

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 2020-2024 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 2018 American Community Survey (ACS) data, of Middletown's total 24,841 households, 1,739 (7%) experienced some degree of housing cost-burden, and 2,484 (10%) households experienced severe housing cost burden.

This Consolidated Plan, when considered jointly with the Township's 2008 Housing Element of the Master Plan, addresses housing and overall community development needs for all Township residents, and particularly for low-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-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 2015 and 2019, Middletown Township received a total of \$1,219,903 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 2015-2019 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 55 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 also expended for public facility improvements at Ideal Beach in North Middletown.

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 Social Services Department, which will be referred to as the Welfare Department throughout the plan as it is the municipal welfare department for the New Jersey Department of Human Services, 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

Awaiting completion of public comment period.

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

Awaiting completion of public comment period.

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 and Community Development have been designated 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 was 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 and Community Development

Table 1– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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 2020-2024 Consolidated Plan was overseen by the Township's Department of Planning and Community Development in conjunction with the Monmouth County HOME Consortium. The Township's Community Development office is the primary public agency responsible for administering 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 with the Middletown Housing Authority, and the Township Social Services 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 and by the Township Department of Social Services.

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

Through the HOME Consortium, the Township's homeless needs are addressed by Monmouth County Community Development and by the Township Department of Social Services.

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

Table 2– Agencies, groups, organizations who participated

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 and Community Development conducted a public hearing regarding the 2020-2024 Consolidated Plan on (DATE TBD) to solicit citizen input and to respond to proposals and questions. The public hearing addressed the Township's housing and community development needs, development of proposed activities, and review of program performance. Notice of the public hearing was published in the Star Ledger an official newspaper of the Township, two weeks before the hearing. Notice was also posted on the Township website. The 30-day public comment period began (DATE TBD) through (DATE TBD). The document was available for public inspection between 8:00 AM and 4:30 PM at the Planning and Community Development Office, 3 Penelope Lane, 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 so received were considered. The Five Year Plan will then be revised, if appropriate, and adopted as 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				
2	Newspaper Ad	Non-targeted/broad community				
3	Internet Outreach	Non-targeted/broad community				

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

While the Township's number of households increased 5% from 23,739 in 2011 to 24,841 households by 2018. The population decreased by 2% from 66,600 residents in 2011 to 65,475 in 2018, according to the 2018 American Community Survey (ACS) 5-Year Data.

Furthermore the 2018 ACS data reported, the Township's recorded median income was \$118,657, a 20% increase from 2011. HUD's Area Median Family Income (HAMFI) for FY2020 is \$109,400. Of the total 24,841 households in Middletown, the majority have an income greater than HAMFI. In fact, the majority of small and large family households; households that contain at least one elderly person (62+ yrs); or one or more children 6 yrs or younger are all living with an income greater than HAMFI.

The 2018 ACS data reported, there are 3,926 renter occupied households, and 19,765 owner occupied households. **Cost burden** is more significant housing problem for households in the township compared to housing problems related to overcrowding and substandard housing conditions. 26% of renter occupied households are paying 50% or more of their household income towards housing costs, and 21% of renter occupied households pay 30%-49% of their income in housing costs. Owner occupied households are slightly less, with 12% paying 50% or more of their income towards housing costs, and 8% paying 30%-49% of their income towards housing costs. Between less than 1% and 1% of renter and owner occupied households experience housing problems, related to overcrowding, and substandard housing conditions.

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.

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

Describe the jurisdiction's need for Public Facilities:

How were these needs determined?

Describe the jurisdiction's need for Public Improvements:

How were these needs determined?

Describe the jurisdiction's need for Public Services:

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

For the purposes of this Market Analysis, all data will be updated using the 2018 American Community Survey (ACS) 5-Year estimates. With high housing costs in Middletown Township and throughout the region, affordable housing is essential for target low-income 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 Housing Element.

Middletown Township contained 24,841 housing units according to the 2018 ACS data. This represents a slight decrease from the 2010 US Census. The Township's housing stock is primarily single-family detached structures. The majority of owner occupied units have 3 bedrooms or more, and most of the rental units primarily have one bedroom.

The 2018 ACS data reported the median home value in Middletown Township was \$433,000; this figure is slightly lower than Monmouth County's median home value of \$474,254. Middletown's median home value more than doubled from \$204,300 in 2000. Middletown's median gross rent is currently \$1,361. Rentals are more affordable to households earning less than the HAMFI than to own a home in Middletown, with 74% of rentals affordable to residents earning less than the HAMFI compared to only 12% of residents earning less than the HAMFI can afford to own a home.

The majority of owner-occupied housing units contain no selected conditions (similar to housing problems defined in the Needs Assessment), compared to the township's rental units where it is split between containing one condition and no conditions. The majority of the housing stock, including owner- and renter-occupied units, was built between 1950 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 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 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 a million dollar parking lot and landscape improvements. Daniel Towers is slated for the same overhaul 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- Parking lot improvement, landscape architecture, elevator rehab and electrical panels.

Tomaso Plaza- Replacement of apartment electrical panels and roof rehab.

In the past six years many improvements have been made, i.e. HVAC system, water heaters, apartment flooring, energy efficient toilets, faucets and appliances. The Authority has contracted with an agency to conduct a Green Physical Needs Assessment that was completed in the early weeks of February 2015. This assessment helped identify areas of improvement which the Authority completed within the past several years.

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 applicant or tenant concerns as well as promoting inclusiveness and participation amongst all residents.

The Middletown Housing Authority will continue to advertise 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 the Township's Department of Social Services. Based at 180 Main Street in Port Monmouth, Middletown's Department of Social Services provides programs to assist the homeless and prevent homelessness. Department staff serve as the initial contact for assistance. Homeless individuals and families are counseled on services and programs available and referred to the appropriate County or local agency. In the unusual event that a household requires relocation due to unsafe living conditions, the Township's Social Services Director serves as the official relocation Officer to secure safer, more permanent housing. The Department also partners with local schools, the Mayor's office, and local non-profits such as Middletown Helps is Own to help keep our food pantry stocked.

Special Needs

Middletown will advocate for 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. Special attention should be provided to the elderly and frail elderly since this population consists of 4% of the Township's low income households according to the 2018 American Community Survey (ACS) data.

The Department of Community Development will continue to support rehabilitation activities which remove the physical barriers for persons with disabilities. The Township Housing Authority should also continue to provide housing opportunities to persons with special needs. Finally, the Welfare Department should continue educating persons with special needs on the supplemental services and facilities provided by the Monmouth County Department of Human Services.

Middletown's five year accomplishment will be to successfully advocate for 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 Community

Development, Welfare Department 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.

Assuming an average household size of 1.4, elderly (65+) households comprise approximately 6,000 or 25 percent of the Township's 23,691 occupied households. Of these, it is estimated that slightly over 20 percent or approximately 4,738 households have special needs. Of the 4,738 households with special needs, approximately 1,200 may require a housing need, and 2,400 may require some type of social support.

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 8 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.

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. 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.

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 setaside at multiple sites distributed throughout the Township. Middletown's adopted 2008 Housing Element and Fair Share Plan 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 provides low income rental opportunities in close proximity to entry level employment opportunities and public transportation infrastructure. The Township now provides grants averaging \$20,000.00 per unit for such projects.
1. 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.
2. 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.
3. Accessory Apartments - Middletown has adopted zoning permitting affordable accessory apartments in all single-family residence zones. Occupancy is restricted to low or moderate income households for a period of 10 years. From 1994 through 2003, Middletown completed

10 accessory apartments. Since initiating a grant program in 2002, whereby a \$10,000 grant is given towards the construction of an accessory apartment, about 19 accessory apartments were added to Middletown's inventory until 2009. Since 2009, the Township has added about an additional 10 units.

4. 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.

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

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	38	20	0	0	0
Arts, Entertainment, Accommodations	3,078	1,980	12	13	1
Construction	1,556	956	6	6	0
Education and Health Care Services	4,673	2,114	19	13	-6
Finance, Insurance, and Real Estate	2,968	1,671	12	11	-1
Information	1,098	1,345	4	9	5
Manufacturing	1,070	119	4	1	-3
Other Services	1,093	674	4	4	0
Professional, Scientific, Management Services	3,844	3,697	15	23	8
Public Administration	0	0	0	0	0
Retail Trade	3,317	2,287	13	14	1
Transportation and Warehousing	960	261	4	2	-2
Wholesale Trade	1,444	670	6	4	-2
Total	25,139	15,794	--	--	--

Table 5 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	35,416
Civilian Employed Population 16 years and over	32,680
Unemployment Rate	7.73
Unemployment Rate for Ages 16-24	15.28
Unemployment Rate for Ages 25-65	5.55

Table 6 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	10,265
Farming, fisheries and forestry occupations	1,095
Service	2,334
Sales and office	8,345
Construction, extraction, maintenance and repair	2,515
Production, transportation and material moving	1,390

Table 7 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,870	49%
30-59 Minutes	7,624	25%

Travel Time	Number	Percentage
60 or More Minutes	7,845	26%
Total	30,339	100%

Table 8 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	570	195	245
High school graduate (includes equivalency)	5,350	689	1,805
Some college or Associate's degree	7,460	511	1,650
Bachelor's degree or higher	14,050	597	2,465

Table 9 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	30	29	20	172	288
9th to 12th grade, no diploma	445	129	119	538	785
High school graduate, GED, or alternative	1,445	949	1,545	5,345	3,720
Some college, no degree	1,820	1,074	1,405	3,905	1,803
Associate's degree	170	593	804	1,825	574
Bachelor's degree	1,070	2,021	2,765	6,475	1,574
Graduate or professional degree	18	855	1,775	3,210	1,549

Table 10 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	313,055
High school graduate (includes equivalency)	312,383
Some college or Associate's degree	332,270
Bachelor's degree	606,809
Graduate or professional degree	694,349

Table 11 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Describe the workforce and infrastructure needs of the business community:

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.

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

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.

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

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

Discussion

MA-50 Needs and Market Analysis Discussion

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

The 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 sewered.

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.

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 the Middletown residents, affordability may be a problem for some households.

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 jurisdictions close proximity to the Atlantic Ocean, there is increased natural hazard risks associated with climate change.

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 resiliency 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 2020-2024 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 12 - 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 2011-2016 ACS data shows that at \$71,806, the median household income for Census Tract 8006.01 is below 60% of the Township's median household income of \$118,657. 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 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 facility, neighborhood facility, and infrastructure projects in areas of low-income concentration.

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

Priority Needs

Table 13 – 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 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 to Neighborhood Facility Improvements at Public Facility Administration
	Description	Create a suitable living environment for the Township's physically challenged population by improving accessibility. Projects planned for the Township's 5 year consolidated planning period include accessibility improvements at Ideal Beach in North Middletown, and the Township's sewer authority public facility.
	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. 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.</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	Middletown's Department of Welfare provides social service (non-housing) programs to assist the homeless and prevent homelessness. The Welfare Department offers financial assistance through the General Assistance Program offered by the State of New Jersey. However, technical assistance is the Department's primary activity. Department Staff serves as the initial contact for assistance. Homeless individuals and families are counseled on services and programs available and referred to the appropriate County or local facility. In the unusual event that a household requires relocation due to unsafe living conditions, the Township's Welfare Director serves as the official relocation Officer to secure safer, more permanent housing.
	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.

As stated in the Needs Assessment, **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 County HOME Consortium directly addresses homeless needs in cooperation with the Township's Department of Welfare.

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. Special attention should be provided to the elderly and frail elderly since this population consists of approximately 16% of the Township's low income households.

The Department of Community Development will continue to support rehabilitation activities which removes the physical barriers for persons 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 persons with special needs. Finally, the Welfare Department should continue educating persons 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 FY 2020 Formula Grantee Allocation for Middletown's CDBG program is \$265,476, 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	265,476	20,000	0	285,476	1,141,904	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 14 - Anticipated Resources

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

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 construction of new affordable units. The Township will continue to support efforts of non-profit housing developers to construct new affordable rental units financed via low-income housing tax credits and HOME funding approval through Monmouth County.

If appropriate, describe publically 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	

Table 15 - Institutional Delivery Structure

Assess 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 16 - Homeless Prevention Services Summary

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

Through the HOME Consortium, the Township's homeless needs are addressed by Monmouth County Community Development and by the Township Department of Welfare. 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 Community Development and by the Township Department of Welfare. 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	2020	2024	Affordable Housing		Provide affordable housing Assist the homeless and prevent homelessness		Rental units constructed: 36 Household Housing Unit Homeowner Housing Added: 115 Household Housing Unit Overnight/Emergency Shelter/Transitional Housing Beds added: 42 Beds
2	Housing Rehabilitation	2020	2024	Affordable Housing	North Middletown	Provide housing rehabilitation grants		Homeowner Housing Rehabilitated: 50 Household Housing Unit
3	Improvements to Neighborhood Facility	2020	2024	Non-Housing Community Development	North Middletown	Create suitable living environment		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1426 Persons Assisted
4	Improvements at Public Facility	2020	2024	Non-Housing Community Development	North Middletown	Create suitable living environment		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Administration	2020	2024	Administration	North Middletown	Create suitable living environment		Other: 3 Other

Table 17 – 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, 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 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	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 2020-2024 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.
3	Goal Name	Improvements to Neighborhood Facility
	Goal Description	Accessibility improvements at public facilities in North Middletown including the Tonya Keller Community Center and Ideal Beach will be considered a priority item in 2020. North Middletown contains the highest concentration of low-income households in Middletown Township. Continuation of renovation of the Ideal Beach public facility will create year round ADA Compliant access to the beach and waterfront for the elderly and disabled where no such access exists currently.
4	Goal Name	Improvements at Public Facility
	Goal Description	CDBG funds may be used for ADA accessibility improvements at various public facilities within the Township.
5	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.

The Middletown Township Welfare Department's primary responsibility is providing general assistance and shelter placement to homeless individuals. In addition, the Welfare Department counsels and assists eligible households on how to access Monmouth County Social Service Programs, and partners with the Township schools, Mayor's Office and local non-profits such as Middletown Helps its Own to stock a food pantry at their Croyden Hall offices.

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 age 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. At present, the Township prepares an annual monitoring report for submission to the Council on Affordable Housing (COAH) referencing the number of housing units rehabilitated. 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 of 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 2020-2024 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 assure 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 FY 2020 Formula Grantee Allocation for Middletown's CDBG program is \$265,476, 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	265,476	20,000	0	285,476	1,141,904	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 18 - Expected Resources – Priority Table

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

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 construction of new affordable units. The Township will continue to support efforts of non-profit housing developers to construct new affordable rental units financed via low-income housing tax credits and HOME funding approval through Monmouth County.

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

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2020	2024	Affordable Housing	North Middletown	Provide housing rehabilitation grants Create suitable living environment	CDBG: \$235,476	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Administration	2020	2024	Administration		Provide housing rehabilitation grants	CDBG: \$50,000	Other: 3 Other

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	
2	Goal Name	Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

Middletown expects to be part of two (2) eligible activities in 2020.

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 FY2020 CDBG Formula Grantee Allocation is \$265,476. The Department of Community Development expects to devote \$235,476 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 and public facilities. 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 \$50,000 to CDBG funds.

#	Project Name
1	Home Rehab
2	Admin

Table 20 – 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 suitable living environment
	Funding	CDBG: \$235,476
	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, electrical to keep households safe, comfortable, and to 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	
	Planned Activities	
2	Project Name	Admin
	Target Area	North Middletown
	Goals Supported	Administration
	Needs Addressed	Create suitable living environment

Funding	CDBG: \$50,000
Description	Administration of the CDBG program
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	
Planned Activities	

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	25

Table 21 - 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 primary activities to support the Homeless and other special needs activities will be performed by the Middletown Township Social Services Department. The Social Services Department will continue its proactive role in homeless assistance and prevention. The first step in assisting homeless individuals is finding safe decent shelter. The Social Services Department places individuals at the County Shelters in emergency cases or provides temporary rent subsidies in various rooming houses. Funding for the homeless program is provided by the State of New Jersey. The State pays one hundred percent of the general assistance of the program, with clerical expenses paid for by the Township of Middletown.

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. 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.

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 setaside at multiple sites distributed throughout the Township. Middletown's adopted 2008 Housing Element and Fair Share Plan provides additional detail.
1. 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 provides low income rental opportunities in close proximity to entry level employment opportunities and public transportation infrastructure. The Township now provides grants averaging \$20,000.00 per unit for such projects.
1. 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.

2. 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.
3. Accessory Apartments - Middletown has adopted zoning permitting affordable accessory apartments in all single-family residence zones. Occupancy is restricted to low or moderate income households for a period of 10 years. From 1994 through 2003, Middletown completed 10 accessory apartments. Since initiating a grant program in 2002, whereby a \$10,000 grant is given towards the construction of an accessory apartment, up until 2009 about 19 accessory apartments were added to Middletown's inventory. Since 2009, the Township has added about an additional 10 units.
4. 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.

Actions planned to reduce lead-based paint hazards

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

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

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 with Federal funds supplied through the Community Development

Block Grant Program.

The Middletown Township Housing Authority manages two (2) public housing developments (Tomaso Plaza and Daniel Towers). Together these two (2) developments offer rental assistance to 252 income-eligible senior citizens. Rental assistance is also provided to 245 low-income families through the Federal Section 8 Rental Certificate Program.

In 2020, 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 child care 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 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 and the Department of Community Development is the lead agency for the Township. In developing this document, several meetings and telephone conferences were held with the Department of Community Development, Department of Social Services and the Middletown Township Housing Authority. These meetings enabled each agency to discuss housing issues on a Township basis and not just within each agency's border.

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

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(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

Appendix - Alternate/Local Data Sources