

# Middletown Township Five Year Consolidated Plan 2010 – 2014

Prepared for the US Department of  
Housing and Urban Development  
New Jersey Field Office, Division of Community  
Planning and Development



Prepared by the Middletown Township Department of  
Planning and Community Development



Organized December 14, 1667  
"Pride in Middletown"

Middletown Township, Monmouth County, New Jersey  
Community Development Block Group Program  
Monmouth County HOME Consortium  
**FINAL DRAFT** March 2010

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# 3-5 Year Strategic Plan

## GENERAL

### Executive Summary

Middletown Township is an Entitlement Community which receives CDBG funds directly from the Federal Government. The Township's 2010-2014 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 increased dramatically in recent years. Increased costs have a particularly acute impact on low-income households and on areas of low income concentrations. Of Middletown's total 23,236 households (as reported from the 2000 US Census), 3,664 (16%) experienced some degree of housing cost-burden, and 2,003 (9%) households experienced severe housing cost burden.

Moreover, 19% of total owner-occupied households in the Township fell within HUD-defined low-income categories, amounting to 3,858 households. This represents a 14% increase in low-income households from 1990, or 470 additional low-income owner-occupied households. Additionally, 53% of total renter-occupied households fell within HUD-defined low-income categories, amounting to 1,678 households. 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.

Ultimately, 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.

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.

### **Strategic Plan**

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 2010-2014 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.

## **Resource Allocation**

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. For the purposes of this Consolidated Plan, 2000 US Census data will be used as a reference, as will more recent available data from the American Community Survey.

A review of 2000 Census data shows that at \$55,357, the median household income for Census Tract 8006.01 is below 80% of the Township's median household income of \$75,566. 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.

Further analysis of 2000 Census data shows that median household income in 12 Census Block Groups is below 80% of the Township's median household income of \$75,566. These Block Groups are distributed throughout the Township, but are mostly located in the Bayshore region (e.g. North Middletown, Port Monmouth, Leonardo) and at retirement communities in the River Plaza area (i.e. Shadow Lake Village area, Shady Oaks).

Maps depicting Census Tracts and Census Block Groups with median income below 80% of the Township's median income are included in the Appendix of this report.

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, for lead base paint abatement, for energy conservation measures 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.

At present, a primary need that remains underserved is sufficient affordable owner-occupied and rental housing supply. This is a reflection of rapidly increasing housing costs, diminishing supply of developable land for new market rate and affordable housing. Further, dwindling federal resources have not permitted the Township to sufficiently address the demand for housing rehabilitation, particularly in light of increasing costs for materials and professional services and the advancing age of housing stock.

## **Managing the Process**

The development of 2010-2014 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, and the Middletown Housing Authority acts as a subrecipient of resources when undertaking eligible housing activities.

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, the Township Welfare Department, Middletown Rescue and First Aid Squad, Middletown Volunteer Fire Company, and Ideal Beach Community Association were particularly helpful in developing the Plan.

## **Citizen Participation**

In response to HUD monitoring concerns and findings, Middletown Township's Community Development Program submitted a detailed Citizen Participation Plan (CPP) on December 15, 2003. This detailed plan substantially amended the Township's prior citizen participation plan, which had been incorporated into the Township's 2000 Five-Year Consolidated Plan.

The revised CPP sets forth the Township's policies and procedures for citizen participation (particularly for persons of low and moderate income) in the development of the Township's Consolidated Plan, in making substantial amendments to the Consolidated Plan and in preparing performance reports. In accordance with 24 CFR 91.105(a)(3), citizens were provided with a reasonable opportunity to comment on the original citizen participation plan and on proposed amendments. No written or verbal comments were received.

The final CPP was prepared in January 2004, submitted to HUD on March 10, 2004, and serves as sound operational policy concerning public participation in the consolidated planning process.

Middletown Township believes that citizen participation and planning are central to the success of community development efforts. The Township is committed to successfully engaging and involving its residents in making decisions about how to invest in the future of its neighborhoods. Participation by residents of predominantly low- and moderate-income neighborhoods is strongly encouraged. To ensure ample opportunity for meaningful public input, the Township seeks to enhance existing citizen participation mechanisms that have historically fostered a strong link with community participants. Additionally, the Township continues to make particular efforts to reach low- and moderate-income and special-needs populations.

The complete CPP dated January 2004 is included in the Appendix of this Consolidated Plan.

## **Institutional Structure**

Two agencies comprise the institutional structure through which Middletown will directly carry out its Consolidated Plan.

1. Department of Planning and Community Development – 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.

Additionally, in 2008, Middletown was granted \$77,381 in Federal Stimulus/Recovery Funds supplied through the Community Development Block Grant Program (known as CDBG-R funds). These funds are to be used for hard development costs associated with infrastructure activities that provide basic services to residents or activities that promote energy efficiency and conservation through rehabilitation or retrofitting of existing buildings. Accordingly, in 2010-11, the Township of Middletown anticipates utilizing the CDBG-R grant funds to facilitate infrastructure and energy efficiency improvements at the Tonya Keller Community Center located at the intersection of Bray Avenue and Port Monmouth Road in the North Middletown neighborhood.

2. 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.

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.

## **Monitoring**

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 2010 – 2014 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.

**Lead-based Paint**

According to the model recommended in the Technical Assistance Bulletin No. 1, "Lead-Based Hazards and the Comprehensive Housing Affordability Strategy" by the National Center for Lead Safe Housing, Middletown contains 1,772 housing units which have a potential lead paint hazard. To obtain an understanding of the exact lead paint problems in Middletown, all rehabilitation projects supported by Federal funds and where lead paint has been confirmed will comply with the U.S. Department of Housing and Urban Development, Office of Lead-Base Paint Abatement and Poisoning Prevention as well as Title X.

Since the use of lead was banned from residential paint in 1978, housing age can be a useful tool in estimating the number of low and very low income housing units with lead base paint hazards. The National Center for Lead-Safe Housing has indicated that the percentage of dwellings with lead hazards has varied from a high of 90 percent in pre 1940 housing to 89 percent in housing built between 1940-1959 and a low of 62 percent in housing constructed between 1960-1979. The use of these estimates combined with the housing unit age, tenure and income group yields the following estimate of households with lead hazard. No data was available to update the information for the current Consolidated Plan.

**Table 1: Homes of Highest Risk for Lead-Base Paint Hazards**

<b>Rental Households</b>				
Year Built	# of Very Low & Low Income Households	% with Lead Base Paint	# of Estimated with Lead Base Paint	Margin of Error
Pre 1940	273	90	246	25
1940-1959	277	80	222	22
1960-1979	960	62	<u>592</u>	<u>59</u>
Totals			1060	106
<b>Owner Occupied Housing</b>				
Pre 1940	397	90	357	36
1940-1959	342	0	274	27
1960-1979	128	62	<u>79</u>	<u>8</u>
Total:			710	71

Based upon the data in Table 1, it can be estimated that Middletown contains 1,772 housing units which have a potential lead base paint hazard. Since the 2000 Census revealed a total of 5,536 very low and low income housing units, it can be estimated that Middletown contains 3,764 lead-free households which are occupied by very low and low income households.

Although Middletown does not currently maintain an active program which regularly performs lead paint testing, 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 lead abatement by the contractor.

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 must be certified and use lead-safe work practices.

**HOUSING**

**Housing Needs**

This section discusses the estimated housing needs projected for the next five year period for low-income renters and owners, and references specific housing problems, including cost-burden, severe cost-burden, substandard housing and overcrowding. Priority housing needs regarding income ranges, housing types and household types are discussed in a later section. The most recent comprehensive Affordable Housing Strategy (CHAS) data available from the US Census was relied upon.

**Income and Affordability**

For purposes of this Consolidated Plan, differentiation between renter and owner-occupied households will be made within each breakdown by HUD-specified low-income category. The Township's median household income in 2000 was \$75,566.

- "Extremely low-income" households include all households with incomes between zero and 30 percent of the Township's median income
- "Very low-income" households earn 31-50 percent of the Township's median household income
- "Low-income" households are considered to be those earning 51-80 percent of the median.

***Owner Occupied Units***

The total number of owner-occupied households in Middletown increased 4.7% between 1990 and 2000 to a total 20,065 households. In 2000, 19% of total owner households fell within HUD-defined low-income categories, amounting to 3,858 households. This represents a 14% increase in low-income households from 1990, or 470 additional low-income owner-occupied households.

Changes that are most apparent occurred in the number "extremely low income" and "low-income" households. While the amount of "extremely low income" households dropped 19% (148 households), the number of "low-income" households increased by 37% (598 households).

**TABLE 2  
Income Breakdown of Owner Occupied Households - 1990 - 2000**

<b>Income Categories</b>	<b>Total Owner Households 2000</b>	<b>% Total 2000</b>	<b>Total Owner Households 1990</b>	<b>% Total 1990</b>	<b>Change 1990-2000</b>	<b>% change 1990-2000</b>
< 30% MFI	635	3%	783	4%	-148	-19%
> 30%, < 50% MFI	1,027	5%	1,007	5%	20	2%
> 50%, < 80% MFI	2,196	11%	1,598	8%	598	37%
> 80% MFI	16,207	81%	15,769	82%	438	3%

**Totals      20,065                      19,157**

***Renter Occupied Units***

The total number of renter-occupied households in Middletown decreased almost 9% between 1990 and 2000 to a total 3,171 households. In 2000, 53% of total renter households fell within HUD-defined low-income categories, amounting to 1,678 households. While this represents a minor 2% increase in total low-income households from 1990, the percentage of total renters that fell within income limits increased 6%.

Notable changes include a 22% increase in the number of extremely low-income renter households, and a 19% decrease in the number of renter households earning greater than 80% of median family income.

**TABLE 3  
Income Breakdown of Renter Occupied Households - 1990 - 2000**

<b>Income Categories</b>	<b>Total Renter Households 2000</b>	<b>% Total 2000</b>	<b>Total Renter Households 1990</b>	<b>% Total 1990</b>	<b>Change 1990-2000</b>	<b>% change 1990-2000</b>
< 30% MFI	811	26%	663	19%	148	22%
> 30%, < 50% MFI	457	14%	531	15%	-74	-14%
> 50%, < 80% MFI	410	13%	449	13%	-39	-9%
> 80% MFI	1,493	47%	1,837	53%	-344	-19%
<b>Total</b>	<b>3,171</b>		<b>3,480</b>			

The decrease in the number of reported renter-occupied units does not necessarily reflect market demands; rather, it is an expression of a larger national trend towards homeownership, which was on the increase when CHAS data was prepared.

**Housing Problems**

Comprehensive Affordable Housing Strategy (CHAS) data provided by the US Census Bureau measure the degree of "housing cost burden" for those earning less than 80% of Middletown's median household income, i.e. \$75,566.

"Housing cost burden" is defined as follows:

- Cost burdened (households paying between 30 and 50 percent of their household income on housing); and
- Severe cost burdened (those paying more than 50 percent of their household income on housing).

Of Middletown's total 23,236 households, 3,664 (16%) experienced some degree of cost-burden, and 2,003 (9%) households experienced severe housing cost burden.

Table 4 shows a detail of the cost burden issue by income category and housing type.

**Table 4  
Percent and Number Cost Burdened by Income & Housing Type**

		Extremely Low Income		Very Low Income		Low Income	
		Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden
<b>Renters</b>	<b># of Renter Households</b>	586	455	278	102	201	32
	<b>% Renter Households in Income Category</b>	72%	56%	61%	22%	49%	8%
	<b>% Renter Households in Township</b>	18%	14%	9%	3%	6%	1%
<b>Owners</b>	<b># of Owner Households</b>	573	497	791	420	1235	496
	<b>% Owner Households in Income Category</b>	90%	78%	77%	41%	56%	23%
	<b>% Owner Households in Township</b>	3%	2%	4%	2%	6%	2%

- Overall, 2,599 owner-occupied households earning less than 80% of median household income experience some degree of housing cost burden. This represents 13% of the Township's total owner-occupied households.
- 1,065 renter-occupied households earning less than 80% of median household income experience some degree of housing cost burden. This represents 34% of the Township's total renter households.
- An overwhelming majority (78%) of extremely-low-income owners experience severe cost burden. Similarly, a majority (56%) of extremely-low-income renters experience severe cost burden.
- The total number (2,599) of cost burdened, owner occupied low-income households triggers the need to provide financial assistance, particularly housing rehabilitation activities for extremely-low-income households.
- Based on the number of renter-occupied, cost burdened and severely cost burden households, there remains a continuing need to provide affordable rental units throughout the Township.

**Substandard Housing**

Housing condition relies on functional utility and the suitability for human habitation. Households suitable for habitation are generally considered as standard units. Those not suited for habitation are substandard.

For the purpose of this document, a substandard unit shall mean a unit not meeting Section 8, Existing Quality Standards and/or is in serious violation of one or more of the major provisions of the BOCA Code.

A unit may also be considered substandard if one or more of the following defects are present:

1. No bath facilities or only a half bath.
2. Source of water other than a public water system, a private water company, a drilled or dug individual well.
3. No kitchen facilities.
4. Sewage disposal is other than public sewer, septic tank, or cesspool.
5. Heating equipment is by fireplace, stove, portable room heater or none at all.
6. Lacks complete plumbing and 1.01 or more persons per room.
7. No cooking fuel used.
8. No fuel used to heat hot water.
9. Any other violations constituting health and/or safety hazards.

A "Substandard unit which is suitable for rehabilitation" means a unit which is structurally sound and financially feasible for rehabilitation. An improvement is financially feasible when the cost of repair or replacement is off-set by the value added to the property. A substandard unit which is not suitable for rehabilitation means a unit in such condition where it is neither structurally nor financially feasible for rehabilitation.

It is extremely difficult to provide an accurate count of substandard units in Middletown. The 2006-08 U.S. Census American Community Survey 3-year estimate indicates that 113 housing units lack complete plumbing for exclusive use, representing an increase of 32% (73 more housing units) since 2000. Ninety-one units lack complete kitchen facilities, only 5% or 8 more units since 2000. Combined, these units represent less than 1% of the Township's 23,243 occupied housing units. These indicators obviously encompass only the most severely inadequate housing units.

The U.S. Census cannot be the sole source in estimating substandard units, since all dwellings which contain BOCA Code violations are not listed. It is Middletown's best estimate that 5 percent of the owner occupied and 5 percent of the rental housing units could be classified as substandard. This estimate would yield a substandard housing count of 992 owner occupied and 170 rental units.

Technically, every structure in Middletown is capable of being rehabilitated. However, a small portion of the substandard units are not financially feasible to repair. An example of a non-rehabilitatable unit would be a household in such poor condition that it would be less expensive to demolish the building and construct a new dwelling of equal utility than it would be to repair the building. In Middletown it is anticipated that this would be the exception rather than the rule. Therefore, it is believed that 95% of the substandard housing units are suitable for rehabilitation. Based on this approach, the Township contains 953 owner-occupied and 150 renter-occupied units which are substandard and suitable for rehabilitation.

Given the advancing age of housing units in Middletown and the high percentage of households experiencing housing problems, there remains a need for rehabilitation programs, particularly for low-income families. The Township will continue to earmark resources to rehabilitate substandard owner-occupied units as part of its CDBG entitlement. Additionally, the Township will consider allocating resources for the rehabilitation of renter-occupied units based on the continued demand for affordable rental units.

### **Overcrowding**

Overcrowding is a housing unit containing more than one person per room. According to the 2000 Census, Middletown contains 277 overcrowded housing units: 154 overcrowded owner-occupied units, and 123 overcrowded renter-occupied units. It is estimated that between 35-40 low-income renter-occupied units experience some degree of overcrowding. Overcrowding is often a result of families doubling-up for economic or other reasons on an emergency or temporary basis. Due to worsening economic conditions, and an increasing demand for affordable housing, it is likely that the number of families doubling-up has increased since 2000, and that these increases will be both in owner-occupied and renter-occupied households.

### **Disproportionate Need**

A disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category at the County level. Maps included in the Appendix of this report include show where concentrations of African American, Hispanic and Asian populations exceed County proportions. The only area of the Township presenting a concentration 10 percentage points higher than the County average is in the Hillside/Navesink neighborhood. Here, the African American population is at 17%, where the overall county average is 8.1%. However, no disproportionately greater need has been identified for all extremely low to middle income racial/ethnic groups in this area since the median household income is well above 80% of the Township's median.

### **Analysis of Impediments**

The Analysis of Impediments to Fair Housing Choice (AI) examines policies and practices that may limit Middletown Township area residents' ability to choose housing in an environment free from discrimination.

The U.S. Department of Housing and Urban Development (HUD) requires entitlement jurisdictions to develop action plans to overcome the effects of identified impediments to fair housing choice. Therefore, the AI is the necessary first step in the Fair Housing Planning process. HUD wants entitlement jurisdictions to become fully aware of the existence, nature, extent, and causes of all fair housing problems and resources available to solve them.

Middletown Township Community Development staff reviewed laws, regulations, and administrative policies that affect the provision and supply of housing in the Township.

The most significant barrier to fair housing in the Township is housing affordability. The cost of constructing and maintaining housing in Middletown has increased dramatically in recent years. Increased costs have a particularly acute impact on low-income households and on areas of low income concentrations. Of Middletown's total 23,236 households, 3,664 (16%) households are paying between 30 and 50 percent of their household income on housing, and 2,003 (9%) households are paying more than 50 percent of their household income on housing.

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

The complete AI dated March 2010 is included in the Appendix of this Consolidated Plan.

## **Priority Needs Analysis and Strategies**

### **Criteria**

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.

### **Performance Measurement**

Instituting a performance measurement system will allow the CDBG program to measure outcome against articulated goals and eligible activities. This system is summarized in Table 5.

**Table 5: Performance Measures**

Objective	Goal	Input	Activity	Output	Outcome
Decent Affordable Housing	The rehabilitation and preservation of the existing affordable housing stock	CDBG	Rehab grants for emergency repairs, correction of building code violations, lead base paint abatement, energy conservation, barrier-free improvements	100 units	Area benefit
Decent Affordable Housing	New construction or substantial rehabilitation of additional affordable housing	<ul style="list-style-type: none"> <li>• CDBG</li> <li>• 2008 Master Plan Housing Element</li> </ul>	Construction of affordable housing per Master Plan	<ul style="list-style-type: none"> <li>• 10 units (CDBG)</li> <li>• 300 units (Master Plan)</li> </ul>	Area benefit
Suitable Living Environment – Public Facilities	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	CDBG	<ul style="list-style-type: none"> <li>• Tonya Keller Community Center</li> <li>• East Keansburg Firehouse</li> <li>• Middletown First Aid and Rescue Squad Building</li> </ul>	300 persons served	Area benefit to low income concentration neighborhood

**Priority Housing Needs**

This section discusses Middletown’s priority housing needs. Priority housing needs correspond with special tabulations of U.S. census data provided to HUD for the preparation of this Consolidated Plan, and are summarized in Table 6 (often referred to as “Table 2A”). Goals reflect anticipated households to be assisted by both the CDBG program and through the Housing Element of the 2008 Master Plan.

**Table 6: Priority Needs Summary Table**

Priority Housing Needs (households)		Priority Need Level (High, Medium, Low)		Unmet Need	Goals
Renter	Small Related	0-30%	H	131	25
		31-50%	M	70	15
		51-80%	L	167	0
	Large related	0-30%	M	4	2
		31-50%	M	24	8
		51-80%	M	29	10
	Elderly	0-30%	H	527	50
		31-50%	H	257	45

	<b>All Other</b>	51-80%	H	103	90
		0-30%	M	149	10
		31-50%	M	106	10
		51-80%	L	111	0
<b>Owner</b>		0-30%	H	635	150
		31-50%	H	1027	150
		51-80%	H	2196	150
<b>Special Needs</b>		0-80%	M	2700	10
<b>Total Goals</b>					725
<b>Total 215 Goals</b>					600
<b>Total 215 Renter Goals</b>					450
<b>Total 215 Owner Goals</b>					150

Tables 7 through 9 summarize 2000 CHAS data by household type, i.e. renters and owners, and provides figures regarding the number of cost burdened households within specified income ranges.

***Extremely Low Income Households***

For households earning less than 30% of median household income (i.e. less than \$22,500), a majority of the following household types experience severe housing cost burden:

- **Elderly renters** - 52% (272 households) spend more than half of their income on housing costs.
- **Elderly owners** - 75% (238 households) spend more than half of their income on housing costs
- **Small related renter households** - 97% (127 households) spend more than half of their income on housing costs.
- **Small related owner households** - 87% (115 households) spend more than half of their income on housing costs.
- **Large related owner households** - 86% (49 households) spend more than half of their income on housing costs.

The need to provide affordable rental units remains strong, particularly for small related households and elderly households.

TABLE 7: Housing Cost Burden - Renters and Owners Earning Less Than 30% of Median Household Income				2000 % Households	2000 # Households
<b>&lt; 30% MFI</b>	<b>I. Renter</b>	<b>A. Elderly</b>	# People		527
			Any housing problems	72.3	381
			Cost Burden > 30%	72.3	381
			Cost Burden >50%	51.6	272
		<b>B. Small Related</b>	# People		131
			Any housing problems	100	131
			Cost Burden > 30%	100	131
			Cost Burden >50%	96.9	127
		<b>C. Large Related</b>	# People		4
			Any housing problems	100	4
			Cost Burden > 30%	100	4
			Cost Burden >50%	0	0
	<b>D. All other hsholds</b>	# People		149	
		Any housing problems	47	70	
		Cost Burden > 30%	47	70	
		Cost Burden >50%	37.6	56	
	<b>II. Owner</b>	<b>A. Elderly</b>	# People		318
			Any housing problems	97.5	310
			Cost Burden > 30%	97.5	310
			Cost Burden >50%	74.8	238
		<b>B. Small Related</b>	# People		133
			Any housing problems	86.5	115
			Cost Burden > 30%	86.5	115
			Cost Burden >50%	86.5	115
<b>C. Large Related</b>		# People		57	
		Any housing problems	93	53	
		Cost Burden > 30%	93	53	
		Cost Burden >50%	86	49	
<b>D. All other hsholds</b>	# People		127		
	Any housing problems	74.8	95		
	Cost Burden > 30%	74.8	95		
	Cost Burden >50%	74.8	95		

**Very Low Income Households**

For households earning between 30% and 50% of median household income (i.e. between \$22,500 and \$37,783), a majority of the following household types experience severe housing cost burden:

- **Small related owner households** - 67% (224 households) spend more than half of their income on housing costs.
- **Large related owner households** - 65% (47 households) spend more than half of their income on housing costs.

TABLE 8: Housing Cost Burdens - Renters and Owners Earning Between 30-50% of Median Household Income			2000 % Households	2000 # Households	
30-50% MFI	I. Renter	A. Elderly	# People		257
			Any housing problems	46.7	120
			Cost Burden > 30%	46.7	120
			Cost Burden >50%	13.2	34
		B. Small Related	# People		70
			Any housing problems	94.3	66
			Cost Burden > 30%	94.3	66
			Cost Burden >50%	45.7	32
		C. Large Related	# People		24
			Any housing problems	58.3	14
			Cost Burden > 30%	58.3	14
			Cost Burden >50%	0	0
	D. All other hsholds	# People		106	
		Any housing problems	83	88	
		Cost Burden > 30%	73.6	78	
		Cost Burden >50%	34	36	
	II. Owner	A. Elderly	# People		580
			Any housing problems	63.8	370
			Cost Burden > 30%	63.8	370
			Cost Burden >50%	21.6	125
		B. Small Related	# People		336
			Any housing problems	94.6	318
			Cost Burden > 30%	94.6	318
			Cost Burden >50%	66.7	224
C. Large Related		# People		73	
		Any housing problems	89	65	
		Cost Burden > 30%	89	65	
		Cost Burden >50%	64.4	47	
D. All other hsholds	# People		38		
	Any housing problems	100	38		
	Cost Burden > 30%	100	38		
	Cost Burden >50%	63.2	24		

**Low Income Households**

For households earning between 50% and 80% of median household income (i.e. between \$37,783 and \$60,453), a significant proportion of the following household types experience some degree of housing cost burden:

- **Elderly renters** - 40% (42 households) spend more than 30% of their income on housing costs.
- **Elderly owners** - 31% (291 households) spend more than 30% of their income on housing costs
- **Small related renter households** - 43% (71 households) spend more than 30% of their income on housing costs.
- **Small related owner households** - 77% (612 households) spend more than 30% of their income on housing costs.
- **Large related owner households** - 73% (194 households) spend more than half of their income on housing costs.

TABLE 9: Housing Cost Burdens - Renters and Owners Earning Between 50-80% of Median Household Income				2000 % Households	2000 # Households
50-80% MFI	I. Renter	A. Elderly	# People		103
			Any housing problems	44.7	46
			Cost Burden > 30%	40.8	42
			Cost Burden >50%	13.6	14
		B. Small Related	# People		167
			Any housing problems	42.5	71
			Cost Burden > 30%	42.5	71
			Cost Burden >50%	4.8	8
		C. Large Related	# People		29
			Any housing problems	65.5	19
			Cost Burden > 30%	65.5	19
			Cost Burden >50%	0	0
	D. All other hsholds	# People		111	
		Any housing problems	62.2	69	
		Cost Burden > 30%	62.2	69	
		Cost Burden >50%	9	10	
	II. Owner	A. Elderly	# People		955
			Any housing problems	30.5	291
			Cost Burden > 30%	30.5	291
			Cost Burden >50%	13.5	129
		B. Small Related	# People		795
			Any housing problems	77	612
			Cost Burden > 30%	77	612
			Cost Burden >50%	31.1	247
C. Large Related		# People		265	
		Any housing problems	77.7	206	
		Cost Burden > 30%	73.2	194	
		Cost Burden >50%	15.8	42	
D. All other hsholds	# People		181		
	Any housing problems	76.2	138		
	Cost Burden > 30%	76.2	138		
	Cost Burden >50%	43.1	78		

## Housing Market Analysis

### Housing Market Profile

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 Profile**

Middletown is located in northeasterly Monmouth County, New Jersey. The Township is bounded on the north by the Sandy Hook Bay, the Borough of Atlantic Highlands

and the Borough of Highlands, on the east by the Shrewsbury River, on the south by the Navesink River, the Borough of Tinton Falls, the Township of Colts Neck and on the west by the Township of Holmdel, the Township of Hazlet and the Borough of Keansburg. The Township contains 41.08 square miles, and remains the most populous municipality in Monmouth County with a 2008 estimated population of 71,296, up 7.5% since 2000. Middletown is also the third largest municipality in Monmouth County in terms of land area.

Middletown was one of the County's first "Townships", having been established in 1693. The area evolved as a series of farming and fishing villages. Later merchants would utilize the Navesink River and Sandy Hook Bay to transport goods and produce between New York and nearby settlements.

After the Civil War Middletown's growth stemmed from a pattern of selling the family farm for development. The Navesink, Chapel Hill and Locust sections became home to the wealthy, epitomized by country estates. The Bayshore developed into a summer resort, featuring the recreational attraction of the Sandy Hook Bay. However, Middletown and Monmouth County experienced uncontrolled growth as a result of the post World War II trend of migration from the cities to the outlying rural areas. Since 1940, Middletown's strategic location within the New York Metropolitan Area, and several local events have resulted in growth rates far in excess of the growth rate of New Jersey as a whole. For example, the population of Middletown grew 47.1 percent between 1940 and 1950 as compared to a growth of only 16.2 percent for the State.

Completion of the Garden State Parkway in 1954 resulted in another decade of expansive growth. During the 1960's, a third decade of high growth resulted from improvements to State Highway Routes 35 and 36.

This trend of unsuppressed growth has led to a full spectrum of cultural, social and economic diversity. Land uses in Middletown include marinas, a commercial fishing fleet, major corporate headquarters, private country clubs, large estate residences, older small lot resort neighborhoods, a community college, a naval military installation, two public beaches, a fishing pier, several historic districts and Sandy Hook National Park.

The Township has opened its doors to the wealthy and the poor, the old and the young, and everyone in between. The Township has always planned for a variety of housing which has resulted in opportunities affordable to all income groups.

### ***Housing Growth***

Middletown Township contained 25,050 housing units according to the 2008 US Census American Community Survey (ACS). This represents a 5% reported increase (1,209 units) from the 2000 US Census.

### ***Housing Type, Tenure, and Vacancy Rate***

Based on the 2008 US Census ACS data, housing in Middletown is overwhelmingly owner-occupied. 87% percent of Middletown's occupied units are owner occupied, and 13% percent of occupied units are renter occupied (see Table 10).

**TABLE 10**  
**Housing Types in Middletown Township**

Unit Type	Number of Units	% Total
1-unit, detached	20,499	82%
1-unit, attached	1,419	6%
Multi-family units	2,762	11%
2 units	292	1%
Mobile home	78	<1%

Source: US Census ACS 2008

Middletown's vacancy rate in 2000 was low with 0.6% for owner-occupied units and 2.3% for renter-occupied units. 51% percent of households commenced occupancy after 1990.

**Age and Condition**

In 1990, the median year a home was constructed was 1965. This remains unchanged in 2000, evidencing the steadily advancing age of Middletown's housing stock.

- 40% percent of Middletown's housing stock is at least 45 years old or older
- 22% percent of the Township's housing was constructed in the last 25 years
- 37% of the Township's housing units were constructed between 1960 and 1980.

**Race**

Race refers to the Census respondent's "self identification" of their racial background and consists of white, black and asian individuals. Hispanic or Latino origin includes individuals who are Puerto Rican, Cuban, Mexican, hispanic/latino of any race and other people of hispanic/latino origin. Tables 11 and 12 provide Race and Hispanic or Latino origin data according to Census 2000, and available estimates from the US Census American Community Survey.

**Table 11**  
**(2005-2007 American Community Survey 3-Year Estimates)**

RACE	Number (#)	Percent (%)
Total:	67,603	100%
White alone	62,070	91.8%
Black or African American alone	1,745	2.6%
American Indian and Alaska Native alone	14	0.0%
Asian alone	1,558	2.3%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some other race alone	1,140	1.7%
Two or more races	1,076	1.6%

**Table 12**  
**Hispanic or Latino Population by Race**

	<b>Number</b>
Total Middletown Population	66,327
Hispanic or Latino:	2,265
White alone	1,752
Black or African American alone	34
American Indian and Alaska Native alone	10
Asian alone	14
Native Hawaiian and Other Pacific Islander alone	4
Some other race alone	312
Two or more races	139
Not Hispanic or Latino:	64,062
White alone	61,067

*Source: Census 2000*

When trying to determine trends, it is difficult to compare 2000 Census data with the 1990 Census counts since categories were adjusted to be more inclusive of all races and ethnicities. However, it is evident that the Township's ratio of non-white population to white population has increased slightly.

#### Housing Costs

According to US Census American Community Survey 2006-08 3-yr. estimate, the reported median home value in Middletown Township was \$447,700; this figure is slightly higher than Monmouth County's median home value of \$443,200. Middletown's reported median home value more than doubled from \$210,700 in 2000.

According to the National Association of Realtors (NAR), the median price for a home in the Monmouth/Ocean Metropolitan Area had increased to \$437,900 by the end of 2008, representing a 51% increase from 2003. The NAR estimates that the median home price in Monmouth/Ocean decreased to \$393,100 by the third quarter of 2009, representing a 36% increase since 2003.

Middletown's median gross rent in 2006-08 was \$1,111. Fair Market Rents (FMR) in the Monmouth/Ocean area increased by 18% (depending on bedroom size) between 2005-2008 (see Table 13).

**TABLE 13**  
**Fair Market Rents in Monmouth-Ocean, 2005-2008**

	2005	2006	2007	2008	% Change
Studio	\$749	\$940	\$830	\$887	18.42%
1-Bedroom	\$866	\$1,003	\$958	\$1,025	18.36%
2-Bedroom	\$1,057	\$1,133	\$1,170	\$1,251	18.35%
3-Bedroom	\$1,377	\$1,406	\$1,525	\$1,630	18.37%
4 Bedroom	\$1,495	\$1,556	\$1,654	\$1,769	18.33%

Source: HUD User (URL: <http://www.huduser.org/datasets/fmr.html>)

In general, recent annual increases in household income have not kept pace with annual increases in housing prices. According to the Bureau of Labor Statistics, the mean annual per-capita income for the region was \$39,050 during the last quarter of 2003. While this increase is 14% greater than the Township's 1999 per-capita income of \$34,196, the rate of increase is well below the rate of increase for market-rate homeownership opportunities.

**Assisted Housing**

The Middletown Housing Authority provides the following assisted housing units:

- 100 conventional public housing units
- 152 Section 8 new construction units
- 245 Section 8 existing housing units

The above units are available on a HUD restricted income basis. Assisted housing units are intended for "low" and "very-low" income residents. Ninety-nine percent of the Middletown Housing Authority's assisted housing units are fully occupied. The MHA does not expect to lose any of these units.

**Influence of Housing Market on Use of Funds**

The increased cost of constructing new and maintaining existing owner-occupied housing places a burden on low income households and areas of low income concentration. Accordingly, CDBG resources will be utilized to fund housing rehabilitation activities for existing low-income owner-occupied housing units, and for existing low-income renter-occupied units as the need and opportunity arises. Target populations will include senior citizens, small and large households and female heads of household.

**Specific Housing Objectives**

Middletown endeavors to provide decent affordable housing by fostering the maintenance and development of housing affordable to target income households. Priority housing objectives include the rehabilitation and preservation of the

Township's existing affordable housing stock, and new construction or substantial rehabilitation of additional affordable housing.

Federal resources provided through the CDBG program provide the financial wherewithal to facilitate housing rehabilitation in the Township. The scope of the Township's rehabilitation program will decrease if federal funds decline. This potential reduction in housing rehabilitation is by no means a reflection of need. Optimistically, the Township anticipates that 100 dwelling units will be rehabilitated between 2010-2014 resulting from the CDBG program, though this is entirely dependent on funding availability.

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. Construction of approximately 300-400 new rental and for-purchase housing units for low income households are targeted for the period 2010-2014 resulting from local housing policy.

### **Needs of Public Housing**

During the Consolidated Planning process, the Middletown Housing Authority reviewed its needs with the Consortium including the number of public housing units in Middletown, the physical condition of such units, and the overall restoration and revitalization needs of the Township's public housing. The number of families on public housing and tenant-based waiting lists was also discussed.

The number of public housing units governed by the Middletown Housing Authority is 497. Of this number, 252 units are owned by the Authority, and all are set aside as senior rentals or for special needs populations. Daniel Tower contains 100 rental units, and Tomaso Plaza contains 152 rental units. The remaining 245 units are Section 8 rental vouchers.

All owned real property is in good condition. Nevertheless, capital improvements are needed. For example, capital improvements are required at the Daniel Towers and Tomaso Plaza High Rise buildings as follows:

#### DANIEL TOWERS

Roof replacement  
Apartment fire strobe system  
Seal exterior walls  
Resurface parking lots

#### TOMASO PLAZA

Energy efficient lighting  
Fire system upgrade  
Emergency call system  
Replace entrance interior  
Refurbish handicapped unit bathrooms

Considering the number of units owned by the authority (252), a reasonable percentage of said units have been modified for people with disabilities, pursuant to a Section 504 needs assessment. The Authority's property will require additional physical modifications to accommodate an aging resident population that continues to decline and becomes more dependent. Of the 818 families on the MHA waiting list, 82 families require handicapped equipped units.

## Public Housing Strategy

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.

### Middletown Housing Authority Strategy

The Middletown Housing Authority will continue to advertise availability of affordable housing units in highly circulated newspapers. Furthermore, the Authority will improve upon the "curb appeal" of its properties through strategic use of modernization and rehabilitation resources. To ensure maximum usefulness and effectiveness of its housing units, the Authority will continue to involve residents in the public housing management process.

### Public Housing Needs and Participation

Middletown Housing Authority's greatest need is for additional modernization dollars. The plan for the jurisdiction uses all available capital improvement funds to upgrade, modernize and preserve existing public housing stock. Moreover, Middletown Housing Authority residents are uniquely involved in the public housing management process through their participation in resident advisory groups, joint resident-management meetings, and individual resident requests. The Authority's Section 8 Program Manager refers all Section 8 residents who express an interest in homeownership to a special "homeownership" counselor.

The Middletown Housing Authority is a HUD-Rated "high" performing agency. The Authority has never been designated as a "troubled" agency.

**Table 14: Priority Public Housing Needs, Local Jurisdiction**

Public Housing Need Category	PHA Priority Need Level	Estimated Dollars to Address
<b>Restoration and Revitalization</b>		
Capital Improvements	High / Medium	\$3,000,000
Modernization	No Such Need	
Rehabilitation	No Such Need	
<b>Management and Operations</b>	No Such Need	
<b>Improved Living Environment</b>		
Neighborhood Revitalization (non capital)	No Such Need	
Capital Improvements	No Such Need	
Safety/Crime Prevention/Drug Elimination	No Such Need	
<b>Economic Opportunity</b>		
Resident Services/Family Self Sufficiency	No Such Need	
<b>Total</b>		<b>\$3,000,000</b>

## **Barriers to Affordable Housing**

The cost of affordable rental and owner-occupied housing in Middletown grows more prohibitive each year, and the affordability gap continues to broaden for those in need of decent, safe housing. Moreover, the cost of maintaining and rehabilitating existing housing stock has increased rapidly.

As the inventory of developable land for both market-rate and affordable units shrinks, the demand for housing continues to skyrocket. Much of Middletown's undeveloped areas lack access to sanitary sewer infrastructure, or are occupied by critical natural resources. These conditions necessarily place a cap on the intensity at which land can be developed, and reduce the inventory of available developable land. Consequently, the cost of accessible and unencumbered developable land has increased dramatically. The intensity at which remaining developable land must develop to accommodate housing needs has increased at a similar rate.

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.
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 will be utilize 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 - 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, well over 10 accessory apartments were added to Middletown's inventory.
  
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. The current real estate market provides the Township with a significant opportunity to create affordable units without adding to the Township's housing stock.

## HOMELESS

### Homeless Needs

The County HOME Consortium directly addresses homeless needs in cooperation with the Township's Department of Welfare. Based at the Township's Croyden Hall complex on Leonardville Road, 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. The Welfare Department also partners with local non-profits such as Middletown Helps its Own to stock a food pantry.

From January 1, 2009 through December 31, 2009, the Middletown Township Department of Welfare expended \$163,069. General assistance was provided to 554 individuals, representing a 5% increase (24 cases) from 2008. The total number of homeless individuals served was 123. This represents a slight 9% decrease from the number of homeless individuals served in 2008. Of the 123 homeless individuals assisted in 2009, 93 were males and 30 were females.

Please refer to the "Priority Homeless Needs," "Homeless Inventory," "Homeless Strategic Plan" and "Emergency Shelter Grants" sections of the Monmouth County HOME Consortium Consolidated Plan Report for additional information.

## COMMUNITY DEVELOPMENT

### Community Development

The Consolidated Plan process has identified the need to consider provision of facility and accessibility improvements at neighborhood facilities in areas of low-income concentration, particularly in the North Middletown neighborhood. This economically challenged neighborhood contains some of the Bayshore area's oldest structures, many of which are particularly susceptible to adverse weather conditions associated with the New Jersey shore area. Additionally, certain public and community facilities lack sufficient access and facilities for the physically challenged.

Resources should be considered for renovations to the Tonya Keller Community Center, East Keansburg Firehouse and the Middletown First Aid and Rescue Squad Building. Renovations at each of these facilities include making the restrooms handicapped accessible in accordance with the Americans with Disability Act. Additionally, renovations to the Community Center will include improving the aesthetic quality of the building with the use of architectural features and other treatments.

The community center functions as the hub for the North Middletown neighborhood residents. With the North Middletown Neighborhood Preservation State Program that has been implemented since 2009 (expected to end June 2010), reinvestment in the community center has become crucial for neighborhood preservation. The center serves as a meeting place for local community associations, and provides services including but not limited to daycare for children aged 18 months to 3 years old, and activities and classes for adults and seniors.

The firehouse is used for Board of Election purposes on Election Day, and functions also as a focal point for community events and meetings in North Middletown.

The First Aid and Rescue Squad building is used for community meetings, community training for first aid, and serves the area residents as a "collection point" for the North Middletown area in the event of a disaster, a cooling or warming station in the event of a blackout or other utility emergency, and as a regional command and control center for area emergencies.

With the CDBG-R and CDBG funding, renovations to the Tonya Keller Community Center will include infrastructure and energy efficiency improvements at the building and site.

Renovating neighborhood facilities in North Middletown will provide an area benefit to a neighborhood with limited incomes, limited accessibility and special needs populations. Further, since this neighborhood is specifically targeted for housing rehabilitation activities, renovating public and community facilities for improved facilities will provide an accessible venue in which to publicize the CDBG program.

**Table 15: Community Development Needs**

Priority Community Development Need	Priority Need Level (High, Medium, Low)	Unmet Priority Need	Dollars to Address Unmet Priority Need	Goals
<b>Public Facility Needs</b>				
Neighborhood Facilities	High	Improving accessibility; Area benefit to low and moderate income neighborhood	\$112,381	Improved facilities and access at Tonya Keller Community Center
Neighborhood Facilities	Medium	Improving accessibility at public facilities	\$17,500	Improved handicapped facilities and access at public firehouse
Neighborhood Facilities	Medium	Improving accessibility at public facilities	\$17,500	Improved facility and handicapped facilities and access at public first aid and rescue squad building

**Antipoverty Strategy**

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, energy conservation, 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 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 112 households. 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 is soon to construct 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.

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.

## **NON-HOMELESS SPECIAL NEEDS**

### **Specific Special Needs Objectives**

#### **Objectives**

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 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. 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.

#### **Five Year Accomplishment**

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 Analysis**

Certain groups may have more difficulty finding housing and may require specialized services or assistance. Due to their special circumstances, they are more likely to have low or moderate incomes. These groups include: the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS.

### **Elderly/Frail Elderly**

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 23,236 occupied households. Of these, it is estimated that slightly over 20 percent or 1,200 households have special needs. Of the 1,200 households with special needs, 300 may require a housing need, and as many as 600 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.

It is estimated that for every ten disabled individuals, five are physically disabled, three suffer from illness, and two are developmentally disabled. Some are confined to institutional environments by the nature of their disability, others are living with family either because they are minors or because it is preferred.

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.

It is estimated that there are approximately 5,000 disabled persons in Middletown Township. This is approximately 7 percent of the Township's overall population of 68,183. Of the 5,000 disabled persons approximately 500 or 10 percent has a disability that requires supportive housing. Roughly, 1,000 disabled persons (20%) require some type of social service.

Supportive housing is currently provided to special needs populations in 14 group homes throughout the Township. An additional 6 units within a new group home have been constructed at the market-rate single family Cottage Gate development in Navesink. This group home will be managed by Community Options, a nonprofit entity working in conjunction with the developer. Ten additional units are proposed at two sites owned by the Township. These units will be developed for blind and visually impaired adults in partnership with Housing and United Services, Inc., a local non-profit agency.

### **Housing Opportunities for People with AIDS (HOPWA)**

Please refer to the "Housing Opportunities for People with AIDS (HOPWA)" and "Specific HOPWA Objectives" sections of the Woodbridge Township Consolidated Plan Report and the Monmouth County HOME Consortium Consolidated Plan Report since these Plans address HOPWA funding and programs for the metropolitan area.

## Township of Middletown CDBG Annual Action Plan - 2010

a. Application Form

Standard Form 424 Application for Federal Assistance under the Community Development Block Grant Program is attached to the end of this section.

b. Resources

This section outlines the Federal, State, and local funds available to The Township of Middletown. The Township anticipates receiving funding from one Federal source. The following Table highlights each anticipated resource by program, funding level and administrating agency or grantee.

<u>Program</u>	<u>Anticipated Funding</u>	<u>Grantee</u>
CDBG (Federal)	\$311,988	Middletown Dept. of Community Dev.

The Middletown Township Department of Community Development anticipates receiving a total grant allocation of \$311,988 – an 8.1% increase from FY2009.

c. Activities

The U.S. Department of Housing and Urban Development CPD Consolidated Plan System of Listing of Proposed Housing Projects is attached to the end of this section. Middletown expects to be part of three (3) eligible activities in 2010.

The first activity 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. The Middletown Township Department of Community Development anticipates a CDBG award of roughly \$311,988. The Department of Community Development expects to devote \$249,590 of these funds to rehabilitation activities.

The funds will be available for emergency repairs, correct building code violations, lead base paint abatement, energy conservation measures and barrier-free improvements at single-family dwellings. The Department of Community Development plans on rehabilitating 15 households with this resource. The Township increased the grant amount from \$20,000 to \$25,000. Program Administration costs will be approximately \$62,400.

The second activity will include infrastructure and energy efficiency improvements at the Tonya Keller Community Center and Site. The community center is public facility located in a low/moderate income neighborhood and offers a range of programs and services for adults and children. In 2010, Middletown expects to complete the initial design phase of the project. Both Entitlement funds and Recovery Act funds will be used.

These infrastructure and energy efficiency improvements will provide an area benefit and are essential at the community center. Improvements will allow this public facility to more readily serve all residents of the area, where at least 51 percent of the residents are of low or moderate income. The area served by the community center is primarily residential in

nature. Infrastructure improvements would include building and site rehabilitation to bring the facility into compliance with ADA standards. Energy efficiency improvements would include (but may not be limited to) installation of a substantially upgraded and modernized HVAC system. Pervious and sustainable "green" pedestrian walkway replacement and reconstruction along Port Monmouth Road and Bray Avenue at the site's frontage would provide safer access and accessible routes to this public facility.

The third activity will be renovations to the East Keansburg Firehouse. The renovations will be to make the restrooms handicapped accessible in accordance with the Americans with Disability Act. The Firehouse is also used for Board of Election purposes on Election Day. The East Keansburg neighborhood is one of the lowest economic areas in the Township.

d. Geographic Distribution

As previously discussed, Middletown Township will participate in three (3) activities in CDBG Year 36. Housing rehabilitation is offered throughout the Township with the only restrictions having to do with income qualifications. The remaining projects have to do with neighborhood facilities each located in a targeted low-income neighborhood.

e. Homeless and Other Special Needs Activities

The primary activities to support the Homeless and other special needs activities will be performed by the Middletown Township Welfare Department. The Welfare Department will continue its proactive role in homeless assistance and prevention. The first step in assisting homeless individuals is finding safe decent shelter. The Welfare 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.

f. Evaluate Lead-Based Paint Hazard

According to the model recommended in the Technical Assistance Bulletin No. 1 "Lead-Based Hazards and the Comprehensive Housing Affordability Strategy" by the National Center for Lead Safe Housing, Middletown contains 1,772 housing units which have a potential lead paint hazard. To obtain an understanding of the exact lead paint problems in Middletown, all rehabilitation projects supported by Federal funds and where lead paint has been confirmed will comply with the U.S. Department of Housing and Urban Development, Office of Lead-Base Paint Abatement and Poisoning Prevention as well as Title X.

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 lead abatement by the contractor.

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 must be certified and use lead-safe work practices.

g. 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, energy conservation, 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 2010, 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 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 such as food stamps, medicaid and aid to dependent children.

Non-profit institutions responsible for the delivery of affordable housing consist of the Middletown Township Senior Citizen Corporation and the Lincroft Senior Citizen Corporation. The Middletown Township Senior Citizen Housing Corporation manages Bayshore Village which provides rental assistance to 96 households. The Lincroft Senior Citizen Housing Corporation manages Luftman Towers and provides rental assistance to 189 income-eligible seniors.

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

h. Areas of Minority Concentration

The Township of Middletown is a diversified community, with a small minority population. Middletown Township only contains one (1) neighborhood that can be considered a minority.

The Middletown Township Community Development Program will conduct a mailing to that particular area (Hillside) to better inform the homeowners of the available programs.

i. Types of Families Served

The Township of Middletown Community Development Program serves to provide rehabilitation of code violations for low and moderate income homeowners. Many of our applicants are female head of household and elderly.

j. Monitoring

Annual audits of the CDBG Program are performed in compliance with Federal and State law. The Office of Community Development regularly conducts on-site visits to projects and monitors the insurance certifications of the contractors awarded the bids. The Middletown Township Department of Community Development has no subrecipients. However, the Community Development Department will be responsible for monitoring grants, loans and/or assistance made to homeowners and homebuyers. The agency will establish procedures for monitoring in order to ensure:

- The objectives of each affordable housing and supportive services are met.
- The use of all funds is consistent with the Township priorities for allocating funds.
- Recipients are in compliance with applicable regulation regarding the disbursement of federal funds.
- Record keeping and financial management systems are provided to maintain documentation on program compliance and disbursement of federal funds in accordance with applicable laws.
- The information submitted to HUD is correct and complete.

Key components of the monitoring plans should include the following or approved equivalent:

Grant Agreement - Recipients will be required to submit a project schedule and budget. The Grant Agreement is the contract specifying the activities to be completed and the conditions which must be met in order to carry out the activity, including all laws and regulations. The Agreement specifies the project liaison. Staff should maintain contact with the project's liaison and consultants on a regular basis.

Record Keeping - Staff should make sure that grant recipients set up record keeping and filing systems to maintain the required documentation.

Financial Management - Staff should monitor to ensure that proper accounts are established, the necessary fiscal records are kept (ledgers and supportive documentation) and proper banking accounts are set up and maintained.

On-site Monitoring - Periodic on-site visits should be conducted at least once a year. Additional on-site monitoring includes a pre-release of funds, technical assistance visit, a pre-construction conference (if required) and a closeout monitor. The closeout monitor should include a review of fiscal records, cash disbursement and site visits. Such monitoring should be scheduled in writing and followed up with a monitoring letter. The

monitoring letter includes any findings, recommendations, and concerns found during the monitoring process, if any.

Program Progress - Recipients should be required to submit monthly project status reports to the staff. The staff reviews the reports for program progress and any problems which may have arisen.

Fiscal Reporting and Audit Management - Recipients should be required to submit adequate documentation to substantiate payment requests and to comply with State and Federal law. The subrecipient Agreement contains provisions which require audits to be conducted in accordance with applicable Federal law.

k. Fostering Decent Housing

The Township of Middletown Community Development Program fosters decent housing by providing low and moderate income persons with the means to repair code violations, thereby fostering decent housing that allows homeowners to remain in their homes in a safe environment.

l. Develop Institutional Structure

The majority of Middletown Township's One Year Action Plan was derived from existing housing activities.

m. Enhance Coordination

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 Welfare and the management consultant to 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 be the end of these discussions. Each agency will continue to communicate and refine the Township's housing policies.



# SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

## SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted	Applicant Identifier B-10: MC-34-0110	<b>Type of Submission</b>	
Date Received by state	State Identifier 34	<b>Application</b>	<b>Pre-application</b>
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non-Construction	<input type="checkbox"/> Non-Construction
<b>Applicant Information</b>			
<b>Township of Middletown</b>		NJ341974 MIDDLETOWN	
1 Kings Highway		04-909-4121	
		Organizational Unit	
Middletown	New Jersey	Planning & Community Development	
07748	U.S.A.	Division	
<b>Employer Identification Number (EIN):</b>		Monmouth County	
21-6000871		Program Year Start Date (1/1)	
<b>Applicant Type:</b>		Specify Other Type if necessary:	
Local Government: Township		Specify Other Type	
<b>Program Funding</b>		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
<b>Community Development Block Grant</b>		14-218 Entitlement Grant	
CDBG Project Titles		Description of Areas Affected by CDBG Project(s)	
\$CDBG Grant Amount \$311,988	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income \$20,000		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s) \$331,988			
<b>Home Investment Partnerships Program</b>		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$HOME Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	

\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
<b>Housing Opportunities for People with AIDS</b>		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
<b>Emergency Shelter Grants Program</b>		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts	Project Districts		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> N/A	Program has not been selected by the state for review
Person to be contacted regarding this application			
Jason	A	Greenspan	
CDBG Program Director	732-615-2000 ext. 2209	Fax 732-615-2103	
jgreensp@middletownnj.org	www.middletownnj.org	Other Contact	
Signature of Authorized Representative		Date Signed	

<b>Project Name:</b> HOUSING REHABILITATION					
<b>Description:</b>	<b>IDIS Project #:</b> 14A <b>UOG Code:</b> 341974				
HOUSING REHABILITATION ASSISTANCE FOR SUBSTANDARD OWNER-OCCUPIED SINGLE-FAMILY DWELLING UNITS TO ELIMINATE CODE VIOLATIONS.					
<b>Location:</b> COMMUNITY WIDE, WITH SPECIAL FOCUS PAID TO NORTH MIDDLETOWN AND AREAS WITH OLDER HOUSING STOCK.	<b>Priority Need Category:</b> Select one: Owner Occupied Housing				
<b>Expected Completion Date:</b> 12/31/2010	<b>Explanation:</b> HOUSING REHABILITATION PROGRAM PROVIDES HOMEOWNERS WITH THE FINANCIAL WHEREWITHAL TO MITIGATE SUBSTANDARD HOUSING CONDITIONS.				
<b>Objective Category:</b> <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<b>Specific Objectives:</b>				
<b>Outcome Categories:</b> <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1 Improve the quality of owner housing 2 3				
<b>Project-level Accomplishments</b>	04 Households	Proposed	25	Accompl. Type:	Proposed
		Underway	5		Underway
		Complete	2		Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
<b>Proposed Outcome</b>		<b>Performance Measure</b>		<b>Actual Outcome</b>	
HOUSING IMPROVEMENT		NUMBER OF HOUSEHOLDS ASSISTED			
14A Rehab; Single-Unit Residential 570.202		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
Matrix Codes		Matrix Codes		Matrix Codes	
<b>Program Year 1</b>	CDBG	Proposed Amt.	311,988	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	04 Households	Proposed Units	25	Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Program Year 2	CDBG	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	04 Households	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
Program Year 3	CDBG	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	04 Households	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
Program Year 4	CDBG	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	04 Households	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
Program Year 5	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Fund Source:	▼	Proposed Amt.		Fund Source:	▼	Proposed Amt.	
			Actual Amount				Actual Amount	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	
	Accompl. Type:	▼	Proposed Units		Accompl. Type:	▼	Proposed Units	
			Actual Units				Actual Units	

<b>Project Name:</b> ADMINISTRATION					
<b>Description:</b>	IDIS Project #: 21A UOG Code: 341974				
ADMINISTRATION OF CDBG PROGRAM					
<b>Location:</b>	<b>Priority Need Category</b>				
MIDDLETOWN TOWNSHIP	Select one: Planning/Administration ▼				
<b>Explanation:</b>					
<b>Expected Completion Date:</b> (12/31/2010)	ADMINISTRATION OF THE TOWNSHIP'S COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM. PRINCIPAL ACTIVITY IS HOUSING REHABILITATION.				
<b>Objective Category</b>	<b>Specific Objectives</b>				
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1 Improve the quality of owner housing ▼				
	2 ▼				
	3 ▼				
<b>Outcome Categories</b>					
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability					
<b>Project-level Accomplishments</b>	Other ▼	Proposed		Accompl. Type: ▼	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed
		Underway			Underway
		Complete			Complete
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>			
ADMINISTRATION	SUCCESSFUL PROJECT MANAGEMENT				
21A General Program Administration 570.206 ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼			
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	62,000	Fund Source: ▼	<b>Proposed Amt.</b>
		<b>Actual Amount</b>			<b>Actual Amount</b>
	Fund Source: ▼	<b>Proposed Amt.</b>		Fund Source: ▼	<b>Proposed Amt.</b>
		<b>Actual Amount</b>			<b>Actual Amount</b>
	Accompl. Type: ▼	<b>Proposed Units</b>		Accompl. Type: ▼	<b>Proposed Units</b>
		<b>Actual Units</b>			<b>Actual Units</b>
	Accompl. Type: ▼	<b>Proposed Units</b>		Accompl. Type: ▼	<b>Proposed Units</b>
		<b>Actual Units</b>			<b>Actual Units</b>

Program Year 2	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	CDBG ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	CDBG ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> EAST KEANSBURG FIREHOUSE					
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> 341974				
REHABILITATION INCLUDING BARRIER FREE ACCESS TO PUBLIC FACILITY					
<b>Location:</b>	<b>Priority Need Category</b>				
NORTH MIDDLETOWN, A LOW/MOD INCOME NEIGHBORHOOD.	Select one: Public Facilities				
<b>Expected Completion Date:</b>	<b>Explanation:</b>				
12/31/2010	REHABILITATION OF NEIGHBORHOOD FACILITY INCLUDING INGRESS/EGRESS AND INTERIOR AREAS FOR BARRIER FREE ACCESS				
Objective Category	<b>Specific Objectives</b>				
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1 Improve quality / increase quantity of neighborhood facilities for low-income persons				
Outcome Categories	2				
<input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	3				
<b>Project-level Accomplishments</b>	11 Public Facilities	Proposed	1	Accompl. Type:	Proposed
		Underway	0		Underway
		Complete	0		Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>			
IMPROVED BARRIER FREE ACCESS	COMPLETION OF CONSTRUCTION				
03E Neighborhood Facilities 570.201(c)	Matrix Codes				
Matrix Codes	Matrix Codes				
Matrix Codes	Matrix Codes				
<b>Program Year 1</b>	CDBG	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Program Year 2	Fund Source: ▼	Proposed Amt.	15,000	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	CDBG ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	01 People ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	CDBG ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
Program Year 5	01 People ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	CDBG ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
Program Year 5	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

<b>Project Name:</b> TONYA KELLER COMM CENTER										
<b>Description:</b>	<b>IDIS Project #:</b> <b>UOG Code:</b> 341974									
REHABILITATION INCLUDING BARRIER FREE ACCESS TO PUBLIC FACILITY AND IMPROVING AESTHETIC QUALITY THROUGH USE OF ARCHITECTURAL FEATURES AND OTHER TREATMENTS.										
<b>Location:</b>	<b>Priority Need Category</b>									
NORTH MIDDLETOWN, A LOW/MOD INCOME NEIGHBORHOOD.	<table border="1" style="width:100%;"> <tr> <td style="width:30%;"><b>Select one:</b></td> <td>Public Facilities ▼</td> </tr> </table>	<b>Select one:</b>	Public Facilities ▼							
<b>Select one:</b>	Public Facilities ▼									
<b>Expected Completion Date:</b>	<b>Explanation:</b>									
12/31/2010	REHABILITATION OF NEIGHBORHOOD FACILITY INCLUDING INGRESS/EGRESS AND INTERIOR AREAS FOR BARRIER FREE ACCESS AND IMPROVING AESTHETIC QUALITY THROUGH USE OF ARCHITECTURAL FEATURES AND OTHER TREATMENTS.									
<b>Objective Category</b>	<b>Specific Objectives</b>									
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	<table border="1" style="width:100%;"> <tr> <td style="width:5%;">1</td> <td style="width:85%;">Improve quality / increase quantity of neighborhood facilities for low-income persons ▼</td> <td style="width:10%;"></td> </tr> <tr> <td>2</td> <td> </td> <td></td> </tr> <tr> <td>3</td> <td> </td> <td></td> </tr> </table>	1	Improve quality / increase quantity of neighborhood facilities for low-income persons ▼		2			3		
1	Improve quality / increase quantity of neighborhood facilities for low-income persons ▼									
2										
3										
<b>Outcome Categories</b>										
<input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability										
<b>Project-level Accomplishments</b>	11 Public Facilities ▼	<b>Proposed</b> 1		<b>Accompl. Type:</b> ▼	<b>Proposed</b>					
		<b>Underway</b> 0			<b>Underway</b>					
		<b>Complete</b> 0			<b>Complete</b>					
	<b>Accompl. Type:</b> ▼	<b>Proposed</b>		<b>Accompl. Type:</b> ▼	<b>Proposed</b>					
		<b>Underway</b>			<b>Underway</b>					
		<b>Complete</b>			<b>Complete</b>					
	<b>Accompl. Type:</b> ▼	<b>Proposed</b>		<b>Accompl. Type:</b> ▼	<b>Proposed</b>					
		<b>Underway</b>			<b>Underway</b>					
		<b>Complete</b>			<b>Complete</b>					
	<b>Accompl. Type:</b> ▼	<b>Proposed</b>		<b>Accompl. Type:</b> ▼	<b>Proposed</b>					
		<b>Underway</b>			<b>Underway</b>					
		<b>Complete</b>			<b>Complete</b>					
<b>Proposed Outcome</b>	<b>Performance Measure</b>	<b>Actual Outcome</b>								
IMPROVED BARRIER FREE ACCESS AND AESTHETIC	COMPLETION OF CONSTRUCTION									
03E Neighborhood Facilities 570.201(c) ▼		Matrix Codes ▼								
Matrix Codes ▼		Matrix Codes ▼								
Matrix Codes ▼		Matrix Codes ▼								
<b>Program Year 1</b>	CDBG ▼	<b>Proposed Amt.</b>	35,000	<b>Fund Source:</b> ▼	<b>Proposed Amt.</b>					
		<b>Actual Amount</b>			<b>Actual Amount</b>					
	<b>Fund Source:</b> ▼	<b>Proposed Amt.</b>		<b>Fund Source:</b> ▼	<b>Proposed Amt.</b>					
		<b>Actual Amount</b>			<b>Actual Amount</b>					
	<b>Accompl. Type:</b> ▼	<b>Proposed Units</b>		<b>Accompl. Type:</b> ▼	<b>Proposed Units</b>					
		<b>Actual Units</b>			<b>Actual Units</b>					
	<b>Accompl. Type:</b> ▼	<b>Proposed Units</b>		<b>Accompl. Type:</b> ▼	<b>Proposed Units</b>					
		<b>Actual Units</b>			<b>Actual Units</b>					

Program Year 2	Fund Source: ▼	Proposed Amt.	35,000	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 3	CDBG ▼	Proposed Amt.	\$20,000	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	01 People ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 4	CDBG ▼	Proposed Amt.	\$20,000	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	01 People ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
Program Year 5	CDBG ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	







## Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Un-sheltered	Total	Jurisdiction Data Quality (E) estimates									
	Emergency	Transitional												
1. Homeless Individuals	27	7	0	34										
2. Homeless Families with Children	0	0	0	0										
2a. Persons in Homeless with Children Families	0	0	0	0										
<b>Total (lines 1 + 2a)</b>	<b>27</b>	<b>7</b>	<b>0</b>	<b>34</b>										
Part 2: Homeless Subpopulations	Sheltered		Un-sheltered	Total	Jurisdiction Data Quality (E) estimates									
	Emergency	Transitional												
1. Chronically Homeless	5	0	0	5										
2. Severely Mentally Ill	6	0	0	6										
3. Chronic Substance Abuse	25	0	0	25										
4. Veterans	3	0	0	3										
5. Persons with HIV/AIDS	1	0	0	1										
6. Victims of Domestic Violence	0	0	0	0										
7. Youth (Under 18 years of age)	0	0	0	0										
Part 3: Homeless Needs Table: Individuals	Needs	Currently Available	Gap	5-Year Quantities					Total	Priority H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other		
				Year 1	Year 2	Year 3	Year 4	Year 5	Goal	Actual	% of Goal			
Beds														
Emergency Shelters	4	1	.3	Complete	Complete	Complete	Complete	Complete	1	0	0%	M	N	N
Transitional Housing	6	2	4	Complete	Complete	Complete	Complete	Complete	1	1	0%	M	N	N
Permanent Supportive Housing	0	0	0	Complete	Complete	Complete	Complete	Complete	0	0	##	L	N	N
<b>Total</b>	<b>10</b>	<b>3</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>5</b>	<b>0</b>	<b>0%</b>			
Chronically Homeless														

Part 4: Homeless Needs Table: Families	Needs	Currently Available	Gap	5-Year Quantities										Total	Priority H. M. L.	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other		
				Year 1		Year 2		Year 3		Year 4		Year 5						Goal	% of Goal
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Emergency Shelters	4	1	3	0	0	0	0	1	1	1	1	2	0	0%	M	N			
Transitional Housing	6	2	4	0	0	1	1	1	1	1	1	3	0	0%	M	N			
Permanent Supportive Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	###%	L	N			
<b>Total</b>	<b>10</b>	<b>3</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>5</b>	<b>0</b>	<b>0%</b>					

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Non-Homeless Special Needs Including HOPWA	Needs	Currently Available	GAP	3-5 Year Quantities										Total			
				Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal	
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Actual	% of Goal	
Housing Needed	52. Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	53. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	54. Persons w/ Severe Mental Illness	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	55. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	56. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	57. Alcohol/Other Drug Addicted	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	58. Persons w/ HIV/AIDS & their families	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
	Supportive Services Needed	60. Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61. Frail Elderly		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
62. Persons w/ Severe Mental Illness		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
63. Developmentally Disabled		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
64. Physically Disabled		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
65. Alcohol/Other Drug Addicted		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
66. Persons w/ HIV/AIDS & their families		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
67. Public Housing Residents		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	







### HOPWA Performance Chart 1

	Needs	Current	Gap	Year 1										
				Outputs Households				Funding						
				HOPWA Assistance		Non-HOPWA		HOPWA Budget		HOPWA Actual		Leveraged Non-HOPWA		
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	
Tenant-based Rental Assistance	0	0	0											
Short-term Rent, Mortgage and Utility payments	0	0	0											
Facility-based Programs	0	0	0											
Units in facilities supported with operating costs	0	0	0											
Units in facilities developed with capital funds and placed in service during the program year	0	0	0											
Units in facilities being developed with capital funding but not yet opened (show units of housing planned)	0	0	0											
Stewardship (developed with HOPWA but no current operation or other costs) Units of housing subject to three- or ten-year use agreements	0	0	0											
Adjustment for duplication of households (i.e., moving between types of housing)														
<b>Subtotal unduplicated number of households/units of housing assisted</b>	0	0	0											
<b>Supportive Services</b>														
Supportive Services in conjunction with housing activities (for households above in HOPWA or leveraged other units)	0	0	0											
<b>Housing Placement Assistance</b>														
Housing Information Services	0	0	0											
Permanent Housing Placement Services	0	0	0											
<b>Housing Development, Administration, and Management Services</b>														
Resource Identification to establish, coordinate and develop housing assistance resources														
Project Outcomes/Program Evaluation (if approved)														
Grantee Administration (maximum 3% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)														
Project Sponsor Administration (maximum 7% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)														
<b>Other Activity (if approved in grant agreement) Specify:</b>														
1	0	0	0											
2	0	0	0											
3	0	0	0											
4	0	0	0											

**HOPWA Performance Chart 2**

Type of Housing Assistance	Total Number of Households Receiving Assistance	Average Length of Stay [in weeks]	Number of Households Remaining in Project at the End of the Program Year	Number of Households that left the Project	What happened to the Households that left	PY1	PY2	PY3
Tenant-based Rental Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter			
	0	PY2	PY2	#VALUE!	Temporary Housing			
	0	PY3	PY3	#VALUE!	Private Hsg			
	0	PY4	PY4	#VALUE!	Other HOPWA			
	0	PY5	PY5	#VALUE!	Other Subsidy			
Short-term Rent, Mortgage, and Utility Assistance	0	PY1	PY1	#VALUE!	Institution			
	0	PY2	PY2	#VALUE!	Jail/Prison			
	0	PY3	PY3	#VALUE!	Disconnected			
	0	PY4	PY4	#VALUE!	Death			
	0	PY5	PY5	#VALUE!				
Facility-based Housing Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter			
	0	PY2	PY2	#VALUE!	Temporary Housing			
	0	PY3	PY3	#VALUE!	Private Hsg			
	0	PY4	PY4	#VALUE!	Other HOPWA			
	0	PY5	PY5	#VALUE!	Other Subsidy			

**Jurisdiction**

**Housing Market Analysis**

*Complete cells in blue.*

Housing Stock Inventory	Vacancy Rate	Complete cells in blue.				Substandard Units
		0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	
<b>Affordability Mismatch</b>						
Occupied Units: Renter					0	
Occupied Units: Owner					0	
Vacant Units: For Rent	#DIV/0!				0	
Vacant Units: For Sale	#DIV/0!				0	
Total Units Occupied & Vacant		0	0	0	0	0
Rents: Applicable FMRs (in \$s)						
<b>Rent</b> Affordable at 30% of 50% of MFI (in \$s)						
<b>Public Housing Units</b>						
Occupied Units					0	
Vacant Units					0	
Total Units Occupied & Vacant		0	0	0	0	0
<b>Rehabilitation Needs (in \$s)</b>						
					0	

**How Specific Objective**

**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>DH-3 Sustainability of Decent Housing</b>								
<b>DH-3 (1)</b>	Specific Objective - Rehabilitation of owner-occupied single-family residential units for low and moderate income households.	Source of Funds #1 CDBG	Performance Indicator #1 Rehabilitation of Dwelling Units	2010	15		0%	
				2011	12		0%	
		Source of Funds #2 CDBG Program Income		2012	12		0%	
				2013	12		0%	
		Source of Funds #3		2014	12		0%	
	<b>MULTI-YEAR GOAL</b>					<b>0</b>		<b>#DIV/0!</b>
	Specific Annual Objective	Source of Funds #1	Performance Indicator #2					<b>#DIV/0!</b>
							<b>#DIV/0!</b>	
		Source of Funds #2						<b>#DIV/0!</b>
								<b>#DIV/0!</b>
Source of Funds #3							<b>#DIV/0!</b>	
							<b>#DIV/0!</b>	
<b>MULTI-YEAR GOAL</b>					<b>0</b>		<b>#DIV/0!</b>	
Specific Annual Objective	Source of Funds #1	Performance Indicator #3					<b>#DIV/0!</b>	
						<b>#DIV/0!</b>		
	Source of Funds #2						<b>#DIV/0!</b>	
	Source of Funds #3					<b>#DIV/0!</b>		
<b>MULTI-YEAR GOAL</b>					<b>0</b>		<b>#DIV/0!</b>	

**New Specific Objective**

**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>SL-1</b>	<b>Availability/Accessibility of Suitable Living Environment</b>							
<b>SL-1 (1)</b>	Specific Objective - Provide improved accessibility to East Keansburg Firehouse, and other neighborhood public facilities	Source of Funds #1	Performance Indicator #1 Code compliant neighborhood facility	2010	15000		0%	
		CDBG		2011	15000		0%	
		Source of Funds #2		2012	15000		0%	
		Source of Funds #3		2013	0		#DIV/0!	
				2014	0		#DIV/0!	
		<b>MULTI-YEAR GOAL</b>				<b>0</b>	<b>#DIV/0!</b>	
	Specific Annual Objective	Source of Funds #1	Performance Indicator #2					#DIV/0!
		Source of Funds #2					#DIV/0!	
		Source of Funds #3					#DIV/0!	
							#DIV/0!	
						#DIV/0!		
	<b>MULTI-YEAR GOAL</b>				<b>0</b>	<b>#DIV/0!</b>		
Specific Annual Objective	Source of Funds #1	Performance Indicator #3					#DIV/0!	
	Source of Funds #2					#DIV/0!		
	Source of Funds #3					#DIV/0!		
	<b>MULTI-YEAR GOAL</b>				<b>0</b>	<b>#DIV/0!</b>		

**New Strategic Objective**

**Summary of Specific Annual Objectives**

Specific Obj. #	Outcome/Objective Specific Annual Objectives	Sources of Funds	Performance Indicators	Year	Expected Number	Actual Number	Percent Completed	
<b>SL-3</b>	<b>Sustainability of Suitable Living Environment</b>							
<b>SL-3 (1)</b>	Specific Annual Objective - Rehabilitation of Tonya Keller Community Center	Source of Funds #1 - CDBG	Performance Indicator #1 - Improved aesthetic quality and accessibility	2010	35000	0	0%	
				2011	35000	0	0%	
		Source of Funds #2 - CDBG-R		2012	20000	0	0%	
				2013	20000	0	0%	
		Source of Funds #3		2014		0	#DIV/0!	
				<b>MULTI-YEAR GOAL</b>		<b>0</b>	#DIV/0!	
	Specific Annual Objective	Source of Funds #1	Performance Indicator #2					#DIV/0!
		Source of Funds #2					#DIV/0!	
		Source of Funds #3					#DIV/0!	
							#DIV/0!	
						#DIV/0!		
			<b>MULTI-YEAR GOAL</b>		<b>0</b>	#DIV/0!		
			Performance Indicator #3				#DIV/0!	
Source of Funds #1					#DIV/0!			
Source of Funds #2					#DIV/0!			
Source of Funds #3					#DIV/0!			
					#DIV/0!			
			<b>MULTI-YEAR GOAL</b>		<b>0</b>	#DIV/0!		

## **Township of Middletown Citizen Participation Plan**

### **Purpose**

Adopted regulations by the US Department of Housing and Urban Development (HUD) have consolidated the planning and application aspects of four HUD programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and Emergency Shelter Grant (ESG) programs. The Township of Middletown is eligible to receive formula allocations of funds under the CDBG program.

Beginning with the Program Year 1995 (beginning July 1, 1995 and most recently with program year 2000), the Township of Middletown is required to file a single Consolidated Plan to apply for funds under the CDBG program. An action plan, which includes the resources and activities to address the needs and objectives, must be submitted to HUD annually. A complete Consolidated Plan submission will be submitted to HUD at least once every five years.

### **Participation**

The Citizen Participation Plan is the process by which the Township of Middletown identifies the policies and procedures to be used to encourage citizen participation and involvement in the development of the Five-Year Consolidated Plan, programs/activities undertaken pursuant to the Plan, substantial Plan amendments, and the preparation of the Annual Performance Report. The Five-Year Consolidated Plan identifies the Township's housing and community development needs, and establishes goals and strategies for addressing those needs including the use of Community Development Block Grant (CDBG) funds.

The Township of Middletown believes that citizen participation and planning are central to the success of community development efforts. The Township is committed to successfully engaging and involving its residents in making decisions about how to invest in the future of its neighborhoods. Participation by residents of predominantly low- and moderate-income neighborhoods is strongly encouraged. To ensure ample opportunity for meaningful public input, the Township will enhance existing citizen participation mechanisms that have historically fostered a strong link with community participants. Additionally, the Township continues to make particular efforts to reach low- and moderate-income and special-needs populations.

The Township's Citizen Participation Plan shall apply to:

- the Consolidated Plan;
- Performance Reports; and
- any substantial amendments to these documents.

### **Consolidated Plan**

As an entitlement community directly receiving federal resources to undertake community development activities, Middletown Township is required to submit a Consolidated Plan to the Department of Housing and Urban Development (HUD) once at least every five (5) years. 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 grant 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.

Since January 1, 2001, the Township has been a member of the Monmouth County HOME Program Consortium. The Consortium consists of the County of Monmouth, the City of Asbury Park, the City of Long Branch and the Township of Middletown. The Monmouth County Community Development Office is the lead agency for the Consortium.

The Consolidated Plan covers a five-year period from 2010-2014. Within a five-year term, the Annual Action Plan covers a one-year period from January 1 through December 31.

The Annual Action Plan is due to be submitted to HUD's Newark, NJ Field Office on or about November 15<sup>th</sup> of each year.

The related Consolidated Annual Performance and Evaluation Report (CAPER) is due to be submitted to HUD's Newark, NJ Field Office on or about March 31<sup>st</sup> of each year, and covers the most recent one-year Annual Plan.

### **Performance Reports**

A summary of the Consolidated Annual Performance Evaluation Report (CAPER) activities will be advertised by Public Notice in The Courier. A copy of the full report will be available for public inspection at the Township Community Development Office, 1 Kings Highway, Middletown NJ 07748. Any disabled citizen can receive a copy by mail via request.

Prior to the CAPER being submitted to HUD, citizens will be provided a period of fifteen days to submit comments to the Community Development Office. Any written or verbal comments received will be considered. A summary of the comments shall be attached to the CAPER.

### **Public Hearings and Notice of Hearings**

The Department of Planning and Community Development will continue to conduct at least two (2) public hearings per year to solicit citizen input and to respond to proposals and questions. These hearings will be conducted at two different stages of the program year, with at least one hearing conducted before the Consolidated Plan or any substantial Plan amendment is published for comment. Public hearings shall address the Township's housing and community development needs, development of proposed activities, and review of program performance.

Notice of public hearings regarding the Consolidated Plan, substantial Plan amendments and the Annual Performance Report will continue to be published in The Courier at least two weeks in advance of the hearing. The advertisement and notices will provide sufficient information about the subject of the hearings so citizens can make informed comments. Notice will be posted in Township Hall and at the Department of Planning and Community Development's offices. Outreach regarding public hearing time and location will also be provided to local faith-based organizations, community based organizations, non-profit organizations, community centers, the Township library and via the Township's website.

Before the Township adopts the Consolidated Plan, information will be made available to citizens, public agencies, and other interested parties regarding intended program activities and overall use of CDBG funds. The amount of assistance the Township expects to receive (including grant funds and program income) and the range of activities that may be

undertaken will be available for review, including the estimated amount that will benefit persons of low- and moderate-income.

Upon receipt of the annual CDBG allocation, flyers will be provided to the Housing Authority, Welfare Department, Health Department, local places of worship and local businesses to publicize program intent and resource availability. Specific efforts will be made to distribute notice to public and senior housing facilities, with particular focus paid to Bayshore Village, Daniel Towers, Luftman Towers, Tomaso Plaza and Kings Row. The flyer shall request participation in the use of CDBG funds.

### **Citizen Comments on This Citizen Participation Plan**

A synopsis of this original Citizen Participation Plan will be advertised by public notice in The Courier. This document will be available for public inspection between 8:00 AM and 4:00 PM at the Community Development Office, 1 King's Highway, Middletown, NJ. A free copy of this plan will be available to citizens or groups that request 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 shall be considered. The proposed Citizen Participation 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 The Courier.

After the Citizen Participation 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.

The Citizen Participation Plan will be adopted following the required public comment period to be conducted in accordance with the procedures provided herein. Notices regarding this Plan will also be mailed to interested parties and agencies that compose the Township's Consolidated Plan mailing list.

### **Access to Meetings and Hearings**

The Township intends to provide reasonable and timely access to local meetings. To improve meeting accessibility and attendance by potential and actual beneficiaries of the CDBG program, the Department of Planning and Community Development will not only hold public meetings in municipal facilities such as Croyden Hall, 900 Leonardville Road, Leonardo, NJ and Township Hall, 1 King's Highway, Middletown, NJ, but also at community facilities located adjacent to or within low- and moderate-income and target areas. An emphasis will be placed upon conducting meetings at community facilities that are proximate to public transportation routes and accessible to persons with disabilities. Additionally, the Township will conduct meetings during convenient times of both the day and evening to encourage attendance by an array of stakeholders. If it is determined that significant number of non-English speaking residents can be reasonably expected to participate in a public meeting, an interpreter and multi-lingual literature will be provided.

### **Plan Publication and Public Accessibility**

It is Middletown Township's intent to publicize the goals, objectives and intended actions of the Consolidated Plan to the greatest number of citizens, particularly to low- and moderate-income residents and to those living in low- to moderate-income neighborhoods.

Accordingly, the Department of Planning and Community Development will publish a summary of the Consolidated Plan and any substantial amendments in at least one newspaper of general circulation. Further, copies of the entire Plan will be available for review at the Community Development office, Planning Department office and Township Clerk's office. At least ten (10) free copies of the Plan will be provided by the Department of Planning and Community Development to citizens and groups that request it.

### **Citizen Comments - Consolidated Plan & Annual Action Plan**

The Citizen Participation Plan must provide citizens a period of not less than thirty days, prior to the submission of the Consolidated Plan, to receive comments from citizens. The Township must consider the view of citizens, public agencies and other interested parties in preparing its final consolidated submission.

### **Access to Records and Information**

Middletown Township facilitates access to records through the consultations, meetings and other communications with community stakeholders. Timely access to information and records relating to the Consolidated Plan, Plan amendments and the Annual Performance Report is provided to afford citizens, public agencies and other interested parties with a reasonable opportunity to review and comment on the documents. Information and records regarding the Township's use of CDBG assistance during the previous Five-Year Consolidated Plan cycle is also accessible.

The Community Development Office has established a resource library available to the public during regular business hours, 8:00 AM to 4:00 PM, at the Township Community Development Office, 1 Kings Highway, Middletown NJ 07748. Resources include general information about CDBG program regulations, information regarding how the program is administered locally, and lists of eligible CDBG activities. Copies of resources and records will be made available to all interested parties for a reasonable fee upon advance request. A satellite resource library will be established in Township public libraries to ensure sufficient dissemination of information in a municipality as large as Middletown. Efforts will also be made to make information available to the public via the Township's website.

### **Technical Assistance**

Middletown Township's Department of Planning and Community Development is prepared to provide technical assistance to low- and moderate income individuals, households, and the organizations representing them. This technical assistance may include:

- instructions on how to effectively fill out forms/applications;
- conducting workshops to explain the process for submitting proposals, and federal and local requirements;
- providing comments and advice on the telephone or in meetings; and
- reviewing and commenting on draft proposals.

The Township will also endeavor to provide ongoing assistance and information to CDBG-funded agencies and subrecipients to help them maintain eligibility for full funding.

### **Complaints**

Middletown Township acknowledges that citizens and other interested parties may wish to submit formal complaints regarding the content of the Consolidated Plan, Plan amendments,

and the Annual Performance Report. Accordingly, every written citizen complaint received shall be provided with a timely, substantive written response from the Township's Department of Planning and Community Development within 15 working days of receipt.

## **Citizen Comments**

Citizens are encouraged to submit comments on the Consolidated Plan for a period of not less than thirty (30) days prior to the submission of the Plans to HUD. Comments may be provided in writing, or orally, at public hearings. A summary of these comments will be attached to the final consolidated plan. A complete file of citizen comments will be maintained within the Department of Planning and Community Development and will be made available to the public for review during normal business hours. Citizens are encouraged to submit comments relative to the Annual Performance Report at least fifteen (15) days prior to formal submission to HUD. A summary of any written or oral comments received shall be provided in conjunction with the Township's Consolidated Annual Performance and Evaluation Report (CAPER). Citizens are encouraged to submit comments on amendments to the Citizen Participation Plan for a period of not less than thirty (30) days prior to the formal submission to HUD. Comments may be provided in writing, or orally, at public hearings.

## **Displacement**

Federal regulations at 24 CFR 91.105(b)(1) require the Township's Citizen Participation Plan "...to set forth the plans to minimize displacement of persons and to assist any persons displaced, specifying the types and levels of assistance the jurisdiction will make available (or require others to make available) to persons displaced, even if the jurisdiction expects no displacement to occur." The Township does not expect the displacement of any individuals or households to occur, and will amend the Citizen Participation Plan to address this issue should it arise in the future.

## **Amendments**

Citizens are provided with reasonable notice and the opportunity to comment on proposed substantial changes in the CDBG program. Substantial changes are defined according to the following criteria:

- If the funding for the activity varies by an amount more than fifteen percent (15%) of the entire grant amount, or
- If more than fifteen percent (15%) of the activity's funds are expended in census tracts other than those specified.

Prior to the substantial amendment being implemented, citizens will be provided a period of thirty days to submit comments to the Community Development Office. Any written or verbal comments will be considered, including any made at the Township Committee hearing held as part of its regular meeting with the Committee will consider the amendment. If appropriate, the amendment shall be revised. A summary of these comments and the reasons for accepting or not accepting them shall be attached to the substantial amendment of the Consolidated Plan.

I. Executive Summary

This Analysis of Impediments to Fair Housing Choice (AI) examines policies and practices that may limit Middletown Township area residents' ability to choose housing in an environment free from discrimination. This AI was funded from a portion of the Township's CDBG grant normally provided for administration. Preparation of the AI is an eligible administrative cost for the CDBG program.

The U.S. Department of Housing and Urban Development (HUD) requires entitlement jurisdictions to develop action plans to overcome the effects of identified impediments to fair housing choice. Therefore, the AI is the necessary first step in the Fair Housing Planning process. HUD wants entitlement jurisdictions to become fully aware of the existence, nature, extent, and causes of all fair housing problems and resources available to solve them.

Middletown Township Community Development staff reviewed laws, regulations, and administrative policies that affect the provision and supply of housing in the Township.

Summary of Conclusions

The most significant barrier to fair housing in the Township is housing affordability. The cost of constructing and maintaining housing in Middletown has increased dramatically in recent years. Increased costs have a particularly acute impact on low-income households and on areas of low income concentrations. Of Middletown's total 23,236 households, 3,664 (16%) households are paying between 30 and 50 percent of their household income on housing, and 2,003 (9%) households are paying more than 50 percent of their household income on housing.

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

II. Background Data for Middletown Township

A. Demographic Data

Middletown's resident population increased from 66,327 people in 2000 to an estimated 71,296 in 2008, representing a 7.5% increase. The table below shows the greatest growth rate in Middletown Township over the last 68 years occurred during the post-World War II suburban boom years (1950-1960) when the population increased by 143 percent from 16,203 to 39,375.

**MIDDLETOWN POPULATION  
(1940-2008)**

Year	Population	% Change
1940	11,018	
1950	16,203	47.1
1960	39,375	143.0
1970	54,623	38.7
1980	62,574	14.6
1990	68,183	9.0
2000	66,327	-2.7
2007*	67,603	1.9
2008*	71,296	5.5

\*American Community Survey Estimate  
Source: US Census Bureau

According to the 2000 Census, Middletown was predominantly White comprising 94.7% of the total population. The second largest population was Asian (2.6%), followed by Black or African Americans (1.2%).

**Population by Race  
(2000)**

RACE	Number (#)	Percent (%)
One race	65,755	99.1
White	62,819	94.7
Black or African American	803	1.2
American Indian and Alaska Native	46	0.1
Asian	1,717	2.6
Asian Indian	445	0.7
Chinese	724	1.1
Filipino	228	0.3
Japanese	40	0.1
Korean	142	0.2
Vietnamese	44	0.1
Other Asian <sup>1</sup>	94	0.1
Native Hawaiian and Other Pacific Islander	17	0.0
Native Hawaiian	2	0.0
Guamanian or Chamorro	3	0.0
Samoan	6	0.0
Other Pacific Islander <sup>2</sup>	6	0.0
Some other race	353	0.5
Two or more races	572	0.9

According to 2005-2007 American Community Survey 3-Year Estimates, the Township's population had slightly increased and remained predominantly white 7 years

after the 2000 Census. The percentage of Township's white population had decreased by 2.9% since 2000. Black or African Americans (2.6%) had become the second largest population, followed by the Asian population (2.3%).

**Population by Race  
(2005-2007 American Community Survey 3-Year Estimates)**

RACE	Number (#)	Percent (%)
Total:	67,603	100%
White alone	62,070	91.8%
Black or African American alone	1,745	2.6%
American Indian and Alaska Native alone	14	0.0%
Asian alone	1,558	2.3%
Native Hawaiian and Other Pacific Islander alone	0	0.0%
Some other race alone	1,140	1.7%
Two or more races	1,076	1.6%

**B. Income Data**

Middletown's median household income increased by 28% from \$75,566 in 1999 to \$97,056 in 2008. Between 1999 and 2008, income ranges of \$100,000 to \$ 149,999, and \$200,000 and more, increased the most. In absolute terms, households earning \$200,000 or more increased the most by 1,772 households.

**HOUSEHOLD INCOME  
(1999 & 2008)**

	1999	2008	Number Change	% Change
Less than \$10,000	796	496	-300	-37.7
\$10,000 to \$14,999	582	410	-172	-29.6
\$15,000 to \$24,999	1,380	1,165	-215	-15.6
\$25,000 to \$34,999	1,679	1,388	-291	-17.3
\$35,000 to \$49,999	2,397	1,921	-476	-19.9
\$50,000 to \$74,999	4,704	3,136	-1,568	-33.3
\$75,000 to \$99,999	3,880	3,880	0	0.0
\$100,000 to \$149,999	4,409	5,914	1,505	34.1
\$150,000 to \$199,999	1,703	2,122	419	24.6
\$200,000 or more	1,729	3,501	1,772	102.5
	23,259	23,933		

Source: US Census Bureau

Middletown's median household income and per capita income figures remain higher than the County figures. Between 1999 and 2008, Middletown's median household income increased by 28%, and per capita income increased by 21%. During this same timeframe, the County's per capita income increased at a faster rate.

**INCOME COMPARISON, MIDDLETOWN & MONMOUTH COUNTY  
(1999 & 2008)**

<b>MEDIAN HOUSEHOLD INCOME</b>	<b>1999</b>	<b>2008</b>	<b>% Change</b>
Middletown	\$75,566	\$97,056	28%
Monmouth County	\$64,271	\$82,736	28%
<b>PER CAPITA INCOME</b>	<b>1999</b>	<b>2008</b>	<b>% Change</b>
Middletown	\$34,196	\$41,624	21%
Monmouth County	\$31,149	\$40,453	29%

Source: US Census Bureau

Further analysis of the 2000 Census data shows that median household income in 12 Census Block Groups is below 80% of the Township's median household income of \$75,566. These Block Groups are distributed throughout the Township, but are mostly located in the Bayshore region (e.g. North Middletown, Port Monmouth, Leonardo) and at retirement communities in the River Plaza area (i.e. Shadow Lake Village area, Shady Oaks). The Township prioritizes the allocation of CDBG resources to the North Middletown area of low income concentration.

**C. Housing Profile**

The 2008 US Census American Community Survey shows that the majority (78.4%) of households in Middletown Township are family households, and (64%) contain married couple families. Single-parent families comprise 14% of all Township households.

**Housing Profile  
(2008)**

<b>Selected Social Characteristics in the United States</b>	<b>Number</b>	<b>Percent</b>
<b>HOUSEHOLDS BY TYPE</b>		
<b>Total households</b>	<b>23,933</b>	<b>23,933</b>
<b>Family households (families)</b>	<b>18,759</b>	<b>78.4%</b>
With own children under 18 years	8,464	35.4%
<b>Married-couple family</b>	<b>15,326</b>	<b>64.0%</b>
With own children under 18 years	6,946	29.0%
<b>Male householder, no wife present, family</b>	<b>965</b>	<b>4.0%</b>
With own children under 18 years	544	2.3%
<b>Female householder, no husband present, family</b>	<b>2,468</b>	<b>10.3%</b>
With own children under 18 years	974	4.1%
<b>Nonfamily households</b>	<b>5,174</b>	<b>21.6%</b>
Householder living alone	<b>4,618</b>	<b>19.3%</b>

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65 years and over	2,576	10.8%
Average household size	2.98	(X)
Average family size	3.42	(X)

Housing Values: Owner Occupancy & Affordability

The 2006 median housing value in Middletown Township was \$441,200, which is 109% greater than the 2000 median value of \$210,700. This jump far eclipses increases in median household income during this timeframe. The greatest percentage (43.5%) of owner-occupied units by housing value was in the \$300,000 to \$499,999 range, (8,933 units). Housing units valued in the \$150,000 to \$299,999 range are becoming rare; only 16% of 2006 owner-occupied housing inventory were valued in this range, where in 2000 this figure was at 53%. As the chasm has widened between household income and housing values, Middletown has proactively sought to increase the supply of affordable housing.

**HOUSING VALUES, OWNER-OCCUPIED UNITS  
(2000 & 2006)**

	2000		2006	
	# Units	% Total	# Units	% Total
Less than \$50,000	52	0.3%	0	0.0%
\$50,000 to \$99,999	630	3.4%	46	0.2%
\$100,000 to \$149,999	3,273	17.5%	559	2.7%
\$150,000 to \$199,999	4,739	25.3%	975	4.8%
\$200,000 to \$299,999	5,276	28.1%	2,306	11.2%
\$300,000 to \$499,999	4,101	21.9%	8,933	43.5%
\$500,000 to \$999,999	570	3%	7,219	35.2%
\$1,000,000 or more	104	0.6%	475	2.3%

Source: US Census Bureau

The total number of owner-occupied households in Middletown increased 4.7% between 1990 and 2000 to a total 20,065 households. In 2000, 19% of total owner households fell within HUD-defined low-income categories, amounting to 3,858 households. This represents a 14% increase in low-income households from 1990, or 470 additional low-income owner-occupied households.

Changes that are most apparent occurred in the number "very low income" and "moderate-income" households. While the amount of "very low income" households dropped 19% (148 households), the number of "moderate-income" households increased by 37% (598 households).

**INCOME BREAKDOWN OF OWNER OCCUPIED HOUSEHOLDS  
(1990-2000)**

Income Categories	Total Owner Households 2000	% Total 2000	Total Owner Households 1990	% Total 1990	Change 1990-2000	% change 1990-2000
< 30% MFI	635	3%	783	4%	-148	-19%
> 30%, < 50% MFI	1,027	5%	1,007	5%	20	2%
> 50%, < 80% MFI	2,196	11%	1,598	8%	598	37%
> 80% MFI	16,207	81%	15,769	82%	438	3%
<b>Totals</b>	<b>20,065</b>		<b>19,157</b>			

Source: Comprehensive Affordable Housing Strategy (CHAS) data provided by the US Census Bureau

Contract Rents & Affordability

In 2000, the median contract rent for rental units was \$836 with over 50% of renters paying \$750-\$1499 monthly. Slightly more than 20% of renters paid less than \$500 a month on contract rent as shown in the table below.

**CONTRACT RENTS  
(2000)**

	# Rental Units	% Total
Less than \$200	177	5.6%
\$200 to \$299	134	4.3%
\$300 to \$499	334	10.6%
\$500 to \$749	542	17.2%
\$750 to \$999	902	28.7%
\$1,000 to \$1,499	696	22.1%
\$1,500 or more	212	6.7%
No cash rent	151	4.8%
<b>Total Units</b>	<b>3,148</b>	

Source: US Census Bureau

According to Comprehensive Affordable Housing Strategy (CHAS) data provided by the US Census Bureau, the total number of renter-occupied households in Middletown decreased almost 9% between 1990 and 2000 to a total 3,171 households. In 2000, 53% of total renter households fell within HUD-defined low-income categories, amounting to 1,678 households. While this represents a minor 2% increase in total low-income households from 1990, the percentage of total renters that fell within income limits increased 6%.

Notable changes include a 22% increase in the number of extremely low-income renter households, and a 19% decrease in the number of renter households earning greater than 80% of median family income.

**INCOME BREAKDOWN OF RENTER OCCUPIED HOUSEHOLDS  
(1990-2000)**

Income Categories	Total Renter Households 2000	% Total 2000	Total Renter Households 1990	% Total 1990	Change 1990-2000	% change 1990-2000
< 30% MFI	811	26%	663	19%	148	22%
> 30%, < 50% MFI	457	14%	531	15%	-74	-14%
> 50%, < 80% MFI	410	13%	449	13%	-39	-9%
> 80% MFI	1,493	47%	1,837	53%	-344	-19%
<b>Total</b>	<b>3,171</b>		<b>3,480</b>			

Source: Comprehensive Affordable Housing Strategy (CHAS) data provided by the US Census Bureau

The decrease in the number of reported renter-occupied units between 1990 and 2000 does not necessarily reflect market demands; rather, it was an expression of a larger national trend towards homeownership during this decade.

Housing Cost Burden

CHAS data measure the degree of “housing cost burden” for those earning less than 80% of Middletown’s median household income, i.e. \$75,566.

“Housing cost burden” is defined as follows:

- Cost burdened (households paying between 30 and 50 percent of their household income on housing); and
- Severe cost burdened (those paying more than 50 percent of their household income on housing).

Of Middletown’s total 23,236 households in 2000, 3,664 (16%) experienced some degree of cost-burden, and 2,003 (9%) households experienced severe housing cost burden. Table 12 shows a detail of the cost burden issue by income category and housing type.

**PERCENT/NUMBER COST BURDENED BY INCOME & HOUSING TYPE**

		Extremely Low Income		Very Low Income		Low Income	
		Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden
<b>Renters</b>	<b># of Renter Households</b>	586	455	278	102	201	32
	<b>% Renter Households in Income Category</b>	72%	56%	61%	22%	49%	8%
	<b>% Renter Households in Township</b>	18%	14%	9%	3%	6%	1%

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Owners	# of Owner Households	573	497	791	420	1235	496
	% Owner Households in Income Category	90%	78%	77%	41%	56%	23%
	% Owner Households in Township	3%	2%	4%	2%	6%	2%

Source: Comprehensive Affordable Housing Strategy (CHAS) data provided by the US Census Bureau

- Overall, 2,599 owner-occupied households earning less than 80% of median household income experience some degree of housing cost burden. This represents 13% of the Township's total owner-occupied households.
- 1,065 renter-occupied households earning less than 80% of median household income experience some degree of housing cost burden. This represents 34% of the Township's total renter households.
- An overwhelming majority (78%) of extremely-low-income owners experience severe cost burden. Similarly, a majority (56%) of extremely-low-income renters experience severe cost burden.
- The total number (2,599) of cost burdened, owner occupied low-income households triggers the need to provide financial assistance, particularly housing rehabilitation activities for extremely-low-income households.
- Based on the number of renter-occupied, cost burdened and severely cost burden households, there remains a continuing need to provide affordable rental units throughout the Township. The Fair Share Plan recognizes this need by providing a range of family rental options to satisfy the Township's Third Round housing obligation.

D. Maps

Maps depicting Census Tracts and Census Block Groups with median income below 80% of the Township's median income and maps showing where concentrations of African American, Hispanic and Asian populations exceed County proportions are included in the Appendix of this report.

III. Evaluation of Jurisdiction's Current Fair Housing Legal Status

A person who believes he or she is a victim of housing discrimination can choose to file a fair housing complaint through U.S. Department of Housing and Urban Development's (HUD) Fair Housing and Equal Opportunity (FHEO) office. Typically, when a complaint is filed with an agency, a case is opened and an investigator begins an investigation into the allegations of housing discrimination on the basis filed.

For the period 2004 through February 2010, one (1) housing complaint was filed out of 71 total complaints for Monmouth County (1%). The complaint was related to familial

status. It is difficult to deduce any existing pattern or trend based on the single complaint filed.

#### IV. Identification of Impediments to Fair Housing Choice

This section of the report discusses a number of areas that could constitute impediments to fair housing choice. Most areas that were examined in accordance with HUD's guidelines were found not to constitute impediments. Each of these issue areas is discussed below.

##### A. Zoning and Site Selection

Middletown has consistently endeavored to comply with the NJ Fair Housing Act to provide housing opportunities by utilizing myriad mechanisms. The Township has shown a commitment to providing fair and equal housing opportunities for all households, and particularly low and moderate income households, regardless of race, creed, gender, religion, color, national origin, nationality, ancestry, marital status, domestic partnership status, familial status, affectional or sexual orientation, sex, or mental and physical disability. Middletown has:

- 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;
- Encouraged a variety of affordable housing types including single-family detached homes, duplexes, condominium flats, townhouses, multifamily buildings, and accessory apartments;
- Fostered creative public-private partnerships to encourage construction of affordable senior housing on Township property;
- Utilized over \$5 million in federal Community Development Block Grant (CDBG) resources to rehabilitate Township housing stock occupied by low and moderate income households
- Donated municipally-owned properties throughout the Township to developers for the construction of affordable housing;
- Created opportunities for the construction of supportive and special needs housing
- Facilitated other creative affordable housing techniques such as Accessory Apartments and the Residential over Commercial program

There are 14 single family residential zones permitting lot sizes from 5,000 square feet to 220,000 square feet and 16 multi-family zones. Cluster development is permitted as a conditional use in select single family residential zones, and was amended to offer developers incentives such as density bonuses to construct a cluster development instead of the conventional single family design.

Pursuant to the Municipal Land Use Law, Middletown Township permits the following uses in all residential zones - community residences for the developmentally disabled, community shelters for victims of domestic violence, community residences for the

terminally ill, community residences for persons with head injuries, and adult family care homes for elderly persons and physically disabled adults.

As part of the Township's 2008 Housing Element and Fair Share Plan, the Township uses inclusionary zoning as a tool to provide affordable housing. Currently, there are five (5) residential multi-family (RMF), nine (9) multi-family townhouse (RTH), four (4) multi-family garden apartment (RGA), and two (2) multi-family mid-rise apartment (RHA) zones established throughout the Township. The RHA Zones include all affordable units, RTH Zones require a range of affordable set-asides, and the RMF Zones require 20% to 25% of the entire housing project to be affordable.

**B. Neighborhood Revitalization, Municipal and Other Services, Employment-Housing-Transportation Linkage**

Middletown Township was awarded \$150,000 in State aid for neighborhood preservation and reinvestment activities in a targeted low-income neighborhood, known as North Middletown. The funded activities include housing rehabilitation grants, infrastructure improvements, neighborhood amenities, and community organization projects. These funded activities are used to help the neighborhood regardless of income. The basis for this grant and activities is to encourage the residents to remain in the neighborhood and improve the area.

Through a Job Access and Reverse Commute (JARC) federal grant, Middletown Township partnered with Monmouth County to provide commuters with shuttle service between major transportation hubs, employment centers, restaurants and shopping centers. This shuttle service offers convenient transportation from public transportation facilities and job centers.

**C. PHA and Other Assisted/Insured Housing Provided Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders**

The Township administers an Affordable Housing Program with more than 2,000 people on the waiting list for affordable housing opportunities in the Township. The Township does not tolerate any level of housing discrimination, and to reinforce this policy, the Township's affordable housing application includes the Federal and State Anti-Discrimination clause.

Additionally, the Township's Community Development Program administers a Housing Rehabilitation Program through the Community Development Block Grant Program. The Housing Rehabilitation Program is aimed at improving the condition of housing currently occupied by low-income households. The Township's Housing Rehabilitation Program is not targeted to specific areas, but is available Township-wide. Assistance may be provided to income-eligible households for accessibility and ADA improvements, in addition to code violation issues such as plumbing or electrical.

The Middletown Housing Authority excels in offering rental housing to very low to moderate income senior and disabled households. In 2009, the Authority managed 497 public housing units in the Township. Of this number, 252 units are owned by the Authority, and are set aside as senior rentals. 10% of the 252 units are for under 62 years of age special needs population. Daniel Towers contains 100 rental units, and Tomaso Plaza contains 152 rental units. The remaining 245 units are Section 8 Housing Choice Vouchers. All units are available on a HUD restricted income basis. The Housing Authority has always been rated as a high performing agency, and units become available through a semi-annual lottery system.

#### D. Sale of Subsidized Housing and Possible Displacement

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. There are 245 Section 8 vouchers made available to low-income households to reduce their housing costs to 30 percent of monthly income.

Between 2006 and 2009, the Housing Authority completed substantial capital improvements at Tomaso Plaza and Daniel Towers. The Housing Authority continues to make capital improvements to reinforce their facilities, improve accessibility, and does not foresee the sale of any of these units.

#### E. Property Tax Policies

By 2008, the Township had completed a property tax reevaluation for the entire Township to ensure equity among neighborhoods, and to develop assessed values that reflect current market values. This is the first effort to revalue property since 1991. The ultimate goal of the revaluation program was achieved - to redistribute the existing tax levy among property owners more fairly based on the true value of their property. All properties, whether residential or commercial, vacant or occupied, are now assessed at the same standard of value to insure that property owners are paying their fair share of the property tax.

#### F. Planning and Zoning Boards

The Middletown Township Planning Board and Zoning Board of Adjustment members are appointed pursuant to the Municipal Land Use Law. The Planning Board has the responsibility of preparing the Township's Housing Element and Fair Share Plan, which was adopted in December 2008.

Additionally, the Middletown Township Human Rights Commission is an advisory body created pursuant to state law. Their purpose is to foster, through community effort or otherwise, good will, cooperation and conciliation among the groups and elements of the citizens of the community, and to make recommendations to the Township Committee

for the development of policies and procedures in general and for programs of formal and informal education that will aid to eliminate all types of discrimination based on race, creed, color, national origin, ancestry, age, marital status, affectional or sexual orientation, familial status, disability, nationality or sex.

#### G. Building Codes (Accessibility)

Middletown strives to ensure all new affordable housing units are accessible and/or adaptable for physically handicapped individuals per N.J.A.C. 5:97-3.14. The first floor of all new townhouse dwelling units and of all other new multistory dwelling units are required to include:

- An adaptable toilet and bathing facility on the first floor;
- An adaptable kitchen on the first floor;
- An accessible route of travel, however an interior accessible route of travel shall not be required between stories;
- An adaptable room that can be used as a bedroom, with a door or the casing for the installation of a door, on the first floor; and
- An accessible entranceway or evidence that the municipality has collected funds.

Additionally, the Township's CDBG Housing Rehabilitation Program makes funds available to remove architectural barriers from homes occupied by low and moderate income households.

Middletown Township has a designated ADA Coordinator who is responsible for the receipt and response to all resident complaints and queries.

#### H. Foreclosures

The Township Administration staff records foreclosures that occur in the town to monitor the development of a trend, pattern or fair housing issue. In 2009, there were 553 foreclosure notices recorded. The Township continues to monitor foreclosures throughout the municipality to determine if geographic trends emerge. None have emerged to date.

#### I. Lending

The Federal Financial Institutions Examination Council oversees the compilation of data from mortgage lenders as required under the Home Mortgage Disclosure Act (HMDA). No data is available for Middletown's Metropolitan Statistical Area (MSA), Monmouth-Ocean NJ.

#### J. Public and Private Sector

##### 1. Fair Housing Enforcement

The Township administers and enforces its affordable housing program in accordance with Uniform Housing Affordability Controls (UHAC) rules at N.J.A.C 5:97 et seq. The UHAC rules are aimed to ensure that affordable housing units restricted to persons with low or moderate incomes (restricted units) remain occupied by persons meeting those income levels.

2. Informational Programs

Under the Township's Affordable Housing Program, all affordable housing must be marketed in accordance with Affirmative Fair Housing Marketing Procedures adopted by the Township and approved by the Council on Affordable Housing (COAH). The marketing procedures describe requirements for advertising and outreach to encourage applications from groups least likely to apply for occupancy in a particular development.

3. Visitability (ADA compliance) in Housing

Middletown strives to ensure all new affordable housing units are accessible and/or adaptable for physically handicapped individuals per N.J.A.C. 5:97-3.14, which includes requirements for providing an accessible route of travel.

V. Assessment of Current Public and Private Fair Housing Programs and Activities in Middletown Township

Based on the above analysis, the Township's current public fair housing programs and activities do not impede a person's right to fair housing choice in Middletown. Zoning mechanisms and the Township's affordable housing program increase the opportunities for affordable housing.

VI. Conclusions and Recommendations

This Analysis of Impediments to Fair Housing (AI) has provided information on the population and housing needs of Middletown. Over the past six years, Middletown Township received one (1) fair housing complaint associated with familial status in North Middletown.

Going beyond the complaints filed, this report included an Analysis of Impediments of the public sector. The Township has identified housing affordability as one of the most significant barriers to fair housing choice.

Recommendations:

- Continue to implement the Township's 2008 Housing Element and Fair Housing Plan
- Continue to affirmatively market available affordable housing units
- Continue to involve and engage citizens in the Consolidateion Plan process through the Township's Citizen Participation Plan

VII. Signature Page

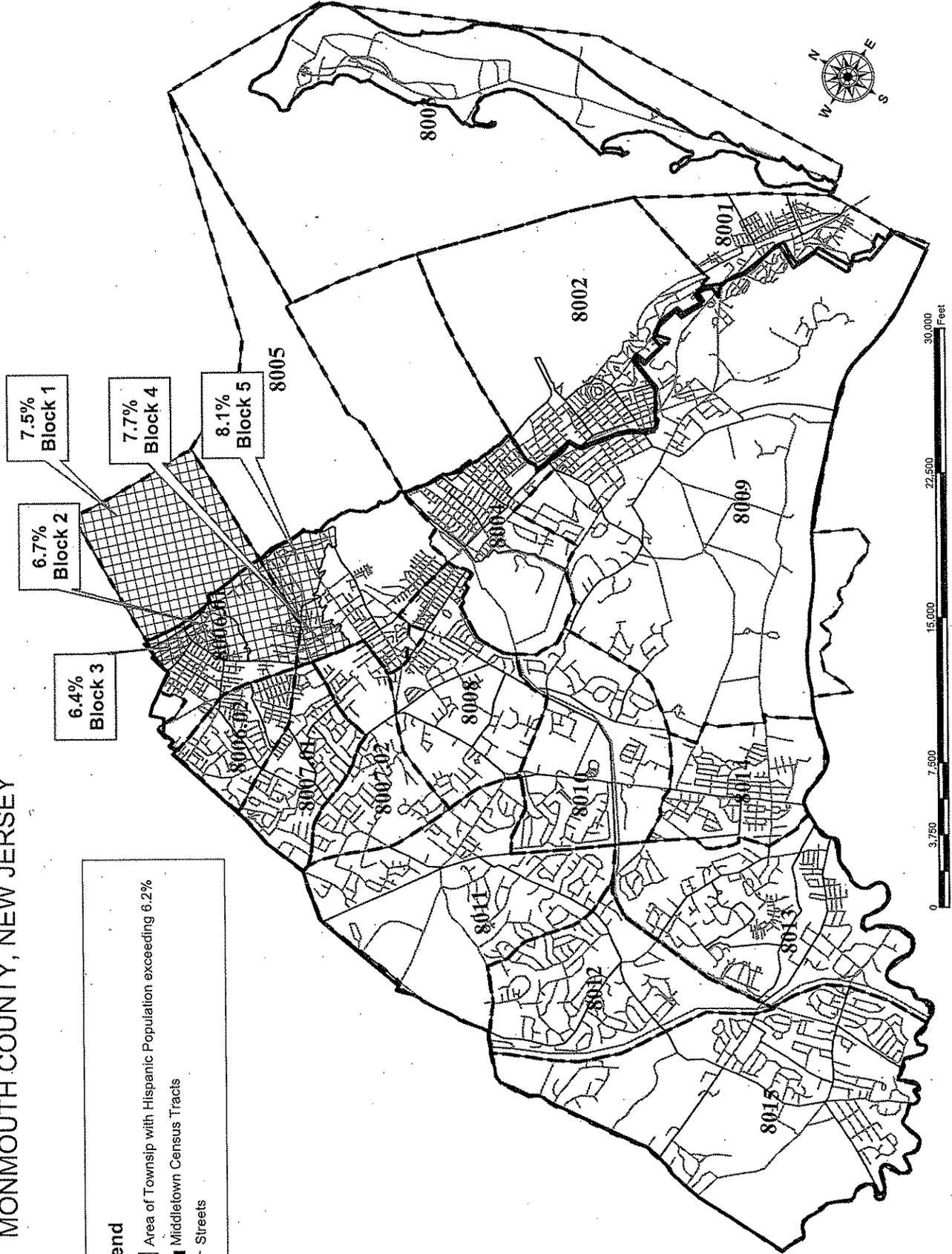
The Township of Middletown has completed this Analysis of Impediments to Fair Housing as part of its overall dedication to fair housing planning, as affirmed in the Township of Middletown Consolidated Plan.

# HISPANIC POPULATION CONCENTRATIONS

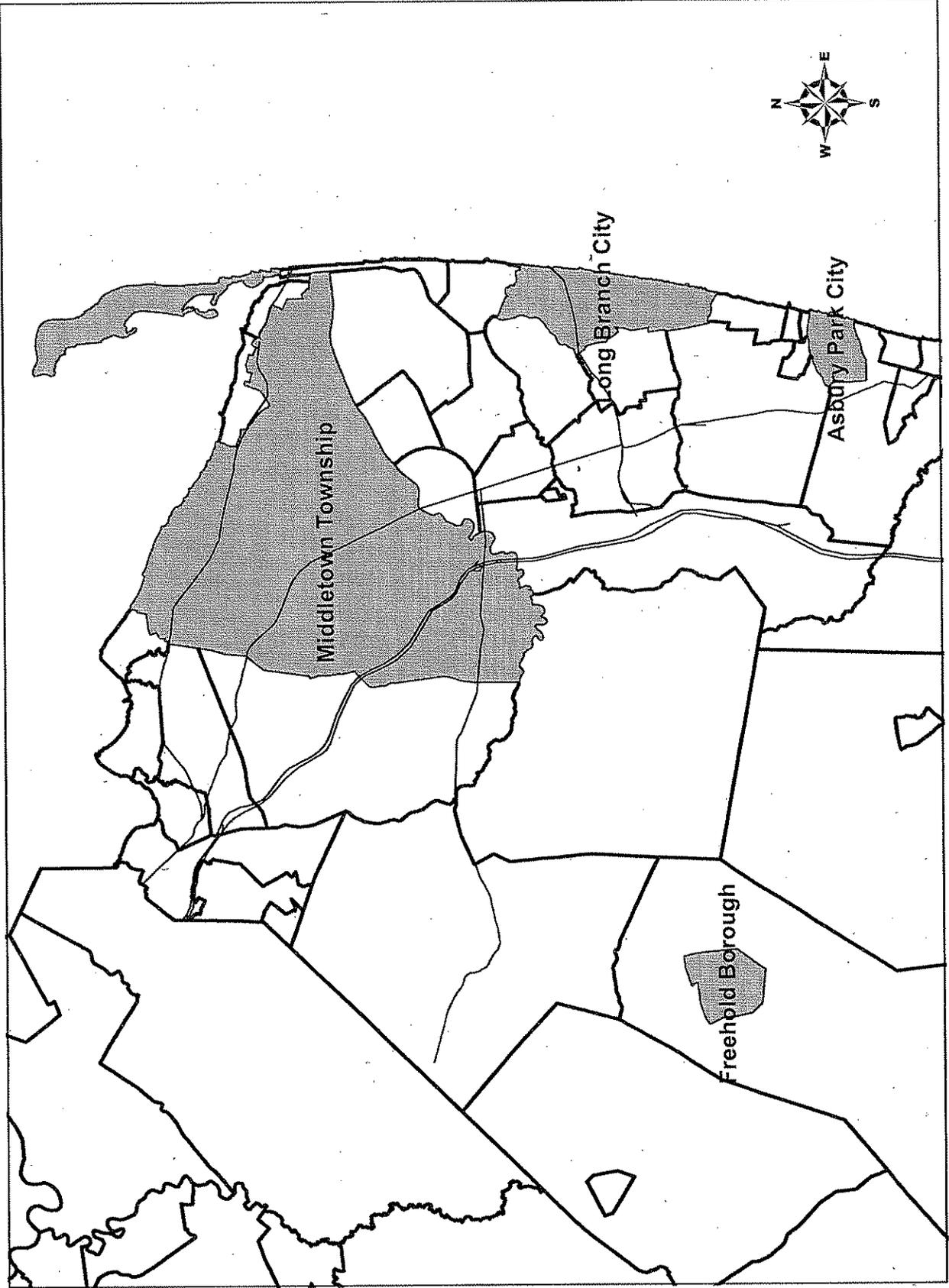
TOWNSHIP OF MIDDLETOWN  
MONMOUTH COUNTY, NEW JERSEY

**Legend**

- Area of Township with Hispanic Population exceeding 6.2%
- Middletown Census Tracts
- Streets

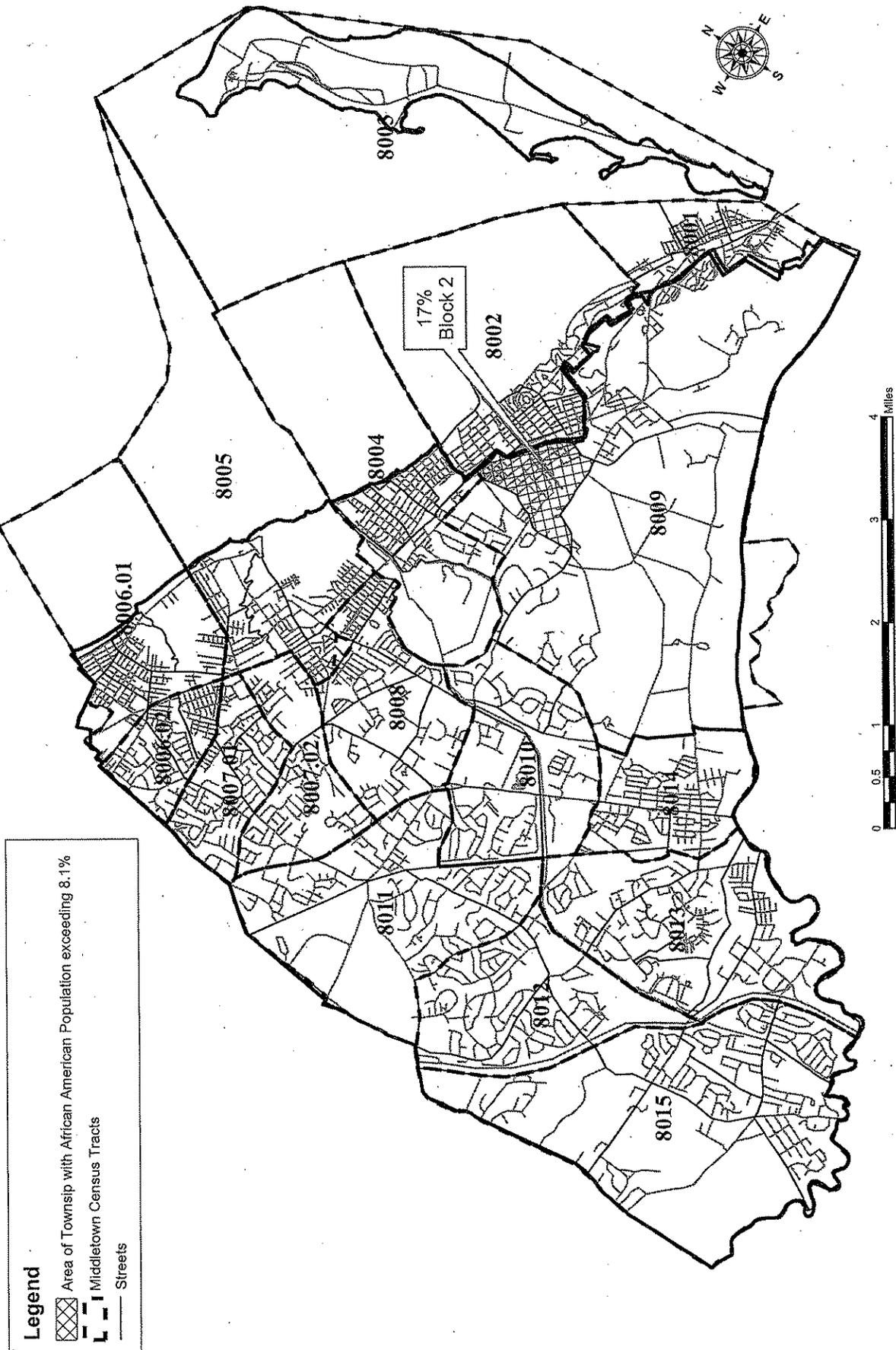


# MIDDLETOWN TOWNSHIP REGIONAL LOCATION



# AFRICAN AMERICAN CONCENTRATIONS

TOWNSHIP OF MIDDLETOWN  
MONMOUTH COUNTY, NEW JERSEY



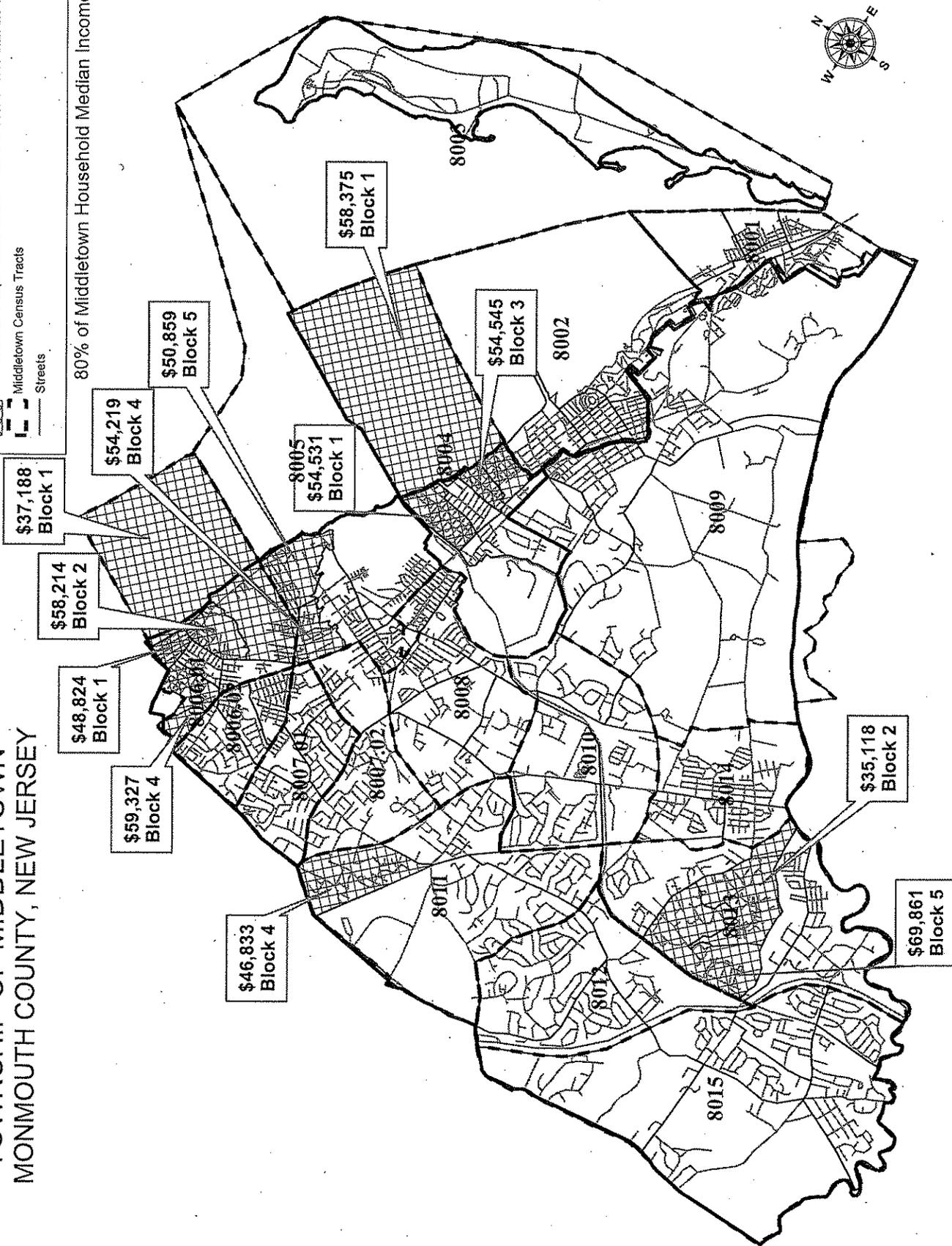
# AREAS OF LOW INCOME CONCENTRATIONS

TOWNSHIP OF MIDDLETOWN  
MONMOUTH COUNTY, NEW JERSEY

80% of Middletown Household Median Income = \$60,451

### Legend

- Census Block Groups Where Median Income is 80% or Less than the Township Average
- Middletown Census Tracts
- Streets



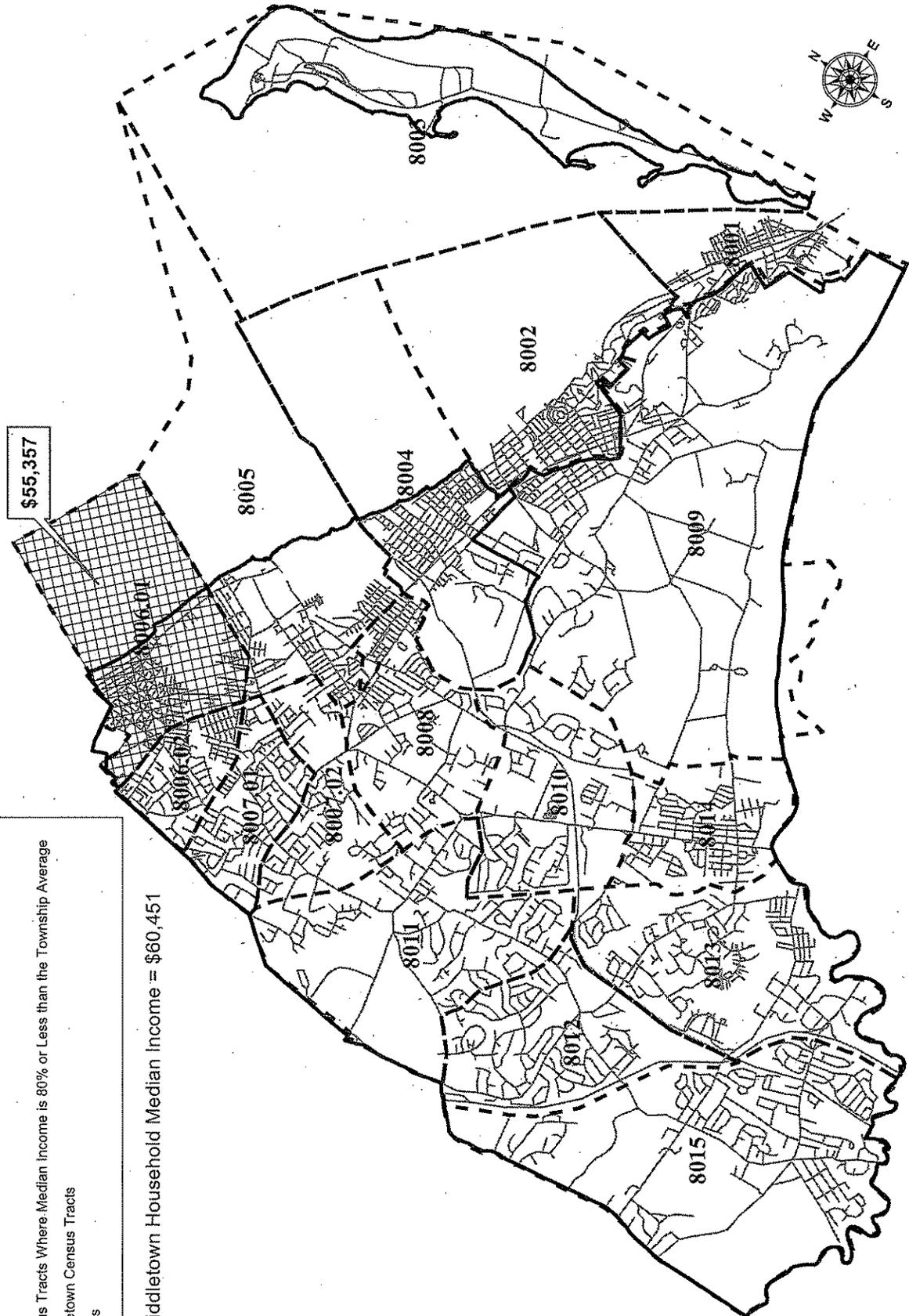
# AREAS OF LOW INCOME CONCENTRATIONS

TOWNSHIP OF MIDDLETOWN  
MONMOUTH COUNTY, NEW JERSEY

## Legend

- Census Tracts Where Median Income is 80% or Less than the Township Average
- Middletown Census Tracts
- Streets

80% of Middletown Household Median Income = \$60,451



# ASIAN POPULATION CONCENTRATIONS

TOWNSHIP OF MIDDLETOWN  
MONMOUTH COUNTY, NEW JERSEY

