitation funds are made available for emergency repairs, to correct building code violations, for barrier-free improvements, and for repair and replacement of major home systems (heat, plumbing, roof, electric) to ensure a comfortable and safe living environment.
	Basis for Relative Priority	The degree of cost burden experienced by low-income households.
2	Priority Need Name	Create a suitable living environment
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	North Middletown
	Associated Goals	Improvements in Public Facility Administration
	Description	Create a suitable living environment for the Township's physically challenged population by improving accessibility and other public facility improvements. Projects planned for the Township's 5 year consolidated planning period include accessibility improvements at Ideal Beach in North Middletown, and repairs for flood drainage improvements.
	Basis for Relative Priority	Removing physical barriers for the physically challenged and elderly benefits a clientele presumed to be low and moderate income
3	Priority Need Name	Provide affordable housing
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	North Middletown
Associated Goals	Affordable Housing
Description	<p>The Township is committed to identifying and seizing all practical opportunities for removing barriers to affordable housing at the local level. Local land use policies reflect this commitment and are articulated in the Township's 2008 Housing Plan and subsequent master plan documents. Middletown's Zoning Ordinance and adopted redevelopment plans includes numerous mechanisms that are geared towards making housing more affordable.</p> <p>Additionally, The Middletown Housing Authority is committed to serving the needs of extremely low-income, low-income, and moderate-income families residing in Middletown. This entails addressing public housing revitalization and restoration needs and solidifying the Authority's management structure to foster inclusiveness and participation.</p>
Basis for Relative Priority	With high housing costs in Middletown Township and throughout the region, affordable housing is essential for target low-income income households.
4	Priority Need Name Assist the homeless and prevent homelessness
	Priority Level High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	North Middletown
Associated Goals	Affordable Housing
Description	The County HOME Consortium directly addresses homeless needs in cooperation with Monmouth County Social Services. Middletown's Health Department refers all welfare inquiries. The Middletown Township Health Department's primary responsibility is providing general assistance and referral to Monmouth County Social Services/ACT.
Basis for Relative Priority	Assisting the homeless and preventing homelessness benefits low- and moderate-income people.

Narrative (Optional)

The basis for assigning the priority given to each category of priority housing needs is based upon the following:

- The degree of cost burden experienced by low-income owner-occupied and renter-occupied units.
- Housing market needs identified in the Housing Market Profile.
- Those activities needed to address identified housing community development needs;
- Consistency with the objectives and action steps identified in the Housing Element of the 2008 Master Plan;
- The ability to leverage resources from the private sector; and
- Anticipated CDBG funding availability and historic funding trends.

The priority ranking system for housing needs is as follows:

- **High Priority:** Activities assigned high priority are expected to be funded during the five-year period.
- **Medium Priority:** As funds are available, activities that are medium priority are expected to be funded.
- **Low Priority:** Activities assigned low priority are not expected to be funded during the five-year period.

Cost burden is more significant housing problem for households in the Township compared to housing problems related to overcrowding and substandard housing conditions; and the majority are **elderly households** (renter and owner) are burdened with the cost of living and spending greater than 30% and 50% of their income towards housing costs.

The need to provide affordable housing remains strong, particularly for elderly households.

The Housing Market Analysis realized that with high housing costs in Middletown Township and throughout the region, affordable housing is essential for target low-income income households. Accordingly, there is a high need to provide housing rehabilitation grants and affordable housing.

The Middletown Housing Authority is committed to serving the needs of extremely low-income, low-income, and moderate-income families residing in Middletown. This entails addressing public housing revitalization and restoration needs and solidifying the Authority's management structure to foster inclusiveness and participation.

The primary activity to be pursued by Middletown during the next five years is to continue to advocate for facilities and services for people with special needs. Special attention should be provided to the elderly and frail elderly.

The Department of Community Development will continue to support rehabilitation activities which remove the physical barriers for people with disabilities and create a suitable living environment for the Township's physically challenged residents by improving accessibility, and the aesthetic quality through architectural design features and other treatments. The Township Housing Authority should also continue to provide housing opportunities to people with special needs. Finally, the Welfare Department should continue educating people with special needs on the supplemental services and facilities provided by the Monmouth County Department of Human Services.

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

Introduction

The FY2025 Formula Grantee Allocation for Middletown's CDBG program is \$262,196 with approximately \$20,000 in anticipated additional program income.

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	262,196	20,000	0	282,196	1,440,980	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.

Table 9 - 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

To supplement federal resources to address underserved housing needs, Middletown will continue to collect affordable housing fees for all new residential development that does not include an affordable housing component. These fees will provide the Township with a consistent and revolving resource to fund the construction of new affordable units. The Township will continue to support the 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 state that may be used to address the needs identified in the plan

Discussion

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
MIDDLETOWN TOWNSHIP	Government	Economic Development Homelessness non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction

Table 10 - Institutional Delivery Structure

Assessment of Strengths and Gaps in the Institutional Delivery System

1. Middletown Housing Authority - The Middletown Township Housing Authority manages two public housing developments (Tomaso Plaza and Daniel Towers). Together these two developments offer rental housing to 252 income eligible senior citizens. Rental assistance is also provided to low-income families through the Federal Section 8 Rental Certificate Program. The Housing Authority excels in offering rental housing to very low to moderate-income senior and disabled households. However, the number of assisted units available does not meet the Township's senior or disabled housing needs. Additional funding is required to meet the housing demands of the Township's aging population.

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	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

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

Table 11 - 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)

Through the HOME Consortium, the Township's homeless needs are addressed by Monmouth County Community Development. Housing Opportunities for People with AIDS (HOPWA) resources are provided by Woodbridge Township to the metropolitan area.

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

Through the HOME Consortium, the Township's homeless needs are addressed by Monmouth County Social Services. The Middletown Health Department's primary responsibility is providing general assistance and referral to Monmouth County Social Services/ACTS. Housing Opportunities for People with AIDS (HOPWA) resources are provided by Woodbridge Township to the metropolitan area.

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

No gaps identified.

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	Affordable Housing	2025	2029	Affordable Housing	North Middletown	Provide affordable housing Assist the homeless and prevent homelessness	Affordable Housing Trust Fund: \$500,000	Purchase of existing dwellings by the municipality to transfer to non-profit organizations to convert to affordable housing. Township grants for Accessory Apartment construction. Costs to rehab existing affordable housing units.
2	Housing Rehabilitation	2025	2029	Affordable Housing	North Middletown	Provide housing rehabilitation grants	CDBG: \$1,250,000	Homeowner Housing Rehabilitated: 50 Household Housing Unit
3	Improvements to Public Facility	2025	2029	Non-Housing Community Development	North Middletown	Create a suitable living environment	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted
4	Administration	2025	2029	Administration	North Middletown	Create a suitable living environment	CDBG: \$150,000	Administration of CDBG Program

Table 12 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing
	Goal Description	<p>Middletown will endeavor to provide decent affordable housing by fostering the maintenance and development of housing affordable to target income households, i.e. North Middletown, Port Monmouth as well as other areas of the Township. Priority housing objectives include the rehabilitation and preservation of the Township's existing affordable housing stock, new construction or substantial rehabilitation of additional affordable housing by nonprofit developers, and to conserve and improve the condition of existing affordable housing stock.</p> <p>Tax incentive programs, e.g. Low-Income Housing Tax Credits, help leverage private capital for affordable housing construction. Local housing policies implemented through Middletown's Master Plan and Zoning Ordinance also help leverage private capital. These policies include redevelopment, inclusionary zoning, write-down/buy-down programs, accessory apartments. Private capital is also leveraged from the development community via required contributions to the Township's Affordable Housing Trust Account.</p>
2	Goal Name	Housing Rehabilitation
	Goal Description	<p>Federal resources provided through the CDBG program will provide the financial wherewithal to facilitate housing rehabilitation in the Township. Due to a significant decrease in federal funding, the scope of the Township's rehabilitation program will be limited to correcting code violations, major home systems in need of repair, and handicap accessibility improvements. Secondary repairs will not be considered. This reduction in funding is by no means a reflection of actual need of housing rehabilitation in the Township. Optimistically, the Township anticipates that up to 50 dwelling units will be rehabilitated during 2025-2029 resulting from the CDBG program. Grants of up to \$25,000 will be made available to eligible households. A 10-year lien will be placed on any rehabilitated property.</p>
3	Goal Name	Improvements to Public Facility
	Goal Description	CDBG funds may be used for ADA accessibility improvements at various public facilities within the Township and repairs for flood drainage improvements

4	Goal Name	Administration
	Goal Description	Administration of the CDBG program.

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)

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

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

The Community Development staff understands the importance of lead safety in homes and ensures that their grant recipients active in the Home Rehabilitation Program and general 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.

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

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 when lead is present.

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

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

Middletown Township has worked with Federal, State, County and nonprofit 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 disabled persons, and 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 Housing Authority manages two public housing developments (Tomaso Plaza and Daniel Towers). Together these two developments offer rental assistance to 252 income eligible senior citizens. Rental assistance is also provided to low-income families through the Federal Section 8 Rental Certificate Program.

Middletown's Health Department refers all welfare inquires. The Middletown Township Health Department's primary responsibility is providing general assistance and referral to Monmouth County Social Services/ACT. The Middletown Health Department will continue its close working relationship with Monmouth County Social Services and stay abreast of the work done by Monmouth County ACTS so we can continue to make the appropriate and timely referrals. Middletown Health Department staff may serve as the initial contact for assistance where homeless individuals and families are counseled on immediate neighborhood services and programs available and subsequently referred to the Monmouth County Social Services. In the unusual event that a household requires immediate relocation due to unsafe living conditions, multiple Township departments would work in conjunction to assist, including the Health Department, Building Department, Fire Marshal, and Police Department, along with referral to Monmouth County Social Services. Immediate food needs are directed to Middletown Helps Its Own, a local non-profit that maintains a working relationship with the Town.

Non-profit institutions responsible for the delivery of affordable housing consist of the Middletown Senior Citizen Corporation, the Lincroft Senior Corporation, and the Affordable Housing Alliance. The Middletown Senior Citizen Housing Corporation manages Bayshore Village which provides rental assistance to 96 households. After Superstorm Sandy made landfall on October 29, 2012, 40 age-restricted rental units were destroyed at Bayshore Village, leaving only 56 affordable rentals intact at this federally subsidized property. The Bayshore Village Senior Citizen Housing Corporation was recently rebuilt and redesigned out of the flood zone for 110 housing units in a 3-story building. All residential units are rental units reserved for income qualified households and restricted for residents aged 62 and older. There are 96 one-bedroom units and 14 two-bedroom units.

The Lincroft Senior Citizen Corporation manages Luftman Towers and provides rental assistance to 189 income eligible seniors. The Affordable Housing Alliance manages 28 affordable rental units in the

Beacon Place multifamily development in Belford, and 12 affordable units (rentals and for sale) at Highway 36 in Port Monmouth at the Wallace Tract.

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 incorporate economic activities such as; education, job training or child care into existing housing programs.

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

Overall, programs offered by Middletown 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 the current level of resources. Therefore, the Township will continue to improve coordination between existing programs but has also identified the need to create new programs which respond to the needs of those at greatest poverty risk.

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 Middletown will develop a monitoring system to ensure that the activities carried out in furtherance of the Plan are done so in a timely manner in accordance with the federal monitoring requirements of 24 CFR 570.501(V) and 24 CFR 85.40 and all other applicable laws, regulations, policies, and sound management and accounting practices.

Middletown will track and report on its progress toward meeting its housing and community development goals. To supplement this report, Department staff will prepare a Housing and Grant Programs Report on an annual basis summarizing progress on goals and priorities identified in the Consolidated Plan and Housing Element. The Housing and Grant Programs Report will include a status report on the CDBG, Program Income, Affordable Housing Trust Fund programs and projects. Pertinent information will be incorporated into the Consolidated Annual Performance and Evaluation Report (CAPER).

Once the Middletown's 2025-2029 Five-Year Consolidated Plan and Annual Action Plan are approved by HUD, the Township will work with HUD staff for further training on IDIS software for on-line monitoring of projects, performance measurement and drawing funds down from HUD.

Middletown will also ensure all activities of subrecipients are monitored sufficiently to ensure that they are carrying out programs/projects consistent with the Plan and with national objectives.

Expected Resources

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

Introduction

The FY2025 Formula Grantee Allocation for Middletown's CDBG program is \$262,196, with approximately \$20,000 in anticipated additional program income.

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	262,196	20,000	0	282,196	1,440,980	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.

Table 13 - 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 fees for all new residential development that does not include an affordable housing component. These fees will provide the Township with a consistent and revolving resource to fund the construction of new affordable units. The Township will continue to support the 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	2025	2029	Affordable Housing	North Middletown	Provide housing rehabilitation grants Create suitable living environment	CDBG: \$232,196	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Administration	2025	2029	Administration	North Middletown	Provide housing rehabilitation grants	CDBG: \$30,000	Administration of CDBG Program

Table 14 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	
2	Goal Name	Administration

AP-35 Projects - 91.420, 91.220(d)

Introduction

Middletown expects to be part of two (2) eligible activities in 2025.

The first project is the Middletown Township Department of Community Development's CDBG Rehabilitation Program. Middletown Township is an entitlement Community which receives CDBG funds directly from the Federal Government. As of 2020, Middletown Township has entered into a Service Agreement with the County of Monmouth for the County to administer the Township's CDBG Program in coordination with the Township's CDBG Manager. The Middletown Township Department of Community Development FY2025 CDBG Formula Grantee Allocation is \$262,196. The Department of Community Development expects to devote \$232,196 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 10 households with this resource. The Township offers a grant amount of \$25,000.

The second project is considered Administration of the CDBG program. The Department of Community Development expects to devote \$30,000 to CDBG funds.

#	Project Name
1	Home Rehab
2	Admin

Table 15 – 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	North Middletown
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Create a suitable living environment
	Funding	CDBG: \$25,00
	Description	Rehabilitation of single-family dwellings to correct code violations, provide handicap accessibility improvements, and repair or replace major systems of the home including roof, heating, and electrical to keep households safe, comfortable, and maintain neighborhood quality and sustain naturally occurring affordable housing stock.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	10 households
	Location Description	
2	Planned Activities	
	Project Name	Admin
	Target Area	North Middletown
	Goals Supported	Administration
	Needs Addressed	Create a suitable living environment

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	10

Table 16 - 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-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The Middletown Health Department will continue its close working relationship with Monmouth County Social Services and stay abreast of the work done by Monmouth County ACTS so we can continue to make the appropriate and timely referrals.

Actions planned to foster and maintain affordable housing

The Township is committed to identifying and seizing all practical opportunities for removing barriers to affordable housing at the local level. Local land use policies reflect this commitment and are articulated in the Township's 2008 Housing Plan and subsequent master plan documents. Middletown's Zoning Ordinance includes numerous mechanisms that are geared towards making housing more affordable, and the Housing Plan recommends a range of additional methods.

2. Inclusionary Zoning – Created an inclusionary zoning environment that facilitated the approval of well over 200 non-age restricted affordable housing units, and 240 affordable senior housing units. Affordability is controlled for at least the first thirty (30) years of the unit's occupancy. Inclusionary zoning is in place that requires a minimum 20-25% affordable set aside at multiple sites distributed throughout the Township. Middletown's adopted 2008 Housing Element and Fair Share Plan and 2023 Master Plan Reexamination Report provides additional detail.
3. Residential Over Commercial – Middletown's zoning ordinance has identified 9 sites that are suitable for new mixed-use buildings, i.e. residential over commercial. All residential units will be set aside for low- and moderate-income households. Encouraging residential living quarters above commercial establishments provide low-income rental opportunities in close proximity to entry level employment opportunities and public transportation infrastructure. The Township now provides grants averaging up to \$60,000 per unit for such projects.
4. Low Income Housing Tax Credits (LIHTC) – Middletown has supported the development of 180 age-restricted senior housing rental units in the Navesink section of the Township, 30 rentals at Chapel Hill, and 18 rentals at Harmony Glen. The developers of these units utilized the federal LIHTC program to leverage resources.
5. Scattered Site Construction – The Township provides resources for the construction of two- and three-bedroom single-family homes on scattered sites. Homes are sold at affordable prices to income-eligible households and are subject to affordability controls.
6. Accessory Apartments – Continue to administer the Township's accessory apartment program. The Township increased the grant amount to construct accessory apartments and offers up to \$40,000 to the owner for a moderate income apartment and up to \$60,000 for a low income apartment. From 1994 to 2025, 34 affordable accessory units were constructed and occupied in the township. All were affirmatively marketed and developed in accordance with COAH criteria.

7. Market to Affordable Program - Middletown will establish a “market to affordable” program where the Township will pay down the cost of market-rate units anywhere in the Township and offer them in sound condition, for sale or rent, at affordable prices to low- and moderate-income households.
8. Port Belford Redevelopment Plan presents an opportunity for waterfront multi-family residential development and mixed use development that is proximate to ferry transportation.
9. North Middletown Redevelopment Plan for Block 70, Lots 1-3 – Located in the Bayshore North Middletown neighborhood, one of the Township’s low and moderate income neighborhood, this area is a designated non-condemnation redevelopment area with a Redevelopment Plan in place to permit mixed use development including 20 residential units and 1,700 square feet of nonresidential space. The area is developed with an existing towing and repair operation and unoccupied deli/convenience store that has since been demolished.
10. Designated Redevelopment Area for Block 1131, Lots 30-32 and Block 1086, Lots 29-30 – Located along Newman Springs Road (CR 520) east of the Garden State Parkway. The area is developed with older, multi-story office buildings that have notable vacancy rates and surface parking lots. Consistent with the Township’s methodology for identifying sites suitable and appropriate for affordable housing, the area is proximate to public transportation, existing and developed, and presents an opportunity for efficient use of existing infrastructure.
11. East Point Shopping Center (Block 729, Lot 21) – Existing shopping center along the Route 36 Corridor. The owner has expressed interest in redeveloping the site with inclusionary multifamily development. The site is consistent with the Township’s methodology as potentially appropriate and suitable for inclusionary multifamily residential development such that it is proximate to public transportation, efficient use of existing infrastructure, and developed with no significant disturbance to environmentally sensitive features.
12. Continue to administer the Township’s Home Rehabilitation Program funded with Community Development Block Grant entitlement. Since 2009, 86 sub-standard existing single family dwellings occupied by low and moderate income households have been rehabilitated.
13. Continue to support non profit organizations such as Habitat for Humanity to find municipally-owned vacant, underutilized parcels for the construction of detached housing for low and moderate income households.
14. Continue to forge partnerships with non-profit organizations to renovate existing housing stock within the Township to serve as supportive and special needs housing. For example, in May 2024, residents and stakeholders of the North Middletown-Port Monmouth Neighborhood began a community-driven neighborhood planning process to identify opportunities and needs, and then propose a comprehensive set of strategies and actions to improve the community over the next decade. This process was convened by the Affordable Housing Alliance (AHA), Monmouth County’s Community Action Agency, and supported by the Township, the Ideal Beach Community Association, the Bayshore Family Success Center, and Monmouth County Habitat for Humanity. The Neighborhood Plan is the product of this community-driven planning process. It proposes 13 strategies for action addressing the following four focus areas. Focus Area 1: United Community Focus Area 2: Improved Quality of Life Focus Area 3: Continue Being a Great Place to Call Home Focus Area 4: Maintain a Strong Economic Foundation.
15. Continue to closely monitor affordability controls of existing affordable housing units that are approaching expiration and utilize Affordable Housing Trust Fund money to provide a financial incentive for owners to renew their affordability controls for their affordable units; and/or renovate and upgrade the Township’s existing affordable housing stock to better suit needs of low and moderate income households.

16. Overlay Zoning. The Township is in the midst of developing a Route 36 Corridor Redevelopment Plan. Route 36 is an older commercial corridor with marginal commercial development, primarily constrained by smaller the ideal property sizes for commercial development. It is likely that the redevelopment plan for this corridor will consider the inclusion of multi-family residential on certain properties meeting certain criteria, yet to be established. In recognition of the changing economies for commercial and retail development, this approach could also be a consideration for future redevelopment of the Route 35 corridor as well.

Actions planned to reduce lead-based paint hazards

The Community Development staff understand the importance of lead safety in homes and ensure 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.

If the presence of lead-based paint has been confirmed for any rehabilitation project, the Township's Housing Rehabilitation Program requires that the contractor use EPAs lead safe work practices.

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 by 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. Rental assistance is also provided to 245 low-income families through the Federal Section 8 Rental Certificate Program.

In 2025, the Middletown Township Housing Authority will continue to improve and upgrade their units through various federal grants. In addition, they will work with the residents to encourage their participation in operation and management.

The Middletown Township Social Services Department's primary responsibility is providing general assistance and shelter placement to homeless individuals. 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.

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 Department of Planning, Zoning and Community Development administers the CDBG program. The Middletown Housing Authority manages 250 Project Based Low Income Housing Units and administers a Housing Choice Voucher Program of approximately 260 vouchers. The Department of Social Services provides homelessness assistance.

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

The Middletown Department of Planning, Zoning and 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 Health and the Middletown Township Housing Authority. 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(l)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(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

Attachments

