



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

3-5 Year Strategic Plan Executive Summary: INTRODUCTION

In September of 2004, the U.S. Department of Housing and Urban Development (HUD) promulgated Consolidated Plan regulations for municipalities, such as the City of Long Branch, which receive Community Development Block Grants and other Federal housing funds. The regulations require such municipalities to prepare a combined strategy and funding approach over a multi-year period to address the community's housing and community development needs. For the first time municipalities were offered the CPMP Tool as a guide for these purposes.

The statutes for the grant programs set forth three basic goals which relate to HUD's major commitments and priorities. The first major statutory goal of the CPD programs is to provide decent and affordable housing. The second statutory goal of the CPD programs is to provide a suitable living environment. The third statutory goal of the CPD programs is to expand economic opportunities. Each of these statutory goals must primarily benefit low-income persons.

CONSULTATION PROCESS

The Consolidated Planning Process included consultation with housing service providers, social service agencies, non-profit organizations, civic associations, social and recreation organizations, religious denominations, business associations, relevant departments within City and County government, and local elected and appointed officials. The Director of the Office of Community and Economic Development mailed a needs assessment survey to ninety-one (91) organizations and churches serving the residents of Long Branch and surrounding communities. Residents were also polled in a separate survey.

CITIZEN PARTICIPATION

Federal regulations require that the entitlement community provide for citizen participation in the Consolidated Plan process. The City of Long Branch has encouraged citizens and organizations serving the community to provide input

throughout the planning process by holding six public forums during the period of February to October, 2004.

The draft Consolidated Plan will be available for public review and comment in February, 2005, and after the 30-day comment period the Plan will be submitted to the US Department of Housing and Urban Development. The City will provide the 30-day period to elicit further public comment and plan modifications, if necessary.

The City intends to submit the Five Year Consolidated Plan and the PY 2005 Annual Action Plan to HUD by March 31, 2005.

LEAD AGENCY

For the purpose of coordination and reporting, the City of Long Branch shall be the lead agency for the Consolidated Plan Process.

HOUSING AND HOMELESS NEEDS ASSESSMENT

General Statement Re: Estimated Needs for a Five-Year Period

The City utilized the 2000 Comprehensive Housing Affordability Strategy (CHAS) as a reference document for preparing this section of the Consolidate Plan which assesses housing and homeless needs in the community. The CHAS Data Book provided statistical estimates of the five-year needs of extremely low, very low, low and moderate income families, as well as the other types of households identified in the regulations. Also discussed in this section are the numerical needs of the City's various racial and ethnic groups. The City updated certain components of its housing needs by consulting with agencies which directly assist low-income households and the homeless population (e.g. the Long Branch Housing Authority and the Monmouth County Improvement Authority.)

The income categories of extremely low, very low, low and moderate income families are derived as a percentage of median family income. These income ranges are as follows:

Extremely Low-Income -- 0% to 30% of MFI
Low-Income -- 31% to 50% of MFI
Moderate-Income -- 51% to 80% of MFI
Middle-Income -- 81% to 95% of MFI.

HOUSING NEEDS

The data presented in the Housing Needs Assessment is summarized below.

In 2000, only 19% of efficiency and one bedroom rental units, 10% of two bedroom rental units, and 16% of three or more bedroom rentals were affordable to extremely-low income renter households. For low income renter households, the respective percentages were 11%, 14% and 15%.

In 2000, no one bedroom owner units, no two bedroom owner units, and 1% of three or more bedroom owner units were affordable to extremely-low income owner households. For low income owner households, the respective percentages were 0%, 2% and 1%.

Conclusion: The portion of housing units affordable to low income persons is limited and particularly so for potential low-income home buyers.

In regard to cost-burdened renters with housing problems, 1,147 extremely low income renter households were severely cost burdened and 905 were cost burdened; 695 low income renter households were severely cost burdened and 318 were cost burdened.

In regard to cost-burdened owners with housing problems, 350 extremely low income owner households were severely cost burdened and 307 were cost burdened; 397 low income owner households were severely cost burdened and 166 were cost burdened.

Conclusion: A far greater number of renter households at 30% or 50% of MFI and experiencing housing problems are cost burdened and severely cost burdened than owner households of the same income levels.

The 2000 data reveals that over-crowdedness is a problem for 52% of large-related renter households (290 families), but only 7.2% of all renters and less than 2% of all owners were overcrowded.

Conclusion: While the incidence of overcrowdedness is high among large renter households, the total number of families in this situation (290) is far less than other need categories.

Using age as a measure of substandard housing, the data reveals that more than 25% of very low and low income renters live in pre-1940 units, whereas no more than 8% of very low and low income owners reside in units of that age.

Conclusion: It is assumed that a greater number of very low and low income renters are living in substandard units owners at the same income levels.

In regard to disproportionate needs experienced by any racial/ethnic groups, the data does not reveal a consistent pattern, but disproportionate needs are evident in certain breakdowns for the data available in the 2000 census.

The percentage of all Hispanic renter households living at below 30% or 50% of MFI was not significantly different than all renter households in Long Branch. A far greater percentage of all minority renter households and Black renter households were living at or below 30% MFI than all households, but there was no significant difference at the 50% MFI level.

Conclusion: A higher percentage of Black renter households had incomes at or below 30% of MFI than all other households; it may be assumed that percentage for Black renters accounts for the higher incidence among the overall minority grouping.

A disproportionately greater percentage of all minority and Hispanic renter households reported housing problems in comparison to all households and Black households. Also a disproportionately greater percentage of Hispanic households at the extremely low and low income levels experienced housing problems in comparison to Black, all minority and total households at the same income levels. A significantly lower percentage of Black households at the low income level reported housing problems than low income renters in all other household categories.

Conclusion: A higher percentage of Hispanic renters at all income levels reported housing problems in comparison to other renter households and it may be assumed that the higher percentage of all Hispanic households accounts for the higher incidence among the overall minority grouping.

In terms of family types among renter households with housing problems, the incidence for the overall minority household category was almost identical to the total population of renter households, except that 13% fewer elderly minority families had housing problems. Fewer elderly and large Black families had housing problems than other minority renters or the total renter population. Among Hispanics, a significantly higher percentage of total and large families experienced housing problems than other household categories, while elderly households had a higher incidence of housing problems than other minority elderly.

Conclusion: Large and elderly Hispanic renter households appear to have a greater incidence of housing problems than other households of the type.

The percentage of all minority and Black owner households who were extremely low and low income was not significantly different than for the category as a whole. A significantly higher percentage of Hispanic owner households were extremely low income than other minority and total households.

Conclusion: There is a higher incidence of household income below 30% of MFI among Hispanic owner households than other owner households.

In the owner categories of all households and all minority households, the incidence of housing problems for all families, extremely low and low income families was almost identical. Overall, 8% fewer Black households and 21% more Hispanic households experienced housing problems than the total owner population. Low income Black and Hispanic families experienced housing problems to a similar degree as the total owner and the total minority owner populations. A disproportionately greater percentage of extremely low income Black households reported housing problems in comparison to all minority and total households. Fewer Hispanic households at the extremely low income level experienced housing problems in comparison with other owner households at the same income level.

Conclusion: Among owner households, disproportionate incidence of housing problems is experienced by extremely low income Black households and total Hispanic households.

When extremely low and low income homeowners are broken out by family type, the 2000 incidence of housing problems for the overall minority owner household category was almost identical to the total population of owner households. More small Black families and fewer large Black families had housing problems than other minority owners or the total owner population. Among Hispanics, total households experienced housing problems similar to households in all other categories, while no elderly households, fewer small families and a greater number of large families experienced housing problems.

Conclusion: Among low income owner households, a disproportionate incidence of housing problems is experienced by small Black households and large Hispanic households.

HOMELESS NEEDS - CONTINUUM OF CARE

In order to estimate the current and short-term needs of the City's homeless population, the Office of Community and Economic Development sought input from the Monmouth County Social Services Department, which is responsible for the CEAS Committee, the Monmouth County Improvement Authority, which is responsible for the County's Consolidated Plan, and the Long Branch Housing Authority, which manages most of the municipality's subsidized housing for low and extremely low income families. The Office of Community and Economic Development estimates that the number of homeless ranges from 100 to 200 persons, influenced by the seasonal nature of some employment in the City and surrounding area. In summary, there is a high need in Monmouth County for permanent housing and, in the short term, emergency shelter and supportive services.

HOUSING MARKET ANALYSIS

In this section of the Consolidated Plan, the City describes significant characteristics of the housing market, such as housing supply, tenure and cost, and population characteristics, including the locations and degree of racial/ethnic minority concentrations and the locations and degree of low/mod income concentrations.

PUBLIC AND ASSISTED HOUSING

The City of Long Branch hosts public housing and other federally and state assisted housing units which are rented to low income families. The categories and project names are as follows:

Public Housing

The Long Branch Housing Authority (LBHA) currently operates 596 conventional public housing units at seven sites in the City.

The U.S. Department of Housing and Urban Development (HUD) provides the Housing Authority with subsidies to support the housing units. For Public Housing, the LBHA anticipates that it will receive \$2,049,903 in Operating Subsidy funds and \$1,509,782 in Capital Grant funds for FY 2005.

OTHER FEDERALLY AND STATE ASSISTED HOUSING

The 2004 edition of the Guide to Affordable Housing in New Jersey published by the NJ DCA lists the following six publicly assisted housing developments in the City.

Edgewater E & W / Avenel, 555 Patten Avenue (248 units) - HMFA
Grauman Tower / Washington Manor, 325 Ocean Blvd. (100 units) - Section 8
Laurels at Long Branch, Joline Avenue (6 units) - UHORP
Long Branch Scattered Site, Union, Rockwell, Liberty (22 units) - UHORP
Monmouth United Cerebral Palsy, 465 Dewey Streete (6 units) - Section 202
Operation Life Inc., 2nd & Bath Aves. (24 units) - Section 202.

SECTION 8 RENTAL ASSISTANCE

The Long Branch Housing Authority also administers a Section 8 Program which assists 561 households. For the 2005 fiscal year, the LBHA anticipates that it will receive \$542,723 through the Annual Contributions contract for Section 8 Tenant-Based Assistance. At present, there are 420 families on the LBHA Section 8 waiting list who are residents of Long Branch.

The New Jersey Department of Community Affairs administers a Section 8 Program through its Division of Housing and Community Resources. As of July, 2004, NJCDA reported that 152 program participants resided in Long Branch.

Monmouth County administers a Section 8 Program which reported 204 program participants resided in Long Branch, as of July, 2004. Of the total number on the County's Section 8 waiting list, 561 households currently reside in Long Branch.

COMMUNITY PROFILE

The land area of Long Branch is 5.10 square miles. Taxable property in the City is broken out as follows: 77% residential, 11.5% commercial, 8.5% apartments. The total population of Long Branch in 2000 was 31,340.

The City population experienced a ten year period of growth and a twenty year period of decline between the 1960 and 1990 censuses, as shown below:

Year	Population
1960	26,228
1970	31,774
1980	29,819
1990	28,658
2000	31,340

According to census bureau estimates, the population of Long Branch increased by 1.5% - 1.7% to a projected total of 29,141 in 1999. By 2005, total population is expected to be 31,739, a 9% increase from 1995.

At the present time, it is estimated that there are 13,680 households in Long Branch.

In regard to tenure (owner vs. renter-occupance), more than half of the units were renter-occupied in 1990. Of the 11,544 total year-round, occupied units, 44% or 5,090 units were owner-occupied and 56% or 6,454 were renter-occupied.

A more recent estimate of tenure was provided by the Asbury Park Press which reported 5,315 owner-occupied units and 6,637 renter-occupied units in 1998.

In 1990, the median value of an owner-occupied housing unit was \$149,100 and median monthly rent was \$540. In 2000, median value is \$214,680.

The Asbury Park Press reported the median value of an owner-occupied unit in 1998 at \$166,377. 72% of all homes were valued between \$100,000 - \$249,000. Only 11% of owner-occupied units were valued at or below \$99,999 and 17% were valued at or above \$250,000. Since such time property values have appreciated more than 30%.

In 1998, median family income in Long Branch was \$36,418; average family income was reported at \$50,759. 92% of households were reported to earn less than \$100,000 and 66% less than \$50,000. For FY 2000, Median Family Income for the Monmouth-Ocean PMSA is \$63,000. For 2004, MFI is \$65,200.

The Black population comprises 17.7% of Long Branch's total population. According to the 2000 census, there are five census tracts within the City in which Blacks exceed 10% of the total population and two tracts in which "other" racial minorities exceed 10% of the total population. In regard to Hispanics, the census summary tapes did not have a separate count at the tract level. That is, Hispanics were considered to be a part of the White, Black or Native American racial groups.,

The low/mod areas in Long Branch are:

(CT/BG) 8054.00/4,5; 8056.00/1,2,3;
8058.00/1,2; 8058.01/1,2,4; 8058.02/1;
8059.00/1,2,4,7; 8060.00/2.

72.5% of this population of this area is low/mod.

BARRIERS TO AFFORDABLE HOUSING

The City of Long Branch has acted in a proactive manner to encourage the development of affordable housing and to prevent loss of existing affordable units in the community. There do not appear to be any local government barriers to the preservation and development of affordable housing.

BASIS FOR ASSIGNING PRIORITIES

The basis for assigning objectives is derived from the Housing and Homeless Needs Assessment and the Housing Market Analysis, consultation with service providers citizen participation forums.

Data presented in the Housing and Homeless Needs Assessment, therefore, would indicate the following priority rating of needs:

High Priority: Housing units affordable to low income renters and potential low-income home buyers.

High Priority: Subsidies for and rehabilitation of substandard units rented by households at 30% or 50% of MFI.

Medium Priority: Address the higher incidence of housing problems experienced by Hispanic renters in general, and in particular, large and elderly Hispanic renter households, through outreach efforts in RCA funded residential rehab program for rental units.

Medium Priority: Address the higher incidence of housing problems experienced by extremely low income Black owner households and income eligible Hispanic owners, and in particular, by low income small Black households and large Hispanic households, through outreach efforts in the RCA funded residential rehab program for owner units.

Medium Priority: Provide economic opportunities for Black renter households living at or below 30% of MFI, through targeted outreach in job training and job creation programs.

Medium Priority: Provide economic opportunities for Hispanic owner households living at or below 30% of MFI, through targeted outreach in job training and job creation programs.

Low Priority: Additional rental units for large households.

The City notes that the priority needs identified in the Housing Needs Assessment are based on the year 2000 census data. An assessment of the current status of housing needs and problems in Long Branch is further refined by data presented in the Housing Market Analysis, particularly specific current information on waiting lists for Long Branch public housing units and for Section 8 assistance through local, county and state agencies, which indicates a high need for affordable housing in Long Branch.

Based on the above conclusions and community input, in the form of extensive consultation with service providers and citizen participation forums, the general priorities of the Consolidated Plan are to:

- (a) Preserve the supply of affordable rental housing for extremely low and low-income persons;
- (b) Coordinate planning efforts with the Long Branch Housing Authority to expand rental assistance to extremely low-income families;
- (c) Support the Long Branch Housing Authority's strategies for addressing the housing needs of extremely low-income families;
- (d) Provide assistance to extremely low-income and low-income homeowners to rehabilitate their properties, including correction of code violations and energy efficiency measures;
- (e) Preserve the supply of existing affordable owner-occupied housing through the residential rehabilitation program;
- (f) Provide financial support to non-profit agencies which deliver services to special needs subpopulations and to extremely low and low-income individuals and families;
- (g) Stabilize low-income neighborhoods with infrastructure improvements financed, in whole or in part, with CDBG funds;
- (h) Upgrade the condition of existing housing stock and stabilize low-income neighborhoods through stringent code enforcement, demolition and acquisition efforts;
- (i) Provide economic opportunities for extremely low and low-income persons through job training programs; business retention efforts and redevelopment activities which create jobs;
- (j) Provide opportunities for low and moderate income renters to become homeowners.

ACTION PLAN (91.220)

See attachment "FY/PY 31 (2005) BUDGET

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The mission of the Office of Community and Economic Development is to :

- a) Seek and secure resources to benefit low and moderate individuals, families, groups, areas (within Long Branch), organizations, agencies, businesses and others who are in need;
- b) Extend or grant funds or technical assistance to low to moderate individuals, families and other groups so as to eliminate poverty;
- c) To gather and disseminate pertinent information and data for the benefit of low to moderate individuals, groups and families;
- d) To provide relevant training, career and job creation opportunities to low to moderate individuals and groups;
- e) To create meaningful partnerships and networking policies to effectively promulgate better quality-of-life choices for low to moderate individuals and families;
- f) To assist with the elimination of blight, poverty and homelessness and to help eliminate barriers to decent employment opportunities, safety and barriers to fair housing.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

The service area is an urban area located in the County of Monmouth with a population of just under 32,000. Long Branch is a shore community with nearly five miles of beachfront. Redevelopment is underway along designated areas on the oceanfront and along Broadway. While some new affordable housing has been built, there are areas still in need of new housing and infrastructure improvement. Many single-family homes and multi-family homes that make up the center part of the municipality are in need of code-abatement repairs and landscaping upgrades.

Hispanics are the fastest growing ethnic group constituting 20.7 percent of the population while Blacks make up 18.7 percent, White 68 percent, Asian and all others 13.3 percent.

Priority needs include new affordable housing; infrastructure such as new sidewalks, streets resurfaced, additional lighting; open space recreation; job training; healthcare and public facilities to senior citizens and youth groups.

Obstacles to meeting underserved needs include real estate market trends that have pushed property acquisition costs and new housing construction costs almost beyond the affordability range and the lack of available money to subsidize housing needs.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

The Office of Community and Economic Development of the City of Long Branch is the lead agency for developing the Five-Year Consolidated Plan and the OCED is the office responsible for administering programs and services covered by the Consolidated Plan.

The Plan was developed by the OCED Staff in conjunction with the County of Monmouth, the City Departments and Directors, the various local agencies and organizations, the general public and the local public housing authority.

Various consultation sessions were held and information was obtained from sundry groups such as health officials, local public housing administrators, agency Directors, City officials, public housing tenants, residents, business groups, civic organizations, non-profits, church groups and others.

Consultations were organized by the Monmouth County Community Development Staff and Consortium members (Long Branch, Asbury Park and Middletown) attended. Questions regarding the needs for the ensuing five-year period for the agencies represented were asked and responses and other data were recorded.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

In an effort to comply with the Federal Regulation of including citizens in the planning process, regular monthly meetings were scheduled and the public invited. Any and all concerns and suggestions regarding the preparation of the Plan were discussed and considered. The priority needs such as developing more affordable housing, job and business opportunities, healthcare and affordable prescription plans, recreational parks development, infrastructure improvements, housing rehabilitation, education and social services were prioritized and ways to implement delivery of such programs and services were discussed. That these needs should be a part of the Five-Year Strategy was unanimous among those who attended the meetings. Individuals repeatedly proposed ways to provide housing and rental assistance and how to assist with the eradication of homelessness and hunger. Many asked for grants to start a business or money to shore up existing business. Senior citizens want relief from upward spiraling medical service and prescription drugs. The answers to many of the concerns lie in the successful establishment of partnerships.

The Office of Community and Economic Development will contact by mail, email or telephone, minority groups and individuals who are unserved or underserved. Personal contact is also an alternative as meetings have taken place between hispanic, Portuguese, Brazilian, Asian and Native American groups within the City. Input for inclusion in the Plan has been sought, however, minority groups are often reluctant to formally submit actual needs. Adequate housing remains the dominant concern.

All comments received were accepted for the Plan. Even suggestions that were not feasible, such as building free medical clinics and new houses for people who could not receive conventional mortgages are part of the priority needs that are present in the Plan.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

The Office of Community and Economic Development is the lead for the administration and implementation of housing production and rehabilitation as well as having the responsibility associated with community development initiatives, Regional Contribution Agreements, NJ State Green Acres Applications, NJ State Department of Community Affairs Grant Applications, Urban Enterprise Zone Program, City of Long Branch Housing Program, City of Long Branch Redevelopment Project including all homeowner, tenant and commercial relocations relevant to the same and other programs and services. The OCED is solely responsible for the administration of Community Development Block Grant funds and entering into sub-recipient agreements with non-profit agencies, cultural groups, banks, local housing authority and other organization for the delivery of services, products and other benefits. In addition, the OCED supports other service providers and City Departments that deal with Special Needs groups and other low to moderate individuals such as senior citizens, youth groups and the handicap. The OCED looks to establish other relationships and partnerships that will address underutilized property, deteriorated neighborhoods and blight such as the Redevelopment Project that addresses areas such as the oceanfront, Broadway and inner-city communities.

Long Branch OCED has knowledge of local housing needs, funding sources and has other resources to provide benefits. In addition, housing rehabilitation and landscaping programs and services have vastly improved local conditions. These facts are considered to be the strength of the OCED.

Gaps in service include the lack of funding for affordable housing as well as available parcels upon which to build. While demand for housing, that includes affordable rentals as well as affordable home ownership, is reaching unprecedented numbers, supply of housing is shrinking exponentially. This universal reality emphasizes the gap in the delivery service.

In the case of public housing, the effective administration of a fairly new Executive Director has witnessed physical improvements in public housing maintenance, better collection of tenant rent responsibility, a remediation plan that included relocation of forty-seven families, demolition of the affected units, the implementation of the remedy and finally a revitalization plan to not only restore the lost units but to construct new affordable units and redevelop existing public housing units.

The local housing authority works closely with the City of Long Branch, in particular the Office of Community and Economic Development. In addition to mapping out housing strategies, the two agencies have collaborated to develop job training services and health-maintenance courses for local tenants.

The Mayor of Long Branch also works very closely with the housing authority. He approves the appointment of Commissioners, helps with the hiring of workers, he is advised of all contracting and procurement services, must approve capital improvement proposals as well as other development, redevelopment and property improvement projects. This association is largely done in collaboration with City projects. The final decisions are made by the Executive Director who reports to the Board of Public Housing Commissioners.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

The City is committed to providing affordable housing options to residents who are in need. The Office of Community and Economic Development is the lead agency in providing new affordable housing opportunities as well as rehabilitation programs to low and moderate income housing. The OCED monitors such units and periodically surveys homeowners, tenants and landlords for compliancy with affordable rents and property maintenance which are integral parts of housing rehabilitation contracts. In addition, the City will adopt an affordable housing ordinance in 2005 that will authorize the City to punish landlord and others who infract the rules and regulations governing affordable housing mandates. The OCED also monitors community development projects, programs and strategies whenever federal funds are expended. The OCED regularly monitors the the quality and quantity of services delivered by subrecipients and sub-grantees. Reporting formats have been established to ensure compliance with HUD regulations.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

The assignment of priority needs for every category was based on CHAS data as well as information gained from consultations with a vast array of service providers. Rankings are based on detailed information that is also provided by commuity groups, individuals and organizations.

Obstacles in meeting underserved needs are limited Federal, State and other resourses as well as the lack of available land for affordable housing development.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.

3-5 Year Strategic Plan Lead-based Paint response:

It is estimated that there are over 500 housing units that contain lead base paint where low to moderate income families reside. In the 597 public housing units lead base paint hazards have been reduced. For single-family or multi-family units (up to

four units) any reported lead poisoning case is promptly inspected and all suspected areas are tested. In addition, the Director of the OCED and Health Director have implemented a proactive service where any suspected unit that files for rehabilitation assistance is initially tested or screened. The following is a step-by step standard operating procedure coordinated between the OCED and City's Health Department:

- 1) Homeowner/ Property owner applies for assistance in the OCED;
- 2) Application is reviewed by OCED staff and applicant is qualified for assistance;
- 3) Inspection is set up with Certified Cost Estimator;
- 4) Property is thoroughly inspected;
- 5) Old paint or cracked paint is noted and if warranted, property is tested for lead;
- 6) Inspection Report is discussed with property owner;
- 6) Rehabilitation is prioritized;
- 7) Documents are signed and authorized by City;
- 8) Proceed Order is issued to contractor;
- 9) Preconstruction hearing is set and scheduled;
- 10) Construction/Lead reduction begins.

The Health Department and OCED staff are entirely familiar with the NJ Sanitary Code, Chapter XIII Childhood Lead Poisoning. This document is used by all municipalities within the State of NJ regarding the handling of lead poisoning cases and lead reduction regulations and procedures on buildings and property. This guide is available through the NJ State Department of Community Affairs.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, 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 ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

General Statement regarding estimated housing needs for the next five-year period

The City utilized the 2000 Comprehensive Housing Affordability Strategy (CHAS) as a referenced document for preparing this section of the Five-Year Strategic Plan. The CHAS Data Book provided statistical data and estimates of extremely low, very low, low and moderate income families. The CHAS data also refers to other types of households including various racial and ethnic groups. Information was also obtained from consultations with public groups and individuals and consultations with various agencies and non-profit groups.

The income categories of extremely low, very low, low and moderate income families are derived as a percentage of median family income. The income ranges are as follows:

Extremely Low-Income	0% to 30% of MFI
Low-Income	31% - 50% of MFI
Moderate-Income	51% - 80% of MFI
Middle-Income	81% - 90% of MFI

Housing Needs (91.205)

Extremely Low-Income Renters

In the year 2000, the total number of Small Related families was 680. The number of households with problems was 555. The Cost Burden for those greater than 30% of MFI was 555 or 81.6%. The number of households at 50% of the MFI was 485 and the Cost Burden for those greater than 50% of MFI was 71.3%.

For Large Related families or extremely low income families with five or more members there were 170 households. 150 households or 88.2% had problems. For those with a Cost Burden greater than 30% were 125 households or 73.5%. For those with a Cost Burden greater than 50% there were 70 households or 41.2%.

For the Elderly category there were 549 households. 339 households had housing problems of which those who had a Cost Burden greater than 30% constituted 339 households or 61.7% and there were 205 households or 37.3% with a Cost Burden greater than 50%.

All Other Housholds category totaled 590 households. A total of 380 households had housing problems and those with a severe Cost Burden at greater than 30% totaled 380 households and those with a Cost Burden greater than 50% totaled 335 households.

Housing Needs (91.205)

Extremely Low-Income Homeowners

According to the 2000 CHAS Data for Elderly homeowners there were 300 households. 275 households had housing problems or 91.7%. Those with severe Cost Burden or those greater than 30% totaled 275 and those who had a Cost Burden greater than 50% totaled 76.7% or 230 households.

Small Related Families totaled 109 and the same number had housing problems. Those with severe Cost Burden totaled 109 and those with Cost Burden greater than 50% constituted 73.4% or 80 households.

Large Related Families totaled 33 households with 29 households having housing problems or 89%, those with a Cost Burden greater than 30% totaled 29 households or 87.9% and those with a Cost Burden greater than 50% totaled 29 households or 87.9%.

All Other Households category totaled 98 households with 79 or 80.6% having housing problems, 79 or 80.6% having a Cost Burden greater than 30% and 75 or 76.5% having a Cost Burden greater than 50%.

Housing Needs (91.205)

Low-Income Renters

According to the 2000 CHAZ Data Report for elderly low income renters there were 243 households of which 174 or 71.6% had housing problems. Those with a severe Cost Burden or Cost Burden greater than 30% totaled 174 households or 71.6% and those with a Cost Burden greater than 50% totaled 64 households or 26.3%.

Small Related Families totaled 575 households with 450 households having housing problems or 78.3%. Those having a Cost Burden greater than 30% totaled 430 households or 74.8%. Those having a Cost Burden greater than 50% totaled 100 households or 17.4%.

Large Related Families totaled 178 households while those with housing problems totaled 123 or 69.1%. Those with a Cost Burden greater than 30% totaled 74 households or 41.6%. Those with a Cost Burden greater than 50% totaled 14 households or 7.9%.

All Other Households category had a total of 400 households with 325 households or 81.3% having housing problems. A total of 315 households or 78.8% had a Cost Burden greater than 30% and 140 households or 35% had a Cost Burden greater than 50%.

Housing Needs (91.205)

Low-Income Homeowners

In the category of the Elderly category there was a total of 349 low-income homeowners. A total of 244 households had housing problems. There were 244 households or 69.9% with a Cost Burden greater than 30%. There were 90 households or 25.8% with a Cost Burden greater than 50%.

In the Small Related category there was a total of 119 households. A total of 105 households or 88.2% had housing problems. There was a total of 105 households or 88.2% with a Cost Burden greater than 30% and 60 households or 50.4% with a Cost Burden greater than 50%.

In the Large Related category there was a total of 73 households. A total of 69 households or 94.5% had housing problems. A total of 69 households or 94.5% had a Cost Burden greater than 30% and a total of 55 households or 75.3% had a Cost Burden greater than 50%.

In the All Other Households category there was a total of 58 households. A total of 54 households or 93.1% had housing problems. A total of 54 households or 93.1% had a Cost Burden greater than 30% and a total of 50 households or 86.2% had a Cost Burden greater than 50%.

Housing Needs (91.205)

Moderate and Middle-Income Renters

In the category of moderate to middle-income elderly households there was a total of 195 households. There was a total of 50 households or 25.6% that had housing problems. There was a total of 50 households or 25.6% with a Cost Burden greater than 30% and there was a total of 10 households or 5.1% with a Cost Burden greater than 50%.

In the Small Related category there was a total of 624 households. with 174 households or 27.9% having housing problems. A total of 104 households or 16.7% had a Cost Burden greater than 30% and a total of 0 households or 0% had a Cost Burden greater than 50%.

In the Large Related category there was a total of 169 households with 99 households or 58.6% having housing problems. A total of 24 households or 14.2% had a Cost Burden greater than 30% and 4 households or 2.4% had a Cost Burden greater than 50% of the MFI.

All Other Households category had a total of 560 households with 250 households or 44.6% having housing problems. A total of 225 households or 40.2% had a Cost Burden greater than 30% of the MFI while 30 households or 5.4% had a Cost Burden greater than 50% of the MFI.

Housing Needs (91.205)

Moderate-Income to Middle-Income Homeowners

The Elderly Income group had a total of 273 households. A total of 153 households or 56% had housing problems. A total of 149 households or 54.6% had a Cost Burden greater than 30% of the MFI and 65 households or 23.8% had a Cost Burden greater than 50% of the MFI.

In the Small Related category there was a total of 357 households. A total of 222 households or 62.2% had housing problems while 212 households or 59.4% had a Cost Burden greater than 30% of the MFI. A total of 59 households or 16.5% had a Cost Burden greater than 50% of the MFI.

In the Large Related category there was a total of 118 households. A total of 88 households or 74.6% had housing problems. A total of 73 households or 61.9% had a Cost Burden greater than 30% of the MFI while 19 households or 16.1% had a Cost Burden greater than 50% of the MFI.

All Other Households category had a total of 95 households with 60 households or 63.2% having housing problems. A total of 60 households or 63.2% had a Cost Burden greater than 30% of the MFI while a total of 30 households or 31.6% had a Cost Burden of greater than 50% of the MFI.

Total for all elderly was 3753;
Total for Small Related was 3914;
Total for Large related 1143;
Total Renters was 7341;
Total Owners was 3787 and
Total lead hazards was 0.

Housing Needs (91.205)

Persons with Disabilities (Severe Mental Illness)

Information given to the City by various agencies throughout Monmouth County such as United Way and the Monmouth County Board of Social Services. While the County has much of this information, some of the data was shared with municipalities. It is acknowledged that over 20,000 individuals and families currently receives some form of treatment for mental illness. Approximately 3,000 of these individuals have been categorized as being severely mentally ill.

Projections regarding the number of people likely to become mentally ill unfortunately are being fulfilled. While segments of the population ages into mental illness, health care and financial resources to treat those affected are rapidly diminishing. Mental illness affects all groups and at all ages. Statistics from the Monmouth County Division of Health around the year 2000 reveals the following:

- 1) 60% of the youth (children under 16 years) mental health population was male;
- 2) 40% of the youth mental health population is female;
- 3) 65% were Caucasian;
- 4) 25% were African American
- 5) 7% were Hispanic and
- 6) 3% were all other groups.

Of the adult population:

- 1) 52% were males,
- 2) 48% were females;
- 3) 71% were White;
- 4) 21% were African American;
- 5) 5% were Hispanic and
- 6) 3% were all other groups.

Residential care for the mentally ill is a very serious issue. With the closing of institutions such as Marlboro Psychiatric Hospital, such service is very hard to come by and most patients are housed with families or others who cannot provide the necessary treatment. Since the early 1990's the county went from 3,500 beds to approximately just over 2,000 beds currently. The NJ State initiated outpatient care and counseling are also high priorities. Outpatient care has become an essential service for many who are in need. The detriment to this however, are the ever escalating costs and the location of service providers and facilities. Affordability is an issue because of eligibility requirements and changes in managed care policies. Many who may need the care are hampered by excessive costs and facility location.

Strategies pointed out in the community needs assessment include mental health education, public awareness of mental health issues, preventive measures promulgated in public or group settings, encouraging recreational activities both in the community and in the work place, flex time and wellness centers in places of employment, treatment programs to sex offenders and early intervention programs for victims of abuse.

Housing Needs (91.205)

Persons With Developmental Disabilities

The NJ State Division of Developmental Disabilities estimates that there are over 4,000 people waiting to be admitted to group homes. In fact, the numbers unofficially may be closer to 5,000 people. Consultation sessions with service providers indicated that thousands in Monmouth County alone are looking for residential placement.

The following definition of a disability is provided by the New Jersey Developmental Disabilities Council: a disability is a loss in one's "ability to perform socially accepted or prescribed tasks and roles due to a medically defined condition". Further, "that disability is not a medical condition, but a result of the interaction between a person's medically defined condition and that person's socioeconomic characteristics. Disability is a subjective concept and depends on an individual's self-perception, which surely depends in turn on personal characteristics, situation and environment".

A study done by Rutgers University Bureau of Economic Research for the New Jersey Developmental Disabilities Council estimated that over 10% of Monmouth County's household population is disabled. When adjusted to reflect numbers living in institutions and group homes the figure rises closer to 12%. In 2004 it is estimated that that approximately 65,400 people residing in Monmouth County experience some type disability.

The New Jersey Developmental Disabilities Council report states that most persons who are disabled become so as adults as the result of accident or medical condition. The NJ Developmental Disabilities Council further states that for a smaller percent of the disabled population, the developmentally disabled, the disability begins at or around birth. Developmental disabilities are very rare and account for only 8% of the whole disabled population.

Persons with developmental disability comprise about .81 percent of Monmouth County's household population. This is almost 50% higher than the state's developmental disability rate of .55 percent. An estimated 4,440 to 6,000 people in the county have a developmental disability.

Persons with a developmental disability differ greatly from other disabled persons, not only in terms of their demographic characteristics, but also in terms of the level and variety of services which they require to function in our society. A person is considered developmentally disabled when two or more of the following criteria limits them: self-care, receptive/expressive language, learning and cognition, mobility, self-direction and capacity for economic self-sufficiency.

Since developmentally disabled persons need a lifetime of care, the specific services that address this population have been targeted as a service priority area by the United Way of Monmouth County.

The United Way community needs assessment indicates that the disabled population and their families need programs and services to provide community support and personal development.

According to the United Way's Household Survey, obtaining home care, special transportation, day care, or other help for someone with a disability or serious illness is a problem for about 25,488 county residents. The accompanying chart shows the breakdown of responses.

Household Rating of Problem in Obtaining Services

Major 1.8%
Moderate 1.4%
Minor Problem 2.7 %
No Problem 94.1%

(Every Percentage point is equivalent to 4,320 Monmouth County Residents.)

Residential care for the developmentally and physically disabled was rated as a very serious area of concern by 55% of the agencies surveyed.

Specialized transportation is needed for the disabled to get to and from their homes to other service sites, such as sheltered workshops and therapy groups. By addressing this barrier, people will be able to access needed care services and interact with the larger community, thereby increasing social integration and positive public sentiment.

The Community Transportation Plan for Monmouth County 2003 identified the following transportation needs for people with disabilities:

- Expansion of transit services to outlying communities
- Improved east-west service between the Bayshore and western Monmouth County
- Increase service to neighboring counties
- Improved span of service and access to SCAT
- Lower cost service
- More service on nights, weekends and holidays
- More service to out-of-county medical facilities
- Service for immediate trips (not quite emergencies), and
- Improved communications and information.

According to the Monmouth County Office on Disabilities, the greatest concern for the physically disabled is the shortage of available housing units. Currently the average waiting period for housing is between 1 – 2 years. Affordability of housing is also a key issue.

The United Way reports the following data from the 2004 survey of service providers. At present, 372 people with developmental disabilities are on a waiting list for community residential services in Monmouth County. Of the 372 on the waiting list, 196 were categorized as urgent, 55 were categorized as non-urgent and 121 were not requesting placement at this time. The majority of these people are currently living at home (322) while the other 50 are not. There is currently a waiting list for day programs as well. A total of 30 people are on a waiting list for that service. Of those 30 people, 22 presently live at home, 5 do not and there is no data available for the other 3. The Early Intervention Program of Monmouth and Ocean Counties also has a waiting list for services of 20 – 30 developmentally disabled people. The Regional Family Support Council #6, 2004 Family Service Needs Assessment Survey identified the following need areas for people and families living with developmental disabilities:

- Information - Recreation
- Reimbursements - After school/job care

- More in-home respite hours
- Respite out of home
- Transportation

Services addressing this special population must not only take into consideration the disabled individual, but also the entire family. Family support and respite services are aimed at providing the care a disabled person needs, as well as the assistance the family and caregivers need. Building and maintaining in home and community supports can delay the need for residential housing services and provide developmentally disabled individuals with a greater opportunity to become a part of the community. Employment and recreational activities are also important because disabled individuals need opportunities to engage in meaningful activities. These services are also critical because, after age 21, special education services end leaving many individuals with no other means to engage in stimulating activity. There are presently 347 subsidized rental units for elderly and handicapped households in the City of Long Branch. 39 disabled persons receive rental assistance through the State's Section 8 Certificate Program.

Persons with AIDS and Related Diseases

The City's Health Officer reported that AIDS/HIV represent significant health threats to the community and should be prioritized in the City's public health efforts. In Long Branch, the cumulative number of persons reported with AIDS, through June of 2003, was 247.

Through the same time period, 175 persons were presumed to be living with HIV/AIDS and the New Jersey AIDS Prevention and Control Division of the Department of Health and Senior Services advises the City that up to twice that number may be appropriate for planning purposes as an estimate of those living with HIV. State figures provided to municipalities do not include any reports from counseling and testing sites for persons tested anonymously.

The New Jersey Division of AIDS Prevention and Control further advises that the Living with HIV/AIDS figure includes all persons reported with HIV, whether or not they meet the criteria of AIDS, who are presumed to be alive. The Living with HIV/AIDS figure is more relevant than cumulative AIDS cases, as this is the minimum number of residents with HIV infection and represents those infected more recently.

For the past three years, HUD has provided funding through the Housing Opportunity for People with AIDS (HOPWA) program to serve Monmouth and Ocean Counties. HOPWA is a tenant-based rental assistance program for persons with AIDS, similar to the Section 8 Rental Assistance Program. The two county HOPWA grant was funded at \$554,000 for the 1999 program year, with administrative costs capped at 10%. Dover Township in Ocean County is the designated responsible entity for the HOPWA grant.

Potential HOPWA beneficiaries are screened for income eligibility; applicants must also document that they are HIV positive. Eligible tenants receive a subsidy toward rental of units in privately owned buildings. The rental units must be inspected and determined in compliance with housing quality standards before the HOPWA subsidy can be applied.

As the lead agency responsible for fund drawdowns and reporting, Dover Township reported that \$383,635 of the total funding is allocated to Monmouth County, which is approximately 70% of the grant. Currently, the HOPWA grant serves 66 persons with AIDS, including family members, residing in Monmouth County. As of July 2004, there are 8 HOPWA clients residing in Long Branch City.

Housing Needs (91.205)

Public Housing

The information and data for housing needs of families on the Public Housing were obtained by written information from the Public Housing 2005 Five-Year Consolidated Plan and by extensive consultation meetings with the Executive Director and members of the public housing authority staff.

There are currently 597 units of public housing in Long Branch, however in 2005 46 units will be rebuilt. There are 561 units of Section 8 tenants. The needs for both of these groups appear to be the same.

- 1) Lack of meaningful employment;
- 2) More job training/career training with placement opportunities;
- 3) Child care;
- 4) Health care;
- 5) Lack of public and personal transportation;
- 6) Community policing and public safety;
- 7) Drug prevention and enforcement;
- 8) Code enforcement and property maintenance;
- 9) Recreation opportunities and available facilities;
- 10) Afterschool care and tutorial assistance;
- 11) Balanced meals and proper nutrition;
- 12) Economic development activities;
- 13) Senior citizen programs;
- 14) Teaching English to immigrants and foreigners;
- 15) Fire prevention

For needs of families on the public housing waiting list a total of 248 families are listed and there is an annual turnover of 111 families. For more information on needs of public housing tenants and people with Section 8 vouchers on waiting lists please refer to the chart on page 00.

Severe Cost and Cost Burdened Renter Households

Severe cost burdened is defined as those renters paying more than 50% of monthly income on housing and cost burdened is defined as paying more than 30% of monthly income on housing. A breakdown of the specific groups and numbers are illustrated in the chart on page 00.

Substandard Housing

The age of the housing stock can be used as an indicator of substandard housing units. Housing units built prior to 1940 generally would be expected to evidence a

higher need for rehabilitation. The CHAS Databook provides the following information for very low and low income renter and owner households:

Total units for renters are 1,885 and total units for owners are 2,220.
Very low income groups occupy 492 units or 26% and 92 are owners or 4%.
Other low income groups for owners number 881 or 47% and owners 177 or 8%.

This data reveals that renters are in greater need of housing rehabilitation than homeowners assuming that the age of the housing stock determines whether or not the property is in need. The older the unit, the greater the need.

Overcrowding

Another factor that is tantamount to housing need is overcrowding. According to information obtained from the census, overcrowding is defined as having more than one (1) person per room. Estimates for overcrowding have been provided by the CHAS Databook and this information relates to sub-groups such as renters with large-related households and owners with non-elderly households.

Overcrowding for Extremely Low and Low Income Households

Renters below 30% of the MFI: all renters 6.2%, large-related 47.1%;
Renters between 31% and 50% of MFI: 10.5% all renters and large-related 52.1%.

Owners

Owners less than 30% of the MFI totaled 2.2% for all owners and for the non-elderly 5.9%; and for owners between 31% and 50% of the MFI all owners 4.7% and non-elderly households 9.4%.

Renters

For renters less than 30% of MFI there were 1,581 households with 98 units overcrowded or 6.2%.

For renters between 31% and 50% of the MFI there were 939 households, 99 units overcrowded or 10.5%. Total household for very low and low income families was 6,171 with 444 units overcrowded or 7.2%.

Large-related households below 30% of the MFI totaled 138 households with 65 units overcrowded or 47.1%.

Large-related families between 31% and 50% of the MFI totaled 134 units with 53 units overcrowded or 39.6%.

Total units for large-related families was 557 with 290 units overcrowded or 52.1%

Overcrowding (91.205)

To estimate the number of overcrowded units occupied by moderate income renters, the percentages of such units for all renters and for large-related renters were applied to the total number of renter-occupied units. The estimates are as follows:

Total moderate renter households $1,130 \times 13.5\% = 153$.
Large-related renter households $138 \times 81.9\% = 113$ households.

To estimate the number of overcrowded units occupied by moderate income homeowners, the percentages of such units for all owners and for the non-elderly

owners were applied to the total number of owner-occupied units. The estimates are as follows:

Total moderate owner households $643 \times 1.7\% = 11$ households.

Non-elderly moderate owner households $375 \times 2.9\% + 11$ households.

The data indicates that moderate-income renter households experience a greater incidence of over-crowdedness than owner households in the same category.

Housing and Homeless Needs Assessment (91.205)

Comparison of Needs of Racial/Ethnic Groups

This section will address the requirement to identify the disproportionately greater need (i.e. at least 10% points) of racial or ethnic groups in comparison to the needs of a particular income category. Income groups whose median family incomes are greater than 80% of the MFI will not be addressed in this narrative. Information, however, is available in the 2000 SOCDs CHAS Data Book (Tables AIC & AID). All information was obtained from the 2000 SOCDs CHAS Data Book. Please refer to section 121 for all relevant charts and graphs.

Please note that there were no breakdowns for Native American Non-Hispanic, Asian Non-Hispanic, Pacific Islander Non-Hispanic in the CHAS Databook.

The percentage of all minority and Hispanic low-income renter household who were elderly was significantly lower than the percentage for the category as a whole. A much higher percentage of all three minority renter categories were Family Households. The percentage of Hispanic households who were Family Households category was also significantly higher than elderly and all other households.

The percentage of elderly Black and Hispanic renters whose MFI is very low is significantly lower than Family Households category.

This percentage of elderly Hispanic at very low income with any housing problems was significantly lower than Family Households but comparable to All Other households. The percentage of elderly black households at very low income of those with any housing problems was comparable to other minority groups in that category.

Hispanic households for the elderly renters whose income was between 30% and 50% of the MFI had no housing problems while Hispanic Family households in the same category numbered 285 households while all others totaled 80 households.

Black elderly renters whose income was between 30% and 50% MFI numbered 50 households and was significantly lower than Family Households renters who totaled 235 units.

Elderly Hispanic renters with a MFI between 30% and 50% had no housing problems compared with 70.2% of Family Households and 81.3% for All Other Households.

Black elderly renters between 30% and 50% MFI had 50% of the units with any housing problem compared with 80.9% for Family Households and 71.4% for All Other Households.

Elderly Hispanic renters with a MFI between 50% and 80% MFI totaled 15 households while Family Households totaled 280 and All Others category totaled 50. Elderly Hispanic in this category recorded 0% with any housing problems while Family Households recorded 33.9% with any housing problems and All Other Households had 40%.

Elderly Black renters whose MFI was between 50% and 80% MFI totaled 29 households while Black Family Households totaled 140 units and All Others category totaled 54. In this income category 13.8% of Elderly Black Households had housing problems while Family Households registered 35.7% and All Other Households recorded 7.4%.

Comparison of Needs of Racial/Ethnic Groups (91.205) Output for Hispanic and Black Non-Hispanic Households (Owners)

For Elderly Hispanic owners whose MFI is less than 50% or low income there were no households or no significant numbers to report. Family Households were significantly higher with 65 Family Households.

For Elderly Black owners whose MFI was less than 50% Of the MFI there were 70 households compared with the 53 Family Households and 25 All Other Households.

For the Elderly Hispanic Households at very low income or less than 30% MFI there were 0 households compared with 25 households for Family Households less than 30% MFI.

For Elderly Black owners whose MFI was less than 30% MFI there were 40 households compared with 29 Family Households and 25 for All Other Households.

For the Black Elderly Households at very low income or less than 30% MFI 100% had housing problems compared with 86.2% of Family Households and 40% for All Other Households.

For Elderly Hispanic owners whose income is between 30% and 50% MFI again there was 0 households and 0 with any housing problems. Family Households totaled 40 in this category and tallied 100% of those with any housing problems.

Please refer to section 000 for more data on Charts and Graphs.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:
Priority Housing Needs (91.215)(b)

Basis For Assigning Priorities

The basis for assigning objectives is derived from the Housing Needs Assessment (19.205) and the Housing Market Analysis (91.210), consultation with service providers and citizen participation forums.

General

In order to explain the basis for the objectives of the City's strategic plan, it may be useful to summarize the data presented in the Housing Needs Assessment (91.205) of this Consolidated Plan.

The portion of housing units affordable to low-income persons is limited and particularly so for potential low-income home buyers.

A far greater number of renter households at 30% or 50% of MFI and experiencing housing problems are cost burdened and severely cost burdened than owner households of the same income levels.

While the incidence of overcrowdedness is high among large renter households, the total number of families in this situation is far less than other need categories.

It is assumed that a greater number of very low and low income renters are living in substandard units than owners at the same income levels.

In regard to disproportionate needs experienced by any racial/ethnic groups, the data does not reveal a consistent pattern, but disproportionate needs are evident in certain breakdowns of the data available in the 2000 census.

A higher percentage of Black renter households had incomes at or below 30% of MFI than all other households; it may be assumed that the percentage for Black renters accounts for the higher incidence among the overall minority grouping.

A higher percentage of Hispanic renters at all income levels reported housing problems in comparison to other renter households and it may be assumed that the higher percentage of all Hispanic households accounts for the higher incidence among the overall minority grouping.

Large and elderly Hispanic renter households appear to have a greater incidence of housing problems than other households of the type.

There is a higher incidence of household income below 30% of MFI among Hispanic owner households than other owner households.

Among owner households, disproportionate incidence of housing problems is experienced by extremely low income Black households and total Hispanic households.

Among low-income owner households, a disproportionate incidence of housing problems is experienced by small Black households and large Hispanic households.

GENERAL

Data presented in the Housing Needs Assessment, therefore, would indicate the following priority rating of needs:

High Priority: Housing units affordable to low income renters and potential low-income home buyers.

High Priority: Subsidies for and rehabilitation of substandard units rented by households at 30% or 50% of MFI.

Medium Priority: Address the higher incidence of housing problems experienced by Hispanic renters in general, and in particular, large and elderly Hispanic renter households, through outreach efforts in the RCA funded residential rehab program for rental units.

Medium Priority: Address the higher incidence of housing problems experienced by extremely low income Black owner households and income eligible Hispanic owners, and in particular, by low income small Black households and large Hispanic households, through outreach efforts in the RCA funded residential rehab program for owner units.

Medium Priority: Provide economic opportunities for Black renter households living at or below 30% MFI, through targeted outreach in job training and job creation programs.

Medium Priority: Provide economic opportunities for Hispanic owner households living at or below 30% of MFI, through targeted outreach in job training and job creation programs.

Low Priority: Additional rental units for large households.

The City notes that the priority needs identified in the Housing Needs Assessment are based on five-year-old census data. An assessment of the current status of housing needs and problems in Long Branch is further refined by data presented in the Housing Market Analysis, particularly specific current information on waiting lists for Long Branch public housing units and for Section 8 assistance through local, county and state agencies, which indicates a high need for affordable housing in Long Branch. Furthermore, recent studies all conclude and corroborate a high need for affordable housing in Monmouth County.

Based on the above conclusions and community input, in the form of extensive consultation with service providers and citizen participation forums, the general priorities of the consolidated Plan are to:

- (a) Increase and preserve the supply of affordable rental housing for extremely low and low-income persons;
- (b) Coordinate planning efforts with the Long Branch Housing Authority to expand rental assistance to extremely low-income families;
- (c) Support the Long Branch Housing Authority's strategies for addressing the housing needs of extremely low-income families;
- (d) Provide assistance to extremely low-income and low-income homeowners to rehabilitate their properties, including correction of code violations and energy efficiency measures;
- (e) Preserve the supply of existing affordable owner-occupied housing through the residential rehabilitation program;
- (f) Provide financial support to non-profit agencies which deliver services to special needs subpopulations and to extremely low and low-income individuals and families;
- (g) Stabilize low-income neighborhoods with infrastructure improvements financed, in whole or in part, with CDBG funds;
- (h) Upgrade the condition of existing housing stock and stabilize low-income neighborhoods through stringent code enforcement, demolition and acquisition efforts;
- (i) Provide economic opportunities for extremely low and low-income persons through job training programs; business retention efforts and redevelopment activities which create jobs;
- (j) Provide opportunities for low and moderate income renters to become homeowners.

The geographic distribution of CDBG, other Federal, State, and private funds is primarily allocated on a City-wide basis. Infrastructure improvements are undertaken in low and moderate income census tract block groups. By definition, public and assisted housing preservation is site specific.

Obstacles In Meeting Underserved Needs

Some of the obstacles which restrict the City's capacity to meet the housing needs of underserved population groups are:

Limited Federal, State and private financial resources;

Market factors which make the development of privately-financed, affordable housing difficult to achieve.

Please refer to the discussion on Barriers to Affordable Housing in the Housing Market Analysis for a detailed analysis of obstacles which limit the city's capacity to fully meet the housing needs for extremely low and low income persons.

Summary of Priorities, Specific Objectives, Available Resources

The specific objectives of the City's Consolidated Plan in relation to the general priorities are listed below.

(a) The anticipated number of affordable rental housing units for extremely low and low-income persons to be preserved during the Consolidated Plan period, as described in the Housing Market Analysis Section, is as follows:

Public Housing - 591 conventional units
Edgewater E & W/Avenel - 248 units
Grauman Tower/Washington Manor - 100 units
Monmouth United Cerebral Palsy - 6 units
Operation Life - 24 Units
Section 8 Vouchers (LBHA) - 393 households
Section 8 Vouchers (DCA) - 131 households
Section 8 Vouchers (County) - 193 households

In addition, approximately 113 rental units in multi-family properties will be rehabilitated through RCA funding during the Consolidated Plan period.

(b) Coordinate planning efforts with the Long Branch Housing Authority to expand rental assistance to extremely low-income families;

Given the limited public and private financing for the development of affordable rental housing, the City's efforts to expand rental assistance to extremely low-income families will include supporting any LBHA application for increased funding for the Section 8 Program. It is anticipated that the New Jersey Department of Community Affairs will allocate monies for affordable housing for special population groups.

(c) Support the Long Branch Housing Authority's strategies for addressing the housing needs of extremely low-income families.

The LBHA strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year and the Agency's reasons for choosing its strategy are listed below.

Need: Shortage of affordable housing for all eligible populations

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

Employ effective maintenance and management policies to minimize the number of public housing units off-line.

Maintain or increase Section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction.

Undertake measures to ensure access to affordable housing among families.

Maintain or increase Section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of the program.

Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Strategy 2. Increase the number of affordable housing units by:

Apply for additional Section 8 units should they become available.

Need: Specific Family Types: Families at or below 30% of median

Strategy 1. Target available assistance to families at or below 50% of AMI

Employ admissions preferences aimed at families who are working.

Adopt rent policies to support and encourage work.

Construct 1000 additional units as part of the city's Redevelopment Plan.

Need: Specific Family Types: The Elderly

Strategy 1. Target available assistance to the elderly:

Seek designation of public housing for the elderly.

Apply for special-purpose vouchers targeted to the elderly, should they become available.

Need: Specific Family Types: Families with Disabilities

Strategy 1. Target available assistance to Families with Disabilities

Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing.

Apply for special-purpose vouchers targeted to families with disabilities, should they become available.

Affirmatively market to local non-profit agencies that assist families with disabilities.

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs

Strategy 1. Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:

Affirmatively market to races/ethnicities shown to have disproportionate housing needs.

Strategy 2. Conduct activities to affirmatively further fair housing:

Counsel Section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units.

Market the Section 8 program to owners outside of areas of poverty/minority concentrations.

Reasons for Selecting Strategies

The factors that influenced the PHA's selection of the strategies it will pursue are listed below:

Funding constraints.

Staffing constraints

Evidence of housing needs in the Consolidated Plan and other information available to the PHA.

Influence of the housing market on PHA programs.

Community priorities regarding housing assistance.

Results of consultation with local or state government.

Results of consultation with advocacy groups.

(d) Provide assistance to extremely low-income and low income homeowners to rehabilitate their properties, including correction of code violations and energy efficiency measures;

(e) Preserve the supply of existing affordable owner-occupied housing through the residential rehabilitation program;

The anticipated number of affordable housing units, occupied by extremely low-income and low income homeowners, to be preserved and improved through RCA funding is 15 per year for a total of 75 during the Consolidated Plan period.

(f) Provide financial support to non-profit agencies which deliver services to special needs subpopulations and to extremely low and low-income individuals and families;

The City will allocate a portion of its annual CDBG entitlement for public service programs, in an amount not to exceed 15%. Over the five-year period, this amount would not exceed \$400,000 assuming no change in the entitlement grant.

(g) Stabilize low-income neighborhoods with infrastructure improvements financed, in whole or in part, with CDBG funds;

Over the five year Consolidated Plan period, the City expects to allocate a portion of its annual CDBG grant to infrastructure projects, such as sidewalk, street and parking lot improvements, in low-income block groups;

(h) Upgrade the condition of existing housing stock and stabilize low-income neighborhoods through stringent code enforcement, demolition and acquisition efforts;

Through code enforcement, the City intends to continue an aggressive redevelopment plan, with 20 properties slated for demolition. A portion of the

annual CDBG entitlement will be allocated to demolition projects which will stabilize and address blight in designated neighborhoods.

(i) Provide economic opportunities for extremely low and low-income persons through job training programs; business retention efforts and redevelopment activities which create jobs;

Over the five-year Consolidated Plan period, the City expects to allocate approximately \$400,000 of CDBG funds for job training and other programs, as well as redevelopment projects. The city will support job training programs operated by the Housing Authority. The City will continue to coordinate with the Housing Authority in its self-sufficiency program which helps residents to become more financially stable, and thereby enhances access to the private housing market. The City has a designated Urban Enterprise Zone, which enhances its ability to retain existing and attract new commercial establishments. Coordination of economic and community development efforts is ensured by placing the responsibility for these activities within the same City department.

(j) Provide opportunities for low and moderate income renters to become homeowners.

The City has established a First-Time Home Buyer Program, with an anticipated allocation of \$40,000 during the Consolidated Plan period, to assist 15 households to become home owners. The program offers a deferred payment loan toward the down payment and settlement costs.

Basis for Assigning Relative Priority

The City based its affordable housing priorities and strategy on the relative percentage of housing needs as indicated in the CHAS Data Set and on consultation with service providers.

During the Consolidated Plan period, the City will directly, and indirectly through the LBHA and private developers, attempt to address the affordable housing needs of extremely low, low-income, and moderate-income households.

Rental assistance can be geographically targeted, through preservation of existing public and subsidized housing sites. The LBHA, DCA and County Section 8 Programs will, by definition, provide assistance on a City-wide basis. Assistance to low-income homeowners and renters through the RCA-funded residential rehabilitation programs will be on a City-wide basis.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an

assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

Based on information from the 2000 Census data for Long Branch under Housing Market Analysis (Affordability Mismatch) the following was recorded:

Bedrooms	0 & 1	2	3+
Occupied Units: Renter	3,379	2,610	7,180
Occupied Units: Owner	415	1,415	3339
Vacant Units: For Rent	169	87	24
Vacant Units: For Sale	8	32	33
Total Units Occupied & Vacant	3,971	4,144	10, 576
Rents: Applicable FMRs	\$800	\$1,200	\$1,600
Rent Affordable at 30% to 50% MFI	\$750	\$1,050	\$1,350

According to census bureau estimates the population of Long Branch increased by approximately 3,000 people since 1995 or 9.52%. This increase is disproportional to the number of housing units being built to demand. Affordable housing demand is even higher as recently a 48-unit affordable housing project was built and there were over 800 qualified buyers on the developers (Riverwalk LLC, Principal, Dean R. Mon) approved waiting list.

It is obvious that with the present housing stock and new units recently built and under construction, some overcrowdedness and substandard conditions are exacerbated.

Housing activity has steadily increased since 2000. Each year certificates of occupancy numbers have increased because of three reasons:

- 1) Greater turnover rates with people moving and relocating;
- 2) The population is growing in Long Branch and projected to increase annually by 1.5% up to 2010;
- 3) Greater Code Enforcement to mandate landlords get new certificates when tenants move out.

YEAR	Number of Certificates of Occupancy issued
2000	598
2001	610
2002	640
2003	2,120
2004	2.143

(Information provided by the City of Long Branch Code Enforcement DIV.)

Housing Market Analysis (91.210)

The City of Long Branch has a land area of 5.10 square miles (13.2km²) and is located in the north coast area of the Monmouth County. Long Branch has nearly five (5) miles of beachfront and is presently undergoing redevelopment along the oceanfront, Broadway business corridor and within several communities where new schools are being built. Redevelopment has helped to increase the housing stock along the oceanfront (presently over 600 new units) and has accelerated the value of property citywide. Demand for all housing (market rate and affordable) home ownership and rental units remain at an all-time high and purchase price for all housing as well as rental fees have steadily risen.

Whites make up 68% of the population, Blacks 18.7%, Hispanics 20.7% and Asian and all Others 13.3% (There is overlap with White and Hispanic).

In 2000, Median Family income was \$42,825, and Median Household income was \$38,651.

There were 13,983 housing units of which 5,343 were owner occupied, 7,251 renter occupied and 1,389 vacant. Median Value was \$138,800 and Median Rent was \$670.

Types of units (most recent information 1990):

Single-Detached, 4886,
Single-Attached, 872, for a total of 5,758.

Multiple Units:

2 to 4 Units, 2,947;

5 to 9 Units, 895;

10+ Units 4,363 for a total of 8,205 Units. There were also 20 Mobile Homes and Other Units.

Currently there are 591 units of public housing however 46 units will be reconstructed in the spring of 2005. There are proposals being considered for additional housing for Section 8 and other low to moderate income groups.

Property revaluations were conducted in 2003 and 2004. The average property in Long Branch is now valued at \$214,000 with Median Family Income at \$44,500. Median Household Income still lags behind by over 11% at \$39,200.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve

over a specified time period.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

The specific housing objectives of the Office of Community and Economic Development of the City of Long Branch is to:

- 1) Provide decent, affordable housing to low and moderate income persons and families throughout Long Branch;
- 2) Rehabilitate and preserve existing affordable homeownership housing;
- 3) Rehabilitate and preserve existing affordable rental housing;
- 4) Provide financial assistance to low and moderate-income first-time homebuyers.

The OCED will procure Regional Contribution Agreement (RCA) Funds from the Township of Colts Neck, NJ (30 times 102 units = \$3,060,000), West Windsor, NJ (33 times 30,000 = \$990,000) and Stafford Township (25 times 30,000 = \$750,000) over the next five years to construct or rehabilitate 160 units of affordable rental and residential units. CDBG funds will provide assistance for 20 first-time buyers over the next five years.

The results will be construction of new rental units, new housing units, rehabilitated rental units and rehabilitated housing units. 160 families will be served and the community will look better, the ratable base will improve, families will feel better about their City and community and other improvements will result, such as infrastructure, streets, sidewalks, lighting because of the housing. Better police coverage and less crime could also result with responsible residents occupying the units.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

According to 2005 City of Long Branch Public Housing Consolidated Plan:

1. Statement of Housing Needs [24 CFR Part 903.12 (b), 903.7 (a)]

A. Housing Needs of Families on the Public Housing and Section 8 Tenant-Based Assistance Waiting Lists

Public Housing

Waiting list total, 248 families;
Extremely low income or less than 30% AMI, 231 families
Very low income or between 30% and 50% AMI, 15 families;
Low income or between 50% and 80% AMI, 2 families;
Families with children, 76;
Elderly families,76,
Families with disabilities,96;
Black families,109;
White families, 95;
Hispanic families, 41;
American Indian families, 3.

Section 8 Tenant-Based Assistance

Waiting list total 590 families;
Extremely low income or less than 30% AMI, 418 families;
Very low income or between 30% and 50% AMI, 150 families;
Low income or between 50% and 80% AMI, 22 families;
Families with children, 421;
Elderly families 35;
Families with disabilities, 134;
Black families, 322;
White families158;
Hispanic families,110;
No other groups.

In recent years, conditions around public housing complexes have improved dramatically. Crime has decreased due to community policing initiatives particularly the Police Street Crime Unit which is very effective with narcotics raids and burglary investigations.

The physical conditions have improved as well with landscaping upgrades, new sidewalks, code violations abatement and general exterior maintenance.

The overriding need: Shortage of affordable housing for all eligible populations.

Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:

- a) Employ effective maintenance and management policies to minimize the number of public housing units off-line;
- b) Reduce turnover time for vacated public housing units;
- c) Reduce time to renovate public housing units;
- d) Seek replacement of public housing units lost to the inventory through mixed finance development;
- e) Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required;
- f) Maintain or increase Section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of the program;
- g) Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Strategy 2. Increase the number of affordable units by:

- a) Apply for additional Section 8 units should they become available;
- b) Leverage affordable housing resources in the community through the creation of mixed-finance housing.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

In part, please refer to Public Housing Needs for strategies to provide additional affordable units. The present PHA Administration has launched several new strategies and proposals to replenish demolished units and to increase the number of affordable units for eligible clients. A major redevelopment proposal has been submitted to the Mayor and Council of the City of Long Branch and this proposal is requesting site control of several delapidated blocks to construct new homes and rental units of affordable housing. Much of the planning had been completed and the financial requirements secured to proceed with the project. More than 100 new units will be added to the PHA inventory.

The City of Long Branch hosts public housing and other federally and state assisted housing units which are rented to low income families. There are also rent subsidies through three Section 8 programs. The categories and project names are as follows:

Public Housing

The Long Branch Housing Authority (LBHA) currently operates 596 conventional public housing units at seven sites in the City.

The U.S. Department of Housing and Urban Development (HUD) provides the Housing Authority with subsidies to support the housing units. For Public Housing, the LBHA anticipates that it will receive \$2,049,903 in Operating Subsidy funds and \$1,509,782 in Capital Grant funds for FY 2005. Tax credits will provide \$781,809.

The City coordinates with the LBHA in community policing and self-sufficiency programs. The City partners with the LBHA through infrastructure projects in the areas adjacent to the public housing units. The City allocates a portion of its CDBG funds to LBHA programs. The Office of Community and Economic Development markets its First-Time Home Buyer Program to public housing residents.

As stated above, the City's Senior Center delivers 50 hot meals each day to elderly public housing residents. The center targets its outreach to the elderly residents of subsidized housing to encourage their participation in center programs.

The overall condition of the public housing stock is good. Planned improvements for the public housing complexes are described in the Strategic Plan section of this document.

The LBHA is considered a high-performing PHA by HUD.

In order to determine public housing needs, the City reviewed the Long branch Housing Authority's Five Year Plan for PHA Fiscal Years 2005 - 2009 and conducted telephone interviews with the LBHA Director of Management, Randy Phillips and Executive Director, Tyrone Garrett. Keith Roberson, Community Relations Specialist, was also consulted.

The LBHA's public housing mission and strategy are articulated in the PHA Plan that was submitted to HUD. The Housing Authority's mission, goals and objectives are stated immediately below and its strategy is included in the Strategic Plan section of this document.

PUBLIC HOUSING MISSION

The LBHA's mission for serving the needs of low-income, very low income, and extremely low-income families in the PHA's jurisdiction is as follows:

"The mission of the Long Branch Housing Authority is to provide safe, decent, attractive, accessible and affordable housing for eligible families and to provide economic development opportunities to improve the quality of life. The Long Branch Housing Authority will also establish and maintain partnerships with residents and public and private entities to this end. The Long Branch Housing authority is committed to operate in a cost-efficient, ethical and professional manner."

PUBLIC HOUSING GOALS AND OBJECTIVES

Goal 1: Achieve financial security.

Objectives:

1. Increase operating income by at least the rate of inflation each year.
2. Increase receipt of non-Federal operating income.
3. Increase receipt of rental income.
4. Secure grants and in-kind services.
5. Decrease real non-utility expense levels by limiting rates of increase to 1/2 the annual rates of inflation while maintaining a consistent level of service.
6. Establish justifiable spending levels.

Goal 2: Rehabilitate existing housing.

Objectives:

1. Improve curb appeal of developments by 6/30/05.
2. Undertake physical needs assessment by 6/30/05.

Goal 3: Establish appropriate security

Objectives:

1. Create internal security unit (resident security guards) by 7/2005.
2. Establish tenant patrols by 7/31/05.
3. Decrease or eliminate drug offenses at a rate not less the overall decrease in similar crimes in the City of Long Branch each year.

Goal 4: Develop an asset management plan.

Objectives:

1. Investigate alternatives uses for properties by 7/2005.
2. Assess long-term market for low-income housing by 7/2005.
3. Review maintenance policies by 3/2001 with emphasis on staff training, inspections and material quality.
4. Survey residents.

Goal 5: Upgrade/rewrite/create all LBHA policies.

Objectives:

1. Provide resident training for input into policy formation by 9/2005.
2. Review existing policies with resident input and advice of Counsel by 9/2005.
3. Establish policy by 12/2005, with approval of Board of Commissioners, on: use of common areas and parking areas, resident commissioner, pet ownership, flat rents, appliance replacement policy.

Goal 6: Organize residents.

Objectives:

1. Form resident association at each site by 12/2005.
2. Develop election procedure including residents notification 8/2005.
3. Hold elections by 10/2004.
4. Develop relationship between residents and LBHA by 7/2005 which will include a definition of: meetings, policies, facilitator, funding, space for associations.
5. Develop relationship between associations and new/existing residents by 7/2005.
6. Form jurisdiction-wide resident council by 2/2006.
7. Decide on form of resident council.

The Long Branch Housing Authority provided the following information on household type, size and income levels for 597 occupied public housing units.

LONG BRANCH PUBLIC HOUSING UNITS

Families with children...264
Elderly families...247
Families with disabilities...74
Black/non-Hispanic...359
White/Hispanic...95

White/non-Hispanic...146
Asian...3
Native American...0

HOUSEHOLD SIZE

One Bedroom...253
Two Bedrooms...256
Three Bedrooms...70
Four Bedrooms...18
Five or more Bedrooms...0

HOUSEHOLD INCOME

Households at 0-30% MFI - 509
Households at 31-50% MFI - 81
Households at 51-80% MFI - 7

The Long Branch Housing Authority provided the following information on household income, type and size for applicants for public housing units.

Waiting list total - 1029 families, annual turnover 88
Extremely low income <= 30% AMI - 973 families (95%)
Very low income >30% <=50% AMI - 52 families (5%)
Low income >50%<80% AMI - 4 (0.004%)
Families with children - 794 (77%)
Elderly families - 123 (12%)
Families w/disabilities - 112 (11%)
Black non-Hispanic - 437 (42%)
White/Hispanic - 208 (20%)
White/non-Hispanic - 384 (37%)
There are no Asian or Native American families.

Characteristics by bedroom size:

1 BR	296	29%	35 units
2 BR	485	47%	40 units
3 BR	230	22%	12 units
4 BR	18	2%	1 unit
5 or more BR	0		

The Long Branch Housing Authority provided the following information on housing needs in the City of Long Branch in its PHA Plan submitted to HUD. The LBHA used U.S. Census data and the CHAS Dataset as information sources to conduct the analysis.

HOUSING NEEDS OF FAMILIES IN THE JURSDICTION

Family Type	Overall
Income <=30% of AMI	925
Income >30%<=50% of AMI	1,250
Income >50%<80% of AMI	410
Elderly	1,288
Families w/Disabilities	N/A
White non-Hispanic	N/A

Black non-Hispanic N/A
Hispanic 5

Other Federally and State Assisted Housing

The 2004 edition of the Guide to Affordable Housing in New Jersey published by the NJ DCA lists the following six publicly assisted housing developments in the City:

Edgewater E & W/ Avenel, 55 Patten Avenue (248 units) - HMFA
Grauman Tower/Washington Manor 325 Ocean Blvd. (100 units) - Section 8
Laurels at Long Branch, Joline Ave. (6 units) - UHORP
Long Branch Scattered Site, Union, Rockwell, Liberty (24 units) - UHORP
Monmouth United Cerebral Palsy, 465 Dewey St (6 units) - Section 202
Operation Life Inc., 2nd & Bath Aves. (24 units) - Section 202.

Grauman Tower, Washington Manor, United Cerebral Palsy, and Operation Life are rental units for senior citizens and handicapped persons. None of these units are expected to be lost or demolished during the Consolidated Plan period.

Section 8 Rental Assistance

The Long Branch Housing Authority also administers a Section 8 Program which assists 393 households. Mr. Phillips reported that all but four vouchers are placed at the present time. For the 2005 fiscal year, the LBHA anticipates that it will receive \$3,475,159 through the Annual contributions contract for Section 8 Tenant-Based Assistance. In accordance with HUD requirements, the Housing Authority has begun the merger of Certificates and Vouchers into the Housing Voucher Choice Program.

At present, there are 300 families on the LBHA Section 8 waiting list who are residents of Long Branch. The LBHA suspended new applications for a 60 day period and will announce an opening when vouchers become available.

The Long Branch Housing Authority provided the following information on household type, size and income levels for currently allocated vouchers:

- # Families with children -- 274
- # Elderly families -- 90
- # Families with disabilities -- 22
- # Black/Hispanic & Black/non-Hispanic -- 186
- # White/Hispanic -- 69
- # White/non-Hispanic -- 135
- # Asian -- 0
- # Native American -- 0

Household Income

- # households at 0-30% MFI -- 301
- # households at 31-50%MFI -- 85
- # households at 51-80% MFI -- 4

The Long Branch Housing Authority provided the following information on household income, type and size for applicants for the Section 8 Program:

Waiting List Total -- 794
Extremely low income <=30% AMI -- 766 (96%)
Very low income >30% but ,+50% AMI --27 (3%)
Low income >50%<80% AMI -- 1 (0.001%)
Families with children -- 763 (96%)
Elderly families -- 31 (4%)
Families w/Disabilities -- 0 (0%)
Black/Hispanic & Black/non-Hispanic -- 395 (50%)
White/Hispanic -- 135 (17%)
Asian -- 0 (0%)
Native American -- 0 (0%)

The New Jersey Department of Community Affairs administers a Section 8 Program through its Division of Housing and Community Resources. As of July, 2004 NJDCA reported that 131 program participants resided in Long Branch. 9 households were reported as elderly and 39 were reported as disabled. Of the 131 participating households, the composition and household income are as follows:

One Person -- 31
Two Person -- 45
Three Person -- 28
Four Person -- 15
Five Person -- 9
Six Person -- 1
Seven Person -- 1
Eleven Person -- 1
Elderly Families -- 9
Families with disabilities -- 9

Household Income:
households at 0-30% MFI -- 108
households at 31-50% MFI -- 16
households at 51-80% MFI -- 7

Monmouth County administers a Section 8 Program which reported that 193 program participants resided in Long Branch as of July, 2004. Of the total number on the County's Section 8 waiting list, 501 households currently reside in Long Branch. Of the 193 participating households, the household composition is as follows:

Families with children -- 158
Elderly families -- 0
Families with disabilities -- 4
Black/Hispanic and Black/non-Hispanic -- 112
White/Hispanic -- 43
White/Non-Hispanic -- 38
Asian -- 0
Native American -- 0

Public Housing Occupied & Vacant Units, January 31, 2005

Family Units/1 BR/2 BR/3 BR/4 BR/Occupied/Vacant/Total

Garfield Court/44/68/16/0/126/(2)- 3BR/128

Garfield Ct. ADD/0/24//8/2/34/0/34
Grant Court/20/52/10/0/82/0/82
Woodrow Wilson/16/52/26/6/100/0/100
Woodrow Add./0/24/8/4/35/(1)-4BR/36

Senior Units/1 BR/2 BR/3 BR/4 BR/Occupied/Vacant/Total

Hobart Manor/47/17/0/0/56/(1)-1 BR/57
Chester Arthur/55/5/0/0/60/0/60
Kennedy Towers/96/4/0/0/99/(1)-1 BR/100

Total Units/1 BR/2 BR/3 BR/4 BR/Occupied/Vacant/Total
27/220/68/12/592/5/597

Section 8 Vouchers
1 BR/2 BR/3 BR/4 BR/5 BR
127/188/159/35/4
Total: 513

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

The City of Long Branch has acted in a proactive manner to encourage the development of affordable housing and to prevent the loss of existing affordable units in the community. There do not appear to be any local government barriers to the preservation and development of affordable housing.

Since 2000, the City has supported the development of 3 complexes and 30 units of affordable rental and sale units, in addition to conventional public housing units. At the present time, there are 1,122 federally and state assisted units, which represents over 10% of all year-round, occupied units in the community. 16% of all renter-occupied units are located in developments with affordability controls.

The City has entered into Regional Contribution Agreements which provide funding for residential rehabilitation for income eligible Long Branch households, while enabling other municipalities to meet New Jersey Council on Affordable Housing

objectives. This action demonstrates the City's commitment to preserving affordable housing for low-income families.

The City has established a First-Time Buyer Program to assist persons with income limitations to become homeowners. Monmouth County also provides First-Time Homebuyer Assistance. The City coordinates with the Housing Authority in its self-sufficiency program to assist persons to become more financially stable. There is a direct correlation between housing options and income level; financial self-sufficiency gives City residents greater access to the private housing market.

There are certain economic, physical and governmental barriers development of new affordable housing. Many of the factors listed below are not unique to Long Branch and are beyond the control of the local government.

Most of the barriers to developing affordable housing for extremely low, low and moderate-income persons are economic in nature. Without significant capital and operating subsidies, private developers will not have the incentives to create new units. For instance, a developer of rental housing requires a certain rate of return on investment after factoring in expenses and debt service coverage to create new units. The City has limited capacity to close the financial gap between low-income renters' ability to pay sufficient rent in order for a developer to derive a minimum rate of return on investment and the cost of operating and servicing debt on a multi-family structure.

Without long-term operating subsidies, existing housing is often not affordable to low-income residents nor will new units be built by the private sector.

Some private owners in Long Branch rely on Section 8 vouchers to subsidize a certain number of low-income families. There are three agencies which subsidize such families: the Long Branch Housing Authority, the Bureau of Housing Services of the New Jersey Department of Community Affairs, and Monmouth County.

Access to private rental units was improved by a March 1999 New Jersey Supreme Court ruling regarding Section 8. Under N.J.S.A.2A:42-100, a landlord cannot refuse to rent or lease a house or apartment because of the prospective tenant's source of income. The New Jersey Supreme Court upheld a lower court decision that defined Section 8 as a source of income.

The availability of land is another factor in developing affordable housing. If land for new construction can only be assembled through demolition of existing structures, the cost of development increases substantially.

Government regulations also contribute to the affordability problem. A study by the Center for Urban Policy Research at Rutgers University estimated that over 20% of the cost of newly constructed housing is due to governmental regulation.

Historically, building and zoning codes have affected the cost of housing. In 1998, the State of New Jersey adopted a model Rehabilitation Subcode which made the rehabilitation of existing structures more feasible.

Property taxes in New Jersey exacerbate the affordability problem. The State has historically one of the highest property tax rates in the nation. Also, property taxes are regressive in that the impact is more adverse for lower income owners.

Another factor which limits fair housing choice is discrimination based on racial, ethnic, economic and social status. Some of those who experience discrimination are unaware of Fair Housing regulations. Others who believe that they have faced discrimination are unable or unwilling to pursue complaints because of personal issues, such as lack of time, the need to locate housing quickly, etc.

In the mortgage market, predatory lending practices affect low-income and minority borrowers at a disproportionate rate. Predatory lending refers to the practice of marketing mortgages and home equity loans at unfavorable terms to target groups who have no other options. Common practices include misrepresenting critical terms of the loan, establishing payment plans that the borrower cannot meet, and offering excessive points or substantially higher interest rates that the borrower could obtain on the open market.

The City has identified the need for community education efforts and diligent enforcement of existing laws to counteract discriminatory practices in the housing market.

In addition to housing discrimination, housing choice for lower-income families is affected by local market conditions. Consultation with local housing service providers indicates that the availability of vacant rental units is limited while rental costs are higher than in certain other parts of the county. Households with lower incomes and/or poor credit have very few options. Lower-income households who are unable to afford a car are further limited by the routes and schedules available through public transportation, particularly for travel to places of employment.

Welfare reform has increased the number of families with adults who are working, but these adults are not receiving a living wage.

A recent study by the Association for Children of New Jersey identified the ten occupations projected to have the highest number of job openings in New Jersey through the year 2005. The top five occupations were all in the service sector with projected wages between \$12,200 and \$16,000, a range which does not provide income sufficient to access the private housing market.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either

residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

Homelessness within the City of Long Branch, is a growing problem. The shortage of affordable units and the growing migrant population is disproportional to the number of available housing units. The problem has been recognized by City officials as well as church organizations and other non-profit groups. Recently, a local non-profit organization named the Long Branch Concordance was started. This group has a mission to establish a resource center that refer not just homeless individuals but will implement a network of social services to people in Long Branch and people living within the greater Long Branch area.

For more information on homelessness please refer to Monmouth County Office of Community Development.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

Please refer to Monmouth County Office of Community Development

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income

individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:
Please refer to Monmouth County Office of Community Development

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:
Please refer to Monmouth County Office of Community Development.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

Please refer to Monmouth County Office of Community Development.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

Community Development Needs

The City identified its non-housing community development needs and priority needs based on input from citizens, community organizations, City departments and officials. One of the general priorities of the Consolidated Plan is to stabilize low-income neighborhoods with infrastructure improvements financed, in whole or in part, with CDBG funds.

Proposed improvements in public facilities funded by the CDBG are limited to those which serve low and moderate income persons or accommodate handicapped persons. Proposed infrastructure improvements through CDBG funds are located in census block groups which have the highest percentage of low-income persons. HUD identifies such block groups by ranking all block groups from highest to lowest in terms of the relative concentrations of low-income persons. A listing of the areas

with the highest percentages of low-income persons is included in the Housing Market Analysis.

Obstacles In Meeting Underserved Needs

Because the City of Long Branch has a population of just under 33,000 the total operating budget is \$29,000,000. The City does not have the financial capacity to match the necessary private investment capital to engender big business. The City must rely on its location, natural resources and small businesses to sustain economic development activities.

The City is in total 5.1 square miles. As an urban center (ironically, the largest in Monmouth County) much of it is already built out and developed. There are no large tracts of undeveloped property that can be dedicated to large commercial projects. For this reason, development must be done delicately and deliberately.

The migrant population is outgrowing the current supply of decent housing and available jobs.

There are limited Federal, State and local resources to address this trend.

Community and Economic Development Objectives

One of the general priorities of the Consolidated Plan is to provide economic opportunities for extremely low and low-income persons through job training programs; business retention efforts and redevelopment activities which create jobs/

During the five year Consolidated Plan period, the City will continue to undertake development and redevelopment projects, directly fund or support job training and self-sufficiency programs for low income persons and loans for local business ventures. The Urban enterprise Zone funds economic development activities and projects and assists with the retention of jobs and the creation of jobs as well as new businesses.

Cost estimates are based on the anticipated level of CDBG funding over the next five years.

For more information on Community Development projects and performance measures please refer to the Appendices Section of this report.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private

agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.

2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The City will attempt to directly or indirectly reduce the number the number of persons living below the poverty level through its Anti-Poverty Strategy, which is summarized below.

The City of Long Branch is one of only 28 municipalities which has an Urban Enterprise Zone (UEZ) designation from the State of New Jersey. This unique program provides a recurring source of revenue to distressed municipalities to fund economic development activities through the State sales tax. In the UEZ, the sales tax is reduced from 6% to 3%. Based on a State-approved plan, the sales tax proceeds are then returned to the municipalities for projects and activities in the UEZ.

The UEZ program is under the direction of the City's Director of Community and Economic Development. While UEZ funds are not specifically targeted to low-income residents, certainly the extremely low, low and moderate income residents benefit from UEZ-funded projects which foster job growth and the creation of small businesses in Long Branch. The UEZ has been successful in creating job opportunities for City residents.

The Office of Community and Economic Development will continue to administer and support other economic development programs which benefit extremely low and low-income City residents, including business retention efforts, business loan programs and redevelopment activities create jobs; job training and self-sufficiency programs which provide economic opportunities; as well as acquisition and demolition of dilapidated structures and remediation of Brownfields sites to promote economic development. The City also funds "quality of life" programs such as increased foot patrols through community policing, code enforcement police, and community gardening.

The City will encourage developers to employ residents in new construction jobs generated by the redevelopment of the Long Branch oceanfront area which will bring commercial development, new residential units and major infrastructure improvements.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:
This is not applicable to the City of Long Branch.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:
Over the next five years the City will implement strategies to meet the special needs of individuals and groups. This will be done by:

- 1) Identifying special needs groups (i.e. people with mental and physical disabilities, homelessness, former criminals, foreigners (non-English speaking), elderly, drug and alcohol addicts etc.);
- 2) Establish a means of communication where needs can be assessed and measured;
- 3) Propose remedies by networking and gathering all available resources and contacting appropriate agencies;
- 4) Coordinating strategies and activities with the local and other housing authorities;
- 5) Evaluating and monitoring current projects and services;
- 6) Leveraging technical and financial strategies to realize positive outputs and outcomes.

All available resources, Federal, State, County, local public and private will be required to address the needs. Frequent meetings with other agencies and constant communication are ways to remain apprised of available funding for specific programs and services. All available communication means will be used to "stay in touch" with similar Cities and other municipalities that are faced with similar circumstances.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

In several recent articles (please refer to Appendices Section) Acting Governor Richard J. Codey announced that because thousands of people with disabilities, the young and elderly, mental and physical, lacked housing and supportive services he would support a Bill to add \$200, 000,000 to assist with the construction of housing for the disabled. Also because thousands of indigent families had no health care insurance, he would support a Bill to provide health insurance coverage for young children.

These are explicit examples of current needs around the State and in local communities such as Long Branch where Non-Homeless Special needs are growing.

It is estimated that some 50 elderly are in need of housing, 40 elderly in need of supportive services and presently some 20 units of housing are available which leaves a gap of 30 units.

Persons with severe mental illness number 200 in need of housing while there may be five housing units available leaving a gap of 195 units. Of 100 persons with severe mental illness in need of supportive service, approximately 10 are accommodated leaving a gap of 90 people.

The physically disabled number 20 in need of housing with 4 units available, leaving a gap of 16 units and 70 physically disabled in need of supportive services and only 10 being accommodated leaving a gap of 60 people.

The alcohol/drug addict number 60 in need of housing, 5 units available leaving a gap of 55 units and 110 addicts in need of supportive services, only 20 being accommodated leaving a gap of 80 people.

Persons with HIV/ AIDS and their families number 200 with housing needs while there are 10 units available leaving a gap of 190 units. persons with HIV/ AIDS and their families number 190 in need of supportive services, while 15 are being addressed leaving a gap of 175 people and their families.

Public Housing residents number 450 in need of housing with 20 units being available leaving a gap of 430 units. 350 Public Housing residents are in need of supportive services, 50 being accommodated and a gap of 300 remaining.

Determination of Priority Needs

Priority needs were determined by Consultation groups and participants of public forums. Needs were also determined by actual requests made to the Office of Community and economic Development, City of Long Branch.

Obstacles Meeting Underserved Needs

Obstacles to meeting underserved needs are:

- 1) Lack of Federal, State, County and local funds to assist with the production of affordable housing and services;
- 2) Scarcity of property and zoning requirements to meet affordable housing demands.

Assistance for those who are not homeless but require supportive services is available through the Monmouth County Office of Community Development. For people with HIV/ AIDS and their families, the Regional office located in Woodbridge, NJ, handles confirmed HIV/ AIDS cases.

To date, HOME Funds have not been used by the OCED of Long Branch, NJ.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also

describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

HOPWA cases and strategies are handled by the Regional Office in Woodbridge, NJ.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

Please refer to Woodbridge, NJ for this information.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

The City of Long Branch is presently engaged in a comprehensive and sweeping redevelopment project. Areas along more than 120 acres of oceanfront will be developed. The Broadway Corridor (approximately 130 acres) is a declared redevelopment zone. Redevelopment is taking place within several communities where new schools are being built and recently the Long Branch housing Authority

presented a Redevelopment Plan to the Mayor and City Council to build more than 100 new units of affordable housing and a new high rise senior citizen complex.

New parks are under construction as are new roadways, parking areas, boardwalks, streets and new residential units both market rate and affordable units.

Despite the dramatic activity, there is a growing homeless population, AIDS, unwed mothers, teenage-high-school drop-outs, non-English speaking immigrants, unregistered immigrants, untrained labor force, elderly seniors, frail elderly seniors and people with handicaps or disabilities. There are growing numbers of young criminals and alcohol and drug addicts.

While we work to gather resources, leverage others and measure their effects, we are reminded that others have growing needs. The application of available resources put to their maximum use does not eradicate the numbers completely. We are, therefore, dependent on present resources and seek to address the needs, increase the results to positive outcomes and numbers and, finally, seek additional resources for the application of the same.