

# Executive Summary

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

### 1. Introduction

On behalf of the Somerset County Board of County Commissioners and the Department of Human Services, the Community Development Office is pleased to present the 2025-2029 Consolidated Plan, which details the proposed uses of Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds in Somerset County. The plan also highlights the County's collective effort to improve the quality of life for residents of Somerset County, with special attention to programs and services for low-income residents and those with special needs.

The Somerset County Department of Human Services, the Board of Social Services and the Continuum of Care (CoC) Committee continue to work toward providing services to those who are either experiencing homelessness or will imminently experience homelessness. In response to HUD's initiative to end chronic homelessness within ten years, the Board of County Commissioners adopted a Ten-Year Plan to End Chronic Homelessness in 2005. Even though the time frame for the Plan has expired, the County continues to follow the goals and plans outlined in it. The Plan reflected a multi-pronged approach that had as its main goals the development and implementation of a systematic approach to collect qualitative and quantitative data and identify needs/gaps in services for those experiencing homelessness, the improvement of county-wide coordination at all levels of service delivery for families and individuals experiencing homelessness in the County, the expansion of opportunities that lead to permanent housing for those experiencing homelessness, and increased knowledge, linkage, and usage of mainstream services. Inter-agency cooperation and collaboration have been vital to this effort and under the compassionate leadership of the Board of County Commissioners, as well as the County's Department of Human Services, the County continues working toward this goal.

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

The Somerset County Community Development (CD) Office is committed to effectively and efficiently administering all Federal grant funds for which it is assigned responsibility, while fully complying with all grant and legal requirements, and assisting all actual and potential participants in the grant programs. In addition, the Community Development Office will seek to further the causes of affordable housing and community development in Somerset County by providing training opportunities and technical assistance, by participating in committees and other activities, and by facilitating the exchange of information and interactions that are necessary to meet community needs.

### **3. Evaluation of past performance**

The CDBG and HOME Committees meet on an annual basis to choose projects that meet the goals and priorities set by the Consolidated Plan Priorities. Projects are chosen on the basis of how well they meet those goals and priorities, the past performance of the applicant, and how likely it is that the applicant will be able to complete the project during the allotted time period. Somerset County has had an excellent track record of working with subgrantees to ensure that funds are spent properly and in a timely manner, helping to meet the County's goals and priorities for the Program Year.

### **4. Summary of citizen participation process and consultation process**

Somerset County has a thorough Citizen Participation Plan, originally adopted in April 1995 and most recently re-adopted in May 2019, which meets all of the requirements outlined in 24 CFR 91.105. The intent of the Plan is to provide opportunity for, and to encourage residents to participate in, the development of the Annual Action Plan and Consolidated Plan, substantial amendments to the Action Plan, and the Consolidated Annual Performance Evaluation Report (CAPER). Generally, citizen participation is provided for and encouraged by distribution of program information and literature, public meetings and hearings, and public notices and advertisements.

During the COVID-19 pandemic, the County was unable to hold in-person public meetings. Instead, meetings and public hearings were held virtually. In order to accommodate Committee members and the public, all public meetings are now being held both virtually - via Zoom or Microsoft Teams - and in-person. In addition, the Committee meetings associated with the 2025 CDBG and HOME allocation processes were held via virtual meetings. In order for County residents to provide input regarding the 2025-2029 Consolidated Plan and 2025 Annual Action Plan, Community Development staff held a joint in-person and virtual (via Microsoft Teams) public meeting on June 26, 2025. The public was made aware of this meeting via public notices, and an announcement and notice posted on the County website.

The Action Plan was advertised in a legal notice that appeared in the Courier News, with a comment period from May 30 to July 3, 2025. The notice is included as an attachment to this report. The Action Plan was also presented for public comment at the Somerset County Board of County Commissioners meeting on June 24, 2025. All of the meetings associated with the 2025 CDBG and HOME allocation processes were advertised and open to the public.

### **5. Summary of public comments**

The proposed Consolidated Plan/Action Plan received no comments.

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

The proposed Consolidated Plan/Action Plan received no comments.

## **7. Summary**

Somerset County has a vibrant non-profit community that continues to provide the highest level of services to its residents. This year, CDBG funds will be used to complete sewer rehabilitation and sidewalk improvement projects in three (3) communities throughout the County; improvements to a public park and a health center; and to improve handicapped accessibility and perform other improvements at several group homes for developmentally disabled residents. CDBG funds will also be used to provide funding for schooling for disabled children and the children of disabled adults; supervision for child advocates; employment training for veterans; outreach to homeless and runaway youth; mobile case management for victims of domestic violence; assistance to help people find affordable housing; and recreation and life skills programming for youth and disabled adults.

HOME funds will support construction projects for low-income residents and disabled veterans. In addition, the Board of County Commissioners will continue to provide additional services through the Non-Profit Purchase of Service. Furthermore, in 2017, the Somerset County Board of County Commissioners voted to continue the provisions of the New Jersey Homelessness Trust Fund, and funds will continue to go toward construction projects that add and improve housing for low-income people.

## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SOMERSET COUNTY	Community Development
HOME Administrator	SOMERSET COUNTY	Community Development

**Table 1 – Responsible Agencies**

### Narrative

The Somerset County Community Development Office is the lead entity for overseeing the development of the Plan, although the Somerset County Board of County Commissioners is the final authority as it relates to accepting the funding and other recommendations that are included in the Plan.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

Somerset County has a vibrant non-profit community that continues to provide the highest level of services to its residents. Through the CDBG and HOME programs, along with the Continuum of Care Committee, the County Community Development Office works closely with many of these agencies to address the needs of at-risk County residents.

#### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

In order to enhance coordination between public and assisted housing providers, and private and government health, mental health, and service agencies, the Community Development Office, along with the County Department of Human Services, works closely with numerous agencies as part of the Continuum of Care Committee. This Committee meets every other month to review data and discuss the needs of people experiencing homelessness and other disadvantaged residents of the County. On average, these meetings are attended by more than 35 people, representing over two dozen different agencies.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Community Development Office and County Department of Human Services, along with representatives from the non-profit sector (particularly homeless and other emergency service providers), comprise the Continuum of Care Committee. Along with serving as a forum for County agencies to meet and discuss the coordination of services and emerging trends, this committee has the indispensable task of meeting bi-monthly to consider and implement policies and procedures to create a stronger safety net for the County's most vulnerable residents. The CD Office provides staffing assistance to the Continuum of Care committee and application process, and facilitates meetings.

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

The County does not receive ESG funds.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	ADTI Housing Corp
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	ADTI provides assistance for individuals with special needs to live successfully in the community. They are part of the County's Continuum of Care (CoC) Committee.
2	<b>Agency/Group/Organization</b>	The Arc of Somerset County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Arc of Somerset serves the needs of people with developmental disabilities of all ages. They are part of the County's Continuum of Care (CoC) Committee.
3	<b>Agency/Group/Organization</b>	THE CENTER FOR GREAT EXPECTATIONS
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Center for Great Expectations provides transitional housing and services for homeless pregnant women and adolescents. They are part of the County's Continuum of Care (CoC) Committee.
4	<b>Agency/Group/Organization</b>	Central Jersey Housing Resource Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Central Jersey Housing Resource Center (CJHRC) provides programs designed to increase the availability and affordability of housing. In addition, they are partners with the CD Office in administering the County's downpayment assistance grant program. They are part of the County's Continuum of Care (CoC) Committee.
5	<b>Agency/Group/Organization</b>	Community Hope, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Hope provides supportive housing for veterans and other special needs populations. They also have education and employment programs for veterans. They are part of the County's Continuum of Care (CoC) Committee.
6	<b>Agency/Group/Organization</b>	Community in Crisis
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Substance Use Disorder Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community in Crisis assists people with substance use disorders and seeks to prevent misuse of substances through education and support. They are part of the County's Continuum of Care (CoC) Committee.
7	<b>Agency/Group/Organization</b>	Easter Seals New Jersey
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Easter Seals NJ provides services and resources to people with disabilities. They are part of the County's Continuum of Care (CoC) Committee.
8	<b>Agency/Group/Organization</b>	Food Bank Network
	<b>Agency/Group/Organization Type</b>	Regional organization Food Bank Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Food Bank distributes food and other basic items to low-income people and those in need. They have worked with the Continuum of Care to provide food to various events targeting low-income residents. They are part of the County's Continuum of Care (CoC) Committee.
9	<b>Agency/Group/Organization</b>	Franklin Township - Somerset
	<b>Agency/Group/Organization Type</b>	PHA Other government - Local Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Franklin Township is part of the Somerset County Consortium. They are consulted regarding various aspects of the County's housing plan.
10	<b>Agency/Group/Organization</b>	Freedom Trail
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-homeless Services-Health Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Freedom Trail Self Help Center provides socialization, recreation, and self-help groups for individuals living with mental illness. In the past, they have hosted Somerset County's annual Point in Time Count, as well as numerous Project Homeless Connect and S.E.R.V. events. They are a part of the County's Continuum of Care (CoC) Committee.
11	<b>Agency/Group/Organization</b>	Greater Somerset County YMCA
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Regional organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Greater Somerset County YMCA - which was formed by the merger of the Somerset Valley YMCA and the Somerset Hills YMCA - provides health and wellness-related programs and services at several facilities throughout the County. They are part of the County's Continuum of Care (CoC) Committee.
12	<b>Agency/Group/Organization</b>	HOME of Somerset County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HOME of Somerset County (previously known as Interfaith Hospitality Network) provides shelter, meals, counseling and assistance to families and single women experiencing homelessness. They are part of the County's Continuum of Care (CoC) Committee.
13	<b>Agency/Group/Organization</b>	Homesharing Inc NJ
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HomeSharing matches people wanting to share their homes with people seeking permanent housing. They are part of the County's Continuum of Care (CoC) Committee
14	<b>Agency/Group/Organization</b>	JEWISH FAMILY SERVICE OF SOMERSET
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Counseling services for low-income clients
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Jewish Family Service provides counseling, referral services, and other services for persons of all faiths. They are part of the County's Continuum of Care (CoC) Committee.
15	<b>Agency/Group/Organization</b>	MARTIN LUTHER KING YOUTH CENTER INC.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Martin Luther King Youth Center provides educational, cultural, recreational, developmental, and nutritional programs to meet the needs of school-aged children of income-eligible families. They are frequent applicants for CDBG funding and the CD Office has regular contact with them.
16	<b>Agency/Group/Organization</b>	MATHENY MEDICAL & EDUCATIONAL CENTER
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Matheny Medical & Educational Center provides residential and out-patient medical and dental care to disabled individuals. They are frequent applicants for funding and the CD Office has regular contact with them.
17	<b>Agency/Group/Organization</b>	Middle Earth
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Middle Earth offers programs designed to meet the physical, social, and emotional needs of youth. They are part of the County's Continuum of Care (CoC) Committee and regularly apply for CDBG funding. In addition, their Director is a member of the HOME and HTF Committees.
18	<b>Agency/Group/Organization</b>	Midland Adult Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Midland School is a comprehensive special education program dedicated to the academic, social, emotional, and career education needs of adults and children with I/DD. They are frequent applicants for funding and the CD Office has regular contact with them.
19	<b>Agency/Group/Organization</b>	NORWESCAP, INC.
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Norwescap is an organization that assists low-income people with finding affordable housing, maintaining their utility bills, and staying in their home longer. They also assist with rent and security deposits. They are part of the County's Continuum of Care (CoC) Committee.
20	<b>Agency/Group/Organization</b>	Richard Hall Community Mental Health Center
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Non-Homeless Special Needs Mental health assistance
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Richard Hall Community Mental Health Center is a comprehensive mental health center dedicated to the prevention, early detection, and treatment of those with mental health and behavioral health issues. They are part of the County's Continuum of Care (CoC) Committee.
21	<b>Agency/Group/Organization</b>	Safe + Sound Somerset
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless Services - Victims

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Safe + Sound Somerset provides housing, counseling, and other services to victims of domestic violence. They are part of the County's Continuum of Care (CoC) Committee.
22	<b>Agency/Group/Organization</b>	Soldier On
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Soldier On is an organization committed to ending veteran homelessness by providing veterans with transitional housing and supportive services. They are part of the County's Continuum of Care (CoC) Committee.
23	<b>Agency/Group/Organization</b>	Somerset Community Action Program
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Education Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Somerset Community Action Program (SCAP) provides supportive services to families in need, as well as a licensed day care center. SCAP is funded to provide anti-poverty activities. They are part of the County's Continuum of Care (CoC) Committee.
24	<b>Agency/Group/Organization</b>	Somerset County PESS/Bridgeway
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Healthcare for individuals living with mental illness

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Bridgeway provides psychiatric rehabilitation services and facilitates recovery from mental illness and co-occurring problems. Several years ago, they took over as providers for Somerset County's Psychiatric Emergency Screening Services (PESS). They are part of the County's Continuum of Care (CoC) Committee.
25	<b>Agency/Group/Organization</b>	St. Ann Social Ministry
	<b>Agency/Group/Organization Type</b>	Services-homeless Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	St. Ann is a Catholic Church with a social ministry that provides assistance to the neediest members of the community. They are part of the County's Continuum of Care (CoC) Committee.
26	<b>Agency/Group/Organization</b>	United Way of Northern New Jersey
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Services-Education Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The United Way of Northern New Jersey is the regional branch of the national organization. Their focus is on ALICE (Asset Limited, Income Constrained, Employed) residents who are unable to afford the basic necessities of food, childcare, health care, technology and transportation. They are part of the County's Continuum of Care (CoC) Committee.
27	<b>Agency/Group/Organization</b>	Veterans' Administration
	<b>Agency/Group/Organization Type</b>	Housing Services-Health Services-Education Services-Employment Other government - Federal

	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Veterans' Administration provides primary care and specialty health services, as well as education, job training, and housing, for veterans. They are part of the County's Continuum of Care (CoC) Committee.
28	<b>Agency/Group/Organization</b>	Visions & Pathways
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Visions & Pathways provides short and long-term residences for abandoned, abused, and neglected children. They are part of the County's Continuum of Care (CoC) Committee.
29	<b>Agency/Group/Organization</b>	Volunteers of America Delaware Valley
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless Regional organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Volunteers of America provides shelter for families and individuals who are experiencing homelessness, as well as permanent supportive housing. They are part of the County's Continuum of Care (CoC) Committee and are frequent recipients of CoC funding.
30	<b>Agency/Group/Organization</b>	Zarephath Christian Church
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Health Services-Education Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Zarephath Christian Church is a faith-based church that provides assistance to community members who are in need. They are part of the County's Continuum of Care (CoC) Committee.
31	<b>Agency/Group/Organization</b>	Zufall
	<b>Agency/Group/Organization Type</b>	Services-Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Healthcare for low-income clients
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Zufall Health provides healthcare to mostly low-income and under-served people. They have received significant funding from the CDBG program and the CD Office works closely with them to improve the services that they offer. They are part of the County's Continuum of Care (CoC) Committee.

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Somerset County Community Development Office	

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

As part of the Somerset County Consortium, the Community Development Office coordinated efforts with Franklin Township in the implementation and creation of the Consolidated Plan.

**Narrative**

As part of the Somerset County Consortium, the Community Development Office coordinated efforts with Franklin Township in the implementation and creation of the Consolidated Plan.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Somerset County has a thorough Citizen Participation Plan, adopted in April 1995, which meets all of the requirements outlined in 24 CFR 91.105. The intent of the Plan is to provide opportunity for, and encourage residents to participate in, the development of the Annual Action Plan and Consolidated Plan, substantial amendments to the Action Plan, and the Consolidated Annual Performance Evaluation Report (CAPER). Generally, citizen participation will be provided for and encouraged by distribution of program information and literature, public meetings and hearings, and public notices and advertisements.

In order for County residents to provide input and indicate their preferences for Housing and Community Development needs and services, Community Development staff held a joint in-person/virtual (via Microsoft Teams) public meeting on June 26, 2025. This hybrid meeting was held to give the public the most options to attend and participate in the process. The public was made aware of this meeting via notifications in local papers and announcements made on the County website.

The Community Development Office also released a survey to receive input from the public on which issues they believed should be priorities in the coming years. This survey was publicized through press releases; was distributed online (via Survey Monkey); made available at various public locations in the County, including Human Services events; distributed through numerous County agencies and offices; and distributed through members of the Continuum of Care Committee. The survey was in both English and Spanish.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	A notice notifying the public of the Proposed Annual Action Plan and Consolidated Plan was posted on the County webpage and posted in the newspaper.	None received.	N/A	
2	Public Hearing	Minorities  Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	A public hearing was held on June 26, 2025 on the Consolidated Plan Process for 2025-2029. Notice of the meeting was posted in the local newspaper and on the County webpage.	None received.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	We received approximately 150 responses.	The survey responses are included as part of our Priority Needs.	N/A	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

While Somerset County has one of the highest median income levels in the country, similarly high housing costs have made it difficult for low and moderate-income households to obtain or maintain housing in the County without having a substantial cost burden. According to recent data from the National Association of Realtors, the median sales price for a single-family home in Somerset County was \$600,000. The Fair Market Rent (FMR) for a two-bedroom apartment is \$2,176, compared to the average for the State of NJ for a two-bedroom rent of \$1,980. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a Somerset County household must earn over \$87,000 annually. This is a large part of the reason why a majority of households renting are extremely cost burdened and they pay more than 50% of their total gross income for rent plus utilities.

## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The high housing costs in the County continue to make it difficult for low and moderate-income households to obtain or maintain housing without having a substantial cost burden.

The *Out of Reach 2024* Report identifies Somerset County as one of the most expensive counties in NJ, with a housing wage (the amount a household must earn per hour working 40 hours per week, 52 weeks a year in order to pay less than 30% of their income on rent) of \$41.77 per hour for a two-bedroom apartment (an increase of almost \$5/hour from the 2023 report) and \$33.29 for a one-bedroom apartment (an increase of over \$4/hour from 2023). The report goes on to mention that one person living in Somerset County must work over 110 hours per week at minimum wage to afford a two-bedroom apartment at the Fair Market Rent (FMR) of \$2,176 or over 88 hours to afford a one-bedroom apartment (\$1,731 FMR). Based on these numbers, it would take 2.8 full-time minimum wage jobs to afford a two-bedroom apartment and 2.2 full-time minimum wage jobs to afford a one-bedroom apartment.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	330,630	330,155	-0%
Households	116,010	119,600	3%
Median Income	\$0.00	\$0.00	

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13,030	10,772	11,764	10,519	73,495
Small Family Households	2,898	3,269	4,556	4,312	42,595
Large Family Households	649	853	1,136	916	6,369
Household contains at least one person 62-74 years of age	2,846	2,923	2,841	3,052	16,658
Household contains at least one person age 75 or older	3,393	2,958	1,977	1,152	5,550
Households with one or more children 6 years old or younger	1,090	1,212	1,867	1,423	6,203

**Table 6 - Total Households Table**

Data Source: 2016-2020 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	280	114	65	15	474	10	10	104	0	124
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	0	70	95	225	4	20	20	0	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	145	305	309	80	839	30	75	79	109	293
Housing cost burden greater than 50% of income (and none of the above problems)	5,083	1,117	183	4	6,387	4,769	2,912	1,455	437	9,573

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	434	2,076	1,482	554	4,546	718	2,113	2,520	2,455	7,806
Zero/negative Income (and none of the above problems)	313	0	0	0	313	297	0	0	0	297

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	5,568	1,547	632	194	7,941	4,809	3,017	1,650	548	10,024
Having none of four housing problems	1,424	2,806	3,701	3,081	11,012	1,222	3,413	5,777	6,698	17,110
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,583	1,633	670	3,886	1,161	1,050	1,852	4,063
Large Related	480	323	107	910	139	324	365	828
Elderly	1,973	930	266	3,169	3,204	3,021	1,485	7,710
Other	1,915	622	655	3,192	977	672	458	2,107
Total need by income	5,951	3,508	1,698	11,157	5,481	5,067	4,160	14,708

**Table 9 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	379	379	1,061	708	0	1,769
Large Related	0	0	139	139	125	224	40	389
Elderly	1,743	498	73	2,314	2,674	1,545	571	4,790
Other	0	1,755	194	1,949	903	0	0	903
Total need by income	1,743	2,253	785	4,781	4,763	2,477	611	7,851

**Table 10 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	165	305	284	155	909	34	80	24	74	212
Multiple, unrelated family households	40	0	94	0	134	0	15	75	39	129

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	20	20	0	0	0	0	0
Total need by income	205	305	378	175	1,063	34	95	99	113	341

**Table 11 – Crowding Information - 1/2**

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

According to data from the 2025 Point in Time Survey, there are approximately 340 households without children. There are 93 in transitional housing and 244 in emergency shelters. There are also 3 people who are unsheltered.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Safe + Sound Somerset has a transitional housing program that is designed to provide safe, affordable housing to victims of domestic violence who could benefit from further assistance as they transition from crisis-oriented living to independent violence-free living. Their facilities include 4 apartments, which are available to victims of domestic violence and their children for up to 18 months. Residents are also offered free individualized case management, legal services, and counseling.

**What are the most common housing problems?**

The most common housing problems are high rent/living costs and a lack of safe, affordable housing.

**Are any populations/household types more affected than others by these problems?**

Data from the last several years' Point in Time surveys continues to show that there is a disproportionate number of African-Americans who are homeless in Somerset County. While African-Americans are approximately 9.5% of the County population, they comprise over 59% of the County's homeless population (according to the 2025 survey). The County Department of Human Services and the Continuum of Care Committee are aware of this disparity and have not only made providers aware of the trend, but consider it when programmatic decisions are made.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

There continues to be a significant number of low-income families who are at risk of homelessness. Many of them are single-parent or single-income households and are faced with high housing costs and a lack of affordable housing.

**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:**

N/A

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Many low-income residents are faced with instability and the threat of homelessness. This is most often due to the high housing and living costs in the County, which often place a substantial financial burden on residents. This burden causes them to fall behind on rent, utilities, and other bills, sometimes resulting in eviction, creating instability in the "best" cases and homelessness in the "worst."

## **Discussion**

The high housing costs in the County continue to make it difficult for low and moderate-income households to obtain or maintain housing without having a substantial cost burden. This burden causes them to fall behind on rent, utilities, and other bills, sometimes resulting in eviction, creating instability in the "best" cases and homelessness in the "worst."

## NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Data from the last several years' Point in Time surveys continues to show that there are a disproportionate number of African-Americans who are homeless in Somerset County. While African-Americans are approximately 9.5% of the County population, they comprise over 59% of the County's homeless population (according to the 2025 survey).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,542	1,486	0
White	5,823	724	0
Black / African American	1,825	205	0
Asian	1,503	180	0
American Indian, Alaska Native	40	0	0
Pacific Islander	15	0	0
Hispanic	2,108	355	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,751	2,019	0
White	5,320	1,129	0
Black / African American	1,077	430	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	499	177	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,722	240	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,255	5,493	0
White	3,411	3,493	0
Black / African American	924	350	0
Asian	393	405	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	1,384	1,198	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,752	6,788	0
White	2,283	4,019	0
Black / African American	363	987	0
Asian	643	676	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	407	1,042	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**Discussion**

Data from the last several years' Point in Time surveys continues to show that there are a disproportionate number of African-Americans who are homeless in Somerset County. While African-Americans are approximately 9.5% of the County population, they comprise over 59% of the County's homeless population (according to the 2025 survey).

## NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Data from the last several years' Point in Time surveys continues to show that there are a disproportionate number of African-Americans who are homeless in Somerset County. While African-Americans are approximately 9.5% of the County population, they comprise over 59% of the County's homeless population (according to the 2025 survey).

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,377	2,646	0
White	5,072	1,484	0
Black / African American	1,685	340	0
Asian	1,383	305	0
American Indian, Alaska Native	40	0	0
Pacific Islander	15	0	0
Hispanic	2,014	449	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,564	6,219	0
White	2,914	3,556	0
Black / African American	618	884	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	224	447	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	744	1,223	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	2,282	9,478	0
White	1,323	5,586	0
Black / African American	184	1,080	0
Asian	136	651	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	564	2,015	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	742	9,779	0
White	456	5,841	0
Black / African American	49	1,311	0
Asian	179	1,147	0
American Indian, Alaska Native	15	4	0
Pacific Islander	0	0	0
Hispanic	38	1,412	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

The County Department of Human Services and the Continuum of Care Committee are aware of this disparity and have not only made providers aware of the trend, but consider it when programmatic decisions are made.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Data from the Point in Time (PIT) surveys over the last several years has shown that there are a disproportionate number of African Americans who are homeless in Somerset County. While African Americans represent approximately 9.5% of the County population, they comprise over 59% of the County's homeless population (according to the 2025 survey).

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	83,479	18,458	16,999	641
White	52,399	10,578	9,826	313
Black / African American	6,947	2,280	2,378	90
Asian	14,966	2,288	1,781	85
American Indian, Alaska Native	38	0	55	0
Pacific Islander	0	4	15	0
Hispanic	8,108	2,980	2,679	145

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion

Data from the Point in Time (PIT) surveys over the last several years has shown that there are a disproportionate number of African Americans who are homeless in Somerset County. While African Americans represent approximately 9.5% of the County population, they comprise over 59% of the County's homeless population (according to the 2025 survey).

## **NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Data from the Point in Time (PIT) surveys over the last several years has shown that there are a disproportionate number of African Americans who are homeless in Somerset County. While African Americans represent approximately 9.5% of the County population, they comprise over 59% of the County's homeless population (according to the 2025 survey).

**If they have needs not identified above, what are those needs?**

There continues to be a need for emergency shelters and long-term transitional and supportive housing, especially for families. There are several shelters for individuals, including one for victims of domestic violence and another for youth under 18. When shelters are full, area motels and out-of-county shelters provide additional emergency sheltering. Veterans can be sheltered at the Veterans Administration campus, where they also receive supportive services. Transitional housing is available for individuals with various special needs, including those suffering or recovering from mental illness and/or alcohol/drug addiction. There is a limited amount of transitional and permanent supportive housing for families.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The County's Low/Mod Service Areas (LMAs) are the only geographic locations that are targeted for eligibility to receive assistance. In Somerset County, these are block groups where at least 42.8% (uncapped with the exception criteria) of the residents earn less than 80% of the Area Median Income. In general, these are areas that are concentrated in the County's older boroughs and include block groups in Bernards, Bernardsville, Bound Brook, Bridgewater, Green Brook, Hillsborough, Manville, Montgomery, North Plainfield, Raritan, Somerville, and South Bound Brook. The County's LMAs also reflect higher minority populations than other areas in the County.

## NA-35 Public Housing - 91.405, 91.205 (b)

### Introduction

The Franklin Township Housing Authority administers a public housing and Section 8 Housing Choice Voucher Program within the jurisdiction of Franklin Township. Its inventory consists of 50 public housing units and 234 vouchers. There is a public housing waiting list of over 1,000 and a Section 8 waiting list of over 2,000. Both waiting lists are closed at the moment.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	285	0	284	0	1	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	20,764	0	20,809	0	7,800	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	0	3	0	3	0	0
Average Household size	0	0	0	2	0	2	0	1
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	51	0	51	0	0
# of Disabled Families	0	0	0	28	0	28	0	0
# of Families requesting accessibility features	0	0	0	285	0	284	0	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Race of Residents**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	52	0	52	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	0	230	0	229	0	1	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	36	0	36	0	0	0
Not Hispanic	0	0	0	249	0	248	0	1	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Franklin Township Housing Authority has not compiled any data regarding applicants and 504 requirements. This data is gathered at full application. At the present time, the Authority does not have sufficient funding to issue any additional vouchers.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?**

The Section 8 waiting list currently contains over 2,000 applicants from low-income households. The waiting list is currently closed. The public housing admissions are handled by the tax credit management agent. The most immediate needs are for more housing and services, but the Township has limited housing inventory and no plans to increase the number of units.

**How do these needs compare to the housing needs of the population at large**

The most immediate need is for family units which are affordable to families with incomes at 30% or less of the median area income.

**Discussion**

Public Housing in Franklin Township continues to be in the process of redevelopment. A number of developments have been built over the last several years, including Voorhees Station and the Soaries Residence, which combined for over 130 units of housing.

The Housing Authority is not troubled and will receive funding for the operation of its Section 8 program and public housing. The Township has also created an Affordability Assistance program from its Affordable Housing Trust Fund to provide closing costs and down payment assistance for its affordable housing units and a loan program to prevent foreclosures for existing affordable housing owners who are experiencing problems with arrearages in taxes and/or association fees. This program is administered by the Central Jersey Housing Resource Center (CJHRC).

## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

There continues to be a need for emergency shelters and long-term transitional and supportive housing, especially for families. There are several shelters for individuals, including one for victims of domestic violence and another for youth under 18. When shelters are full, area motels and out-of-county shelters provide additional emergency sheltering. Veterans can be sheltered at the Veterans Administration campus, where they also receive supportive services. Transitional housing is available for individuals with various special needs, including those suffering or recovering from mental illness and/or alcohol/drug addiction. There is a limited amount of transitional and permanent supportive housing for families.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	199	392	0	0	0
Persons in Households with Only Children	0	19	26	0	0	0
Persons in Households with Only Adults	3	341	508	0	0	0
Chronically Homeless Individuals	3	204	414	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	75	150	0	0	0
Unaccompanied Child	0	13	26	0	0	0
Persons with HIV	0	78	156	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

There is no data available regarding how many people enter and exit homelessness each year. However, there is data available on a year-to-year basis and that can be compared. According to data from the 2025 Point in Time (PIT) Survey, there are approximately 496 adults and 50 homeless children in Somerset County. By comparison, the previous year's survey reported 410 homeless adults and 44 homeless children.

Of the homeless population, approximately 81% are in emergency shelters and approximately 18% are living in transitional housing. The prior year's count showed very similar numbers, with approximately 83% in emergency shelter and 17% living in transitional housing. However, these numbers show a dramatic increase in the number of people living in emergency shelters as compared to 5 years ago, when the split between emergency shelters and transitional housing was approximately 50/50. In 2025, there were three (3) adults who were unsheltered on the night of the count, which was an increase from the prior year (1). This year's count showed 207 chronically homeless individuals, which is a drop from last year's count of 251. These are also large increases from 5 years ago, when the number of chronically homeless individuals was around 20-25.

Of the approximately 550 total homeless people who were counted in the survey (compared to 454 in 2024), 17% (6% in 2024) reported themselves to be Hispanic. This is largely in line with the overall population that identifies as Hispanic. The survey also revealed that a disproportionate percentage of Blacks/African Americans were homeless (59.2% vs. 61% in 2024), in comparison with the overall County population of approximately 9.5 percent. This percentage has been consistently disproportionate to the population, with percentages ranging from 50-60% over the last decade.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

There continues to be a need for emergency shelters and long-term transitional and supportive housing, especially for families. There are several shelters for individuals, including one for victims of domestic violence and another for youth under 18. When shelters are full, area motels and out-of-county shelters provide additional emergency sheltering. Veterans can be sheltered at the Veterans Administration campus, where they also receive supportive services. There is a limited amount of transitional and permanent supportive housing for families.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Data from the Point in Time (PIT) surveys over the last decade has shown that there is a disproportionate number of Blacks/African Americans who are homeless in Somerset County. While Blacks/African Americans represent approximately 9.5% of the County population, they comprise over 59% of the County's homeless population (according to the 2025 survey). There continue to be low numbers of Asians, American Indians, and Pacific Islanders. The percentage of homeless Hispanics in the County (17%) is approximately in-line with the percentage of Hispanics in the County's population (16%).

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Over the past several years, there has been a shift in the homeless population from most people living in transitional housing to a far greater number in emergency housing. It is possible that this dramatic shift is due largely to the fact that there has been a Code Blue on the night of the count in recent years. This would give far more people the ability to be housed on that night. In addition, it is possible that this is

also responsible for the County's low unsheltered count, with only three (3) individuals being unsheltered during this year's count (compared to one last year).

**Discussion:**

There continues to be a need for emergency shelters and long-term transitional and supportive housing, especially for families. There are several shelters for individuals, including one for victims of domestic violence and another for youth under 18. When shelters are full, area motels and out-of-county shelters provide additional emergency sheltering. Veterans can be sheltered at the Veterans Administration campus, where they also receive supportive services. Transitional housing is available for individuals with various special needs, including those suffering or recovering from mental illness and/or alcohol/drug addiction. There is a limited amount of transitional and permanent supportive housing for families.

## **NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)**

### **Introduction**

Somerset County makes a strong effort to improve the quality of life for all residents, with special attention given to programs and services for those with special needs.

### **Describe the characteristics of special needs populations in your community:**

There are various special needs groups in the County, all of which are served by one or more agencies. These include people with physical and developmental disabilities; those with severe mental illness; those who have undergone treatment for alcohol and drug dependency; and the elderly.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Many of the special needs groups require not only housing, but in-home services, as well. These services can range from case management and outpatient counseling to 24-hour, in-home care. The Somerset County Board of Social Services, Easter Seals New Jersey, Richard Hall Mental Health Center, Alternatives, HOME of Somerset County (formerly Interfaith Hospitality Network), Agape House, Visions and Pathways, Safe + Sound Somerset, and the Center for Great Expectations provide intensive case management for their clients, helping them to access other services.

Carrier Clinic provides in-patient and outpatient treatment for both men and women. The Center for Great Expectations provides addiction treatment to the pregnant women living at its facility. The Veterans Administration operates the Domiciliary Substance Abuse Treatment Program for veterans with substance abuse. Local Advisory Council on Alcoholism and Drug Use (LACADA) provides education and prevention services. SHIP offers alcohol and drug abuse counseling. And there are Alcoholics Anonymous and Narcotics Anonymous groups organizing meetings throughout the County.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to the most recent data (June 2021), there were 774 individuals living with HIV/AIDS in Somerset County. Of those, 50% were in the over-55 age category. A review of data of the age at diagnosis showed that over 80% were in the 25-54 age range, possibly indicating that residents are being diagnosed at a younger age, but living longer. A disproportionate number of those living with HIV/AIDS were Hispanic (18% vs. 14% of the population) or Black/African-American (41% vs. 9.5% of the population).

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

N/A

**Discussion:**

Somerset County continues to give special attention to programs and services for those with special needs. There are various special needs groups in the County, all of which are served by one or more agencies. These include people with physical and developmental disabilities; those with severe mental illness; those who have undergone treatment for alcohol and drug dependency; and the elderly.

Within the County, there are a number of obstacles to meeting the underserved needs of CDBG and HOME Program beneficiaries. In the housing, homeless and special needs area, the following barriers have been identified: the shortage of affordable and other supportive housing opportunities; shortage of Section-8 vouchers to assist low-income tenants; insufficient funding resources for housing programs; inflation and shortages in the region's housing market; inflationary cost trends in construction; and community resistance. With respect to non-housing community development needs, the principal impediments are inadequate funding levels and resistance to increasing property taxes to provide projects and services in areas where there is need.

In addition, there are several barriers that preclude program constituents from taking full advantage of CDBG and HOME-funded programs and activities. These barriers include language and/or cultural barriers that obstruct one's willingness to accept publicly-funded social services, as well as the ability of staff to communicate clearly with potential beneficiaries; lack of sufficient and affordable public transportation; deficiencies/gaps in the County and social service providers' ability to make community members aware of services that are available; and the necessity of using federal income guidelines that do not take into consideration the high cost of living in New Jersey - and more specifically Somerset County - to determine eligibility.

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

### **Describe the jurisdiction's need for Public Facilities:**

Priorities for the investment of CDBG and HOME allocations reflect the results of a community-wide Housing and Community Development Need Survey along with input from the public. These priorities were originally created in 1997 and updated in 2005, 2010, 2015, 2020 and 2025 when the survey was released to the public. Results from the winter/spring 2025 survey show a slight but noticeable shift in respondent priorities. There was a decrease in importance that respondents assigned to senior centers and general public facilities, as well as to services for the disabled. However, there was an increase in the importance that respondents assigned to youth centers, street improvements, transportation services, parks and recreational facilities, and services related to homelessness. The CDBG and HOME Consolidated Plan Priorities have been revised accordingly.

### **How were these needs determined?**

Priorities for the investment of CDBG and HOME allocations reflect the results of a community-wide Housing and Community Development Need Survey along with input from the public. These priorities were originally created in 1997 and updated in 2005, 2010, 2015, 2020 and 2025 when the survey was released to the public. In 2025, the Surveys were distributed at several public locations, as well as posted and advertised on online forums. They were also distributed to members of the County Continuum of Care Committee for distribution to their clients and members.

### **Describe the jurisdiction's need for Public Improvements:**

Priorities for the investment of CDBG and HOME allocations reflect the results of a community-wide Housing and Community Development Need Survey along with input from the public. These priorities were originally created in 1997 and updated in 2005, 2010, 2015, 2020 and 2025 when the survey was released to the public. Results from the winter/spring 2025 survey show a slight but noticeable shift in respondent priorities. There was a decrease to importance that respondents assigned to the communal amenities like sidewalk and sewer improvements, and community facilities like senior centers, childcare centers, and handicapped-accessibility. There was also a noticeable increase in the importance that respondents assigned to youth centers, parks and recreational facilities, and flood and drainage improvements. The CDBG and HOME Consolidated Plan Priorities have been revised accordingly.

### **How were these needs determined?**

Priorities for the investment of CDBG and HOME allocations reflect the results of a community-wide Housing and Community Development Need Survey along with input from the public. These priorities were originally created in 1997 and updated in 2005, 2010, 2015, 2020 and 2025 when the survey was released to the public. In 2025, the Surveys were distributed at several public locations, as well as

posted and advertised on online forums. They were also distributed to members of the County Continuum of Care Committee for distribution to their clients and members.

### **Describe the jurisdiction's need for Public Services:**

Priorities for the investment of CDBG and HOME allocations reflect the results of a community-wide Housing and Community Development Need Survey along with input from the public. These priorities were originally created in 1997 and updated in 2005, 2010, 2015, 2020 and 2025 when the survey was released to the public. Results from the winter/spring 2025 survey show a slight but noticeable shift in respondent priorities. There was a decrease in importance that respondents assigned to employment training and substance abuse services, as well as to services for the disabled. However, there was an increase in the importance that respondents assigned to youth services, transportation services, senior services, and services related to homelessness. The CDBG and HOME Consolidated Plan Priorities have been revised accordingly.

### **How were these needs determined?**

Priorities for the investment of CDBG and HOME allocations reflect the results of a community-wide Housing and Community Development Need Survey along with input from the public. These priorities were originally created in 1997 and updated in 2005, 2010, 2015, 2020 and 2025 when the survey was released to the public. In 2025, the Surveys were distributed at several public locations, as well as posted and advertised on online forums. They were also distributed to members of the County Continuum of Care Committee for distribution to their clients and members.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

According to the National Low Income Housing Coalition's 2024 Out of Reach Report, Somerset County has the highest Area Median Income (AMI) in NJ, but also the second highest housing costs, a fact that has a significant impact on the ability of low-income residents to live in the County. According to recent data, the County's average apartment listed for rent is 18% higher than the State average and 63% higher than the national average. (MyCentralJersey.com, April 17, 2025, "Somerset County apartments for rent saw essentially no changes in March") Fortunately, some County residents are able to receive rental subsidies through the Section 8 voucher programs operated by the Boroughs of Somerville and Manville, the Department of Community Affairs, and the Franklin Township Housing Authority. At present, however, the waiting lists in these jurisdictions are closed and new applicants are not being accepted.

In addition, recent data shows that New Jersey continues to have one of the highest foreclosure rates in the nation. In January 2025, there was approximately 1 foreclosure for every 3,400 housing units. New Jersey has consistently had among the highest rates in the nation for over a decade. Somerset County had a 21% increase in foreclosures from 2023 to 2024. Obviously, a high rate of default on mortgages would have many negative implications for the housing market, the demand for social services and affordable housing, the employment market, and local government.

## MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

### Introduction

The high housing costs continue to make it extremely difficult for low and moderate-income households to obtain or maintain housing in Somerset County due to the high cost burden.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	75,465	59%
1-unit, attached structure	18,018	14%
2-4 units	11,280	9%
5-19 units	13,038	10%
20 or more units	8,894	7%
Mobile Home, boat, RV, van, etc	288	0%
<b>Total</b>	<b>126,983</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	73	0%	1,469	5%
1 bedroom	1,998	2%	8,832	30%
2 bedrooms	17,379	19%	13,187	45%
3 or more bedrooms	71,092	79%	5,567	19%
<b>Total</b>	<b>90,542</b>	<b>100%</b>	<b>29,055</b>	<b>99%</b>

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Somerset County has 6,205 units of affordable housing that have been built through twenty municipalities to meet their New Jersey Council on Affordable Housing (COAH) obligations. Of these, 2,217 units are owner-occupied and 3,988 units are rentals. (These include units built by various social service agencies for their clients/residents.) There are 1,450 units that are age restricted for senior citizens. The units are split evenly among low income and moderate income and include a mix of one, two, and three bedroom units that serve individuals and families of all sizes. The units for sale/rent by the public are deed restricted and have affordable rental prices and resale restrictions. While the County

ended their Housing Rehabilitation program due to decreased funding from the CDBG and HOME programs, some municipalities in the county operate their own housing rehabilitation programs. Franklin Township also operates a housing rehabilitation program with its CDBG funds. It is estimated that several dozen units a year are done through the municipal programs.

There are four Section 8 Voucher programs in Somerset County, including the State-run countywide program and programs in the municipalities of Franklin, Manville, and Somerville. There are a total of 632 Section 8 vouchers operated through these four programs. The various group homes and shared living homes owned and operated by non-profit agencies that serve special needs clients or populations including people with physical and developmentally disabilities, with severe mental illness, who have undergone treatment for alcohol and drug addiction, and the elderly are another source of affordable housing. Agencies often receive funding and in-kind services from state agencies and local governments to develop and operate these homes. There is no indication that any of these units will leave the inventory.

It is likely that the County will lose some of its deed-restricted affordable housing units in the near future due to a number of factors that are beyond control of the CD Office. Some of the units developed to meet COAH obligations have either twenty or thirty-year deed restrictions that are due to expire within the next few years. The County continues to provide HOME funding to subgrantees such as ADTI Housing Corp. and Raritan Valley Habitat for Humanity - as well as some larger developers - which helps to increase the amount of housing in the County. However, this funding is only enough to provide for 8-10 units of additional housing each Program Year and is entirely dependent on continued funding at the current level. Likewise, the Section 8 program is dependent on continued funding from the federal government.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The Franklin Township Housing Authority expects to lose 52 units of affordable housing due to the expiration of affordability exemptions. There are no plans to replace these units because the Township has exceeded its affordable housing obligation.

**Does the availability of housing units meet the needs of the population?**

The current housing market in Somerset County does not meet the needs of its population. There has been - and continues to be - a great need for affordable housing in both the ownership and rental marketplaces. With high housing costs, it is extremely difficult for low and moderate-income families to obtain or maintain housing. Over 40% of those making less than 50% of the Area Median Income are extremely cost burdened (paying more than 50% of their gross income on rent and utilities).

**Describe the need for specific types of housing:**

There has been - and continues to be - a great need for affordable housing in both the ownership and rental marketplaces. This includes single-family houses and rental units of all sizes. The high cost burden has forced many low and moderate-income families to live in much smaller homes/apartments than what would fit their needs. It has also led to large family units living together in order to afford the high housing cost, a situation which also leads to overcrowded living conditions.

## **Discussion**

The high housing costs continue to make it extremely difficult for low and moderate-income households to obtain or maintain housing in Somerset County without having a substantial cost burden.

According to recent figures from the New Jersey Association of Realtors, the median sales price in May 2025 for a single family home in Somerset County was \$812,500, which was an increase of over 11% compared to May 2024. The median price for condos/townhouses in the same period decreased slightly (by 1.5%), but is still at \$450,000. By comparison, at the time of the last Consolidated Plan (2020), the median sales price for a single family home was \$462,500 and condos/townhouses had a median sales price of \$289,000. Current prices represent increases of 75.7% for a single family home and 55.7% for condos/townhouses over the 5-year period.

High housing costs also affect the rental market. The current Fair Market Rent for a two-bedroom unit in Somerset is \$2,176. In New Jersey, most minimum wage workers earn an hourly wage of \$15.13. In order to afford the Fair Market Rent (FMR) for a two-bedroom apartment in Somerset County, a minimum wage earner must work over 110 hours per week. In other words, a Somerset County household must include 3 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

## MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

### Introduction

Somerset County is an area of higher than average incomes, but also higher than average housing costs. These housing costs extend to both ownership and rental, with the median sales price for a home in Somerset County rising to \$812,500 (May 2025) and the fair market rent (FMR) for a 2-bedroom apartment at \$2,176. These prices are beyond the reach of many residents, forcing them to move out of the county, live in sub-standard housing, or pay a significant portion of their income on housing, placing an increased financial burden on the household.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,051	7.1%
\$500-999	2,849	9.8%
\$1,000-1,499	10,809	37.2%
\$1,500-1,999	8,774	30.2%
\$2,000 or more	4,208	14.5%
<b>Total</b>	<b>28,691</b>	<b>98.7%</b>

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,335	No Data
50% HAMFI	4,901	2,590
80% HAMFI	13,056	8,619
100% HAMFI	No Data	17,233
<b>Total</b>	<b>19,292</b>	<b>28,442</b>

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,336	1,515	1,917	2,333	2,575
High HOME Rent	1,148	1,360	1,688	1,942	2,148
Low HOME Rent	1,036	1,110	1,331	1,538	1,716

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

There has been - and continues to be - a great need for affordable housing, in both the ownership and rental marketplaces. With a relatively high area median income, housing costs - even the Fair Market Rents - have risen to a point where it is difficult for low and moderate-income families to obtain and maintain housing.

### How is affordability of housing likely to change considering changes to home values and/or rents?

Housing costs have continued to rise in Somerset County. The most recent (2025) median sales price for a single-family home in the County is over \$810,000, which is an increase of over 75% from what it was in 2020. In addition, the fair market rent for a 2-bedroom apartment has risen almost 25% during that same period to \$2,176 (2025). This has made it difficult for families of all income levels, but especially those in the low and moderate-income levels, to obtain and maintain housing. If housing costs continue this rising trend, affordability will only become more difficult in the future, forcing individuals and families to either move out of the county, or placing a significant financial burden on them.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The HOME/Fair Market Rents are currently comparable to the area median rent for studio and 1-bedroom rentals, but the disparity rises as the size of the unit increases. These high prices (\$2,176 for a 2-bedroom unit) make it difficult for low and moderate-income people to afford to rent in the county. The County feels strongly that producing and maintaining affordable housing is a key component of the strategy to assist lower income families. Significant funding has been - and will continue to be - given to subgrantees that produce or preserve affordable housing. While the County's Homelessness Trust Fund is no longer providing rental assistance, for over a dozen years it provided assistance to working individuals and families who lived in housing that was at or below the fair market rent. This program - which benefitted dozens of people during its existence - relieved some of the financial burden that lower income people were feeling because of the high housing costs and allowed them to maintain their housing at an affordable level.

## **Discussion**

Somerset County is an area of higher than average incomes, but also higher than average housing costs. These housing costs extend to both ownership and rental, with the median sales price for a home in Somerset County rising to \$812,500 (May 2025) and the fair market rent (FMR) for a 2-bedroom apartment at \$2,176. These prices are beyond the reach of many residents, forcing them to move out of the county, live in sub-standard housing, or pay a significant portion of their income on housing, placing an increased financial burden on the household.

## **MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)**

### **Introduction**

A large portion of the County's housing stock was built prior to 1970. Aside from general dilapidation, which can result in higher operating costs, there are other troublesome issues including lead paint, mold and asbestos in these older housing units. These structures are primarily located in the municipalities that have the highest concentration of low and moderate-income residents and are the locus of most of the County's LMAs, namely Bound Brook, Manville, North Plainfield, Raritan, Somerville, and South Bound Brook.

In recent years, there has been an increase in newer homes and housing developments. However, other than units specifically set aside as affordable, many of these homes - with an average sales price of over \$800,000 (May 2025) - are out of reach for the County's low and moderate-income residents.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

The following definitions are used:

Standard Condition - A housing unit is considered to be in standard condition when it has the following:

- operable indoor plumbing;
- a usable flush toilet, bathtub or shower inside the unit for the exclusive use of a family;
- a safe electrical service;
- a safe or adequate source of heat;
- a kitchen; and
- the ability to provide safe and adequate shelter.

Substandard Condition- A housing unit is considered to be in substandard condition when it:

- lacks the attributes of a standard condition unit;
- endangers the health, safety or well-being of a family in its present condition;
- has one or more critical defects; or
- has a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding.

A unit is considered "substandard condition but suitable for rehabilitation" if the defects can be fixed/repaired without significant/unreasonable expenses which would be cost-prohibitive.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	23,790	26%	12,142	42%
With two selected Conditions	310	0%	868	3%
With three selected Conditions	25	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	66,440	73%	16,049	55%
<b>Total</b>	<b>90,565</b>	<b>99%</b>	<b>29,079</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,534	13%	4,732	16%
1980-1999	34,523	38%	10,077	35%
1950-1979	32,281	36%	9,664	33%
Before 1950	12,224	14%	4,557	16%
<b>Total</b>	<b>90,562</b>	<b>101%</b>	<b>29,030</b>	<b>100%</b>

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	44,505	49%	14,221	49%
Housing Units build before 1980 with children present	7,269	8%	5,194	18%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

**Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.**

<TYPE=[text] REPORT\_GUID=[F8DC4D3147433947165558A235C46686]  
 PLAN\_SECTION\_ID=[1313801000]>

**Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405**

According to U.S. Census Bureau data, roughly one-half (47%) of the housing units in Somerset County were built prior to 1979. Lead is identified in approximately one-third of housing units that receive funding through one or more of the County’s programs where lead testing is required. Based on this technique, it is likely that over 20,000 units will be found to have had lead paint applied to a surface in the unit.

**Discussion**

The County recognizes the importance of creating and maintaining affordable, safe housing for low and moderate-income families and encourages agencies and non-profits to rehabilitate existing structures when possible. The County's Housing Rehabilitation program - which provided homeowners with funding to rehabilitate their homes to standard living conditions - has been suspended due to decreased funding and decreasing demand. However, a number of municipalities within the county continue to have their own housing rehabilitation programs and the Community Development Office refers residents to those programs.

## MA-25 Public And Assisted Housing - 91.410, 91.210(b)

### Introduction

The Franklin Township Housing Authority administers a public housing and Section 8 Housing Choice Voucher Program within the jurisdiction of Franklin Township. Its inventory consists of 50 public housing units and 134 vouchers. The public housing waiting list and Section 8 waiting list both have over 1,000 people on them and are both closed at the moment.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			0	230			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Public Housing in Franklin Township continues to be in the process of redevelopment. The Township provides assistance from its Affordable Housing spending plan in support of the Township Consolidated Plan goal of providing decent affordable housing within Franklin Township.

In recent years, Voorhees Station has been completed and provides 76 units of housing with first floor commercial space. Eight units were subsidized from the Housing Trust Fund and set aside to provide housing for extremely low income residents. In addition, the Independent Crossing development for seniors, now called the Soaries Residence, was built in a joint construction project by the First Baptist CDC and Genesis Group. This development is comprised of 64 housing units, of which five will be set aside for disabled veterans. Summerfields at Franklin was also recently completed and provides 100 affordable units. And the Township has worked closely with Habitat for Humanity to develop affordable housing for eligible residents.

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
Franklin Housing Authority - Parkside Senior & Parkside Family (NJ042)	88

**Table 38 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

These units were constructed in 2011 and, as such, there are no restoration and revitalization needs at this time.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The Housing Authority will be partnering with local non-profits to work with the private management company and the Authority to provide public housing residents with access to job training and social service programs that will help to move residents toward self-sufficiency. This will also provide families with access to programs that will improve their living environment.

**Discussion:**

Public Housing in Franklin Township continues to be in the process of redevelopment. Voorhees Station has been completed and provides 76 units of housing with first floor commercial space. Eight units were subsidized from the Housing Trust Fund and set aside to provide housing for extremely low income residents. In addition, the Independent Crossing development for seniors, now called the Soaries Residence, was built in joint construction project by the First Baptist CDC and Genesis Group. This development is comprised of 64 housing units, of which five will be set aside for disabled veterans. The Housing Authority is not troubled and will receive funding for the operation of its Section 8 program and public housing. Finally, the Township has also created an Affordability Assistance program from its Affordable Housing Trust Fund to provide closing costs and down payment assistance for its affordable housing units and a loan program to prevent foreclosures for existing affordable housing owners who are experiencing problems with arrearages in taxes and/or association fees. This program is administered by the Central Jersey Housing Resource Center (CJHRC).

## MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

### Introduction

The County has numerous services in place to help homeless people and those at risk of becoming homeless.

The Board of Social Services is where the delivery of services to the homeless originates. The Board can be reached by phone, though clients must be seen in person to access services. Once clients are seen, they are screened for eligibility and enrolled in the appropriate entitlement program. Board staff also will refer clients to appropriate agencies and ensure that clients receive all of the supportive services to which one is entitled. Agencies that the Board may refer clients to include: Richard Hall Mental Health Center, Alternatives, Safe + Sound Somerset, the Center for Great Expectations, Volunteers of America/Agape House, HOME of Somerset County (formerly Interfaith Hospitality Network), and Alternatives. While all of these agencies may meet clients through other means, the Board of Social Services always screens clients and makes the referral that is necessary for clients to access services at these agencies.

### Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	10	35	130	6	0
Households with Only Adults	9	0	476	28	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	386	0
Unaccompanied Youth	16	0	28	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The County has numerous services in place to help homeless people, as well as help prevent others from becoming homeless. There are government agencies, as well as non-profits, that provide education assistance, health care services, employment services, and other necessary "basic needs" to the general population, as well as to those who are homeless or at risk of becoming homeless. The Somerset County Board of Social Services, Easter Seals New Jersey, Richard Hall Mental Health Center, Community Hope, Soldier On, Alternatives, HOME of Somerset County (formerly Interfaith Hospitality Network), Volunteers of America/Agape House, Visions and Pathways, Safe + Sound Somerset, and the Center for Great Expectations all provide intensive case management for their clients, helping them to access other services.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Richard Hall Community Mental Health Center (RHCMHC) manages Project for Assistance in Transitional Housing (PATH), which is federally funded by the Substance Abuse and Mental Health Services Administration. Outreach is done by staff who provide community-based case management services and service linkages for individuals who have serious and persistent mental illness and who are homeless or at risk of homelessness, including many who would be classified as chronically homeless.

Visions and Pathways makes provisions for residents of its Youth Shelter and Passages programs to attend high school, GED programs or college courses. They also manage the Pathways program, a school-based life skills program for at-risk youth.

Bridgeway has taken over management (from the Department of Human Services) of the Psychiatric Emergency Screening Service (PESS). PESS provides 24-hour, 7 day a week, (crisis intervention services and a crisis hotline) for county residents in a facility in Somerville. One or more screeners are available on-site and also off-site through mobile outreach services. Crisis intervention services include screening for voluntary and involuntary hospitalization, mobile outreach, and linkage to appropriate community resources, as well as information and referral.

Zufall Health Center in Somerville provides a wide range of medical and dental services, patient support programs, and community programs.

Alternatives provides assistance to residents of permanent supportive housing programs. Carrier Clinic provides in-patient and outpatient services. Jewish Family Services provides counseling and referrals.

American Red Cross, SHIP, Somerset Treatment Services and Zufall Health provide HIV counseling and testing.

The Greater Raritan Workforce Investment Board serves both Somerset and Hunterdon counties and operates a One Stop Career Center that delivers services to enhance long-term employment opportunities.

## **MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)**

### **Introduction**

The Somerset County Consolidated Plan and Action Plan highlight the County's collective effort to improve the quality of life for residents of Somerset County, with special attention to programs and services for those who have special needs.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Persons with special needs often require specialized housing, including units that are fully ADA-accessible, special lifts, 24-hour on-site management, transportation, and other services. There are a number of programs available that assist the special needs population of the County.

There are four Section 8 Voucher programs in Somerset County, including the State-run countywide program and programs in the municipalities of Franklin, Manville, and Somerville. The various group homes and shared living homes owned and operated by non-profit agencies that serve special needs clients or populations, including people with physical and developmentally disabilities, those with severe mental illness, people who have undergone treatment for alcohol and drug addiction, and the elderly are another source of affordable housing. Agencies often receive funding and in-kind services from state agencies and local governments to develop and operate these homes. There is no indication that any of these units will leave the inventory.

There are a number of obstacles to meeting the underserved needs of CDBG and HOME Program beneficiaries. In the housing, homeless, and special needs areas, the following barriers have been identified: the shortage of affordable and other supportive housing opportunities; shortage of Section-8 vouchers to assist low income tenants; insufficient funding resources for housing programs; inflation and shortages in the region's housing market; inflationary cost trends in construction; and community resistance. With respect to non-housing community development needs, the principal impediments are inadequate funding levels and resistance to increasing property taxes to provide projects and services in areas where there is need. Government and non-profit service providers alike are largely constrained by the current economic climate and the strain it has placed on the budgeting processes.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

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**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The Somerset County Consolidated Plan and Action Plan highlight the County's collective effort to improve the quality of life for residents of Somerset County, with special attention to programs and services for those who have special needs. The activities that are planned during Program Year 2025 include:

Funding for Community Hope to provide employment training for veterans in their Hope for Veterans Employment Training program. This would meet the goal of assisting persons at risk of homelessness.

Funding for HomeSharing to provide connections between people looking for housing ("seekers") and people looking to share their home ("providers") in their Shared Affordable Housing program. This would meet the goal of assisting persons at risk of homelessness.

Funding for Safe + Sound Somerset to provide services for victims of domestic violence in their Mobile Case Management program. This would meet the goal of assisting persons at risk.

Funding for Arc of Somerset for improvements to a group home in Rocky Hill that provides housing to people with developmental disabilities. This would meet the goal of improving accessibility at public facilities.

Funding for Midland Adult Services for improvements to a group home for people with developmental disabilities in Branchburg. This would meet the goal of improving accessibility at public facilities.

Funding for Visions and Pathways for improvements at their group home in Bridgewater, which provides housing for homeless youth who have aged out of the foster care system. This would meet the goal of assisting people at risk of homelessness.

Funding for Youth Consultation Service for improvements to a group home in Bridgewater which provides housing for residents with developmental disabilities. This would meet the goal of improving accessibility at public facilities.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The Somerset County Consolidated Plan and Action Plan highlight the County's collective effort to improve the quality of life for residents of Somerset County, with special attention to programs and

services for those who have special needs. The activities that are planned during Program Year 2025 include:

Funding for Community Hope to provide employment training for veterans in their Hope for Veterans Employment Training program. This would meet the goal of assisting persons at risk of homelessness.

Funding for HomeSharing to provide connections between people looking for housing ("seekers") and people looking to share their home ("providers") in their Shared Affordable Housing program. This would meet the goal of assisting persons at risk of homelessness.

Funding for Safe + Sound Somerset to provide services for victims of domestic violence in their Mobile Case Management program. This would meet the goal of assisting persons at risk.

Funding for Arc of Somerset for improvements to a group home in Rocky Hill that provides housing to people with developmental disabilities. This would meet the goal of improving accessibility at public facilities.

Funding for Midland Adult Services for improvements to a group home for people with developmental disabilities in Branchburg. This would meet the goal of improving accessibility at public facilities.

Funding for Visions and Pathways for improvements at their group home in Bridgewater, which provides housing for homeless youth who have aged out of the foster care system. This would meet the goal of assisting people at risk of homelessness.

Funding for Youth Consultation Service for improvements to a group home in Bridgewater which provides housing for residents with developmental disabilities. This would meet the goal of improving accessibility at public facilities.

## **MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)**

### **Describe any negative effects of public policies on affordable housing and residential investment**

There is no question that the cost - and development and maintenance - of affordable housing is affected by public policies that emanate from the local level of government. There are a number of current local policies and practices that may tend to restrict which type of housing may be developed in a certain area. Laws of this type make it difficult to develop affordable housing.

Some Somerset County municipalities have 2-5 acre zoning requirements in order for housing to be developed. Such requirements are cost prohibitive and limit the availability of conforming lots. In addition, some Somerset County communities restrict the eligible uses of existing housing and housing that would be developed. As a result, a housing developer's ability to create housing for certain uses or beyond a certain occupancy is restricted. This practice also has an inflationary effect.

Decisions related to the provision and location of public transportation and supportive social services may inhibit or concentrate affordable housing and decrease opportunities for disadvantaged persons. There is also a perception at the municipal level that affordable unit development equates to a loss of income because of an organization's tax-exempt status and the idea that housing that is managed by a non-profit organization is taken off of the tax rolls. Though such organizations may offer to make a payment in lieu of taxes, some municipalities consider this contribution to be insufficient.

The continued uncertainty surrounding the Council on Affordable Housing's (COAH) obligation of municipalities to create affordable units has deterred the creation of new or rehabilitated affordable units. Municipalities remain uncertain how to properly invest funds set aside for the creation of affordable units under this legislation.

Private sector real estate practices (for example: steering/blockbusting) that preclude equal housing opportunity, predatory lending practices, discriminatory provision of housing brokerage services, and failure to disseminate information on programs that may be used to provide financial assistance for housing opportunities all present barriers to affordable housing.

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

### Introduction

Somerset County is an area with a highly educated workforce and a large number of well-paying jobs in big industries. However, these factors have also helped contribute to a high cost of living, a fact that makes it even more difficult for less-educated and/or low-income residents to work and live in the County.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	236	227	0	0	0
Arts, Entertainment, Accommodations	10,381	12,875	9	10	1
Construction	5,084	5,367	4	4	0
Education and Health Care Services	20,461	21,736	18	16	-2
Finance, Insurance, and Real Estate	11,627	11,012	10	8	-2
Information	3,864	6,529	3	5	2
Manufacturing	9,136	11,139	8	8	0
Other Services	4,826	5,206	4	4	0
Professional, Scientific, Management Services	23,150	31,643	20	24	4
Public Administration	0	0	0	0	0
Retail Trade	13,183	16,940	12	13	1
Transportation and Warehousing	3,884	2,323	3	2	-1
Wholesale Trade	8,427	8,639	7	6	-1
Total	114,259	133,636	--	--	--

**Table 40 - Business Activity**

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	147,397
Civilian Employed Population 16 years and over	141,080
Unemployment Rate	4.27
Unemployment Rate for Ages 16-24	11.55
Unemployment Rate for Ages 25-65	3.06

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	54,008
Farming, fisheries and forestry occupations	3,353
Service	10,576
Sales and office	28,348
Construction, extraction, maintenance and repair	7,588
Production, transportation and material moving	4,977

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	65,453	53%
30-59 Minutes	41,553	33%
60 or More Minutes	17,228	14%
<b>Total</b>	<b>124,234</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,548	230	1,735

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	18,885	823	4,757
Some college or Associate's degree	21,359	1,131	4,157
Bachelor's degree or higher	71,895	2,166	10,967

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	159	749	841	1,598	1,988
9th to 12th grade, no diploma	2,361	590	723	2,041	2,130
High school graduate, GED, or alternative	5,154	4,384	5,521	14,553	11,462
Some college, no degree	6,962	4,074	3,864	9,896	5,456
Associate's degree	1,367	2,276	1,505	5,049	2,398
Bachelor's degree	4,974	10,078	10,571	26,003	8,532
Graduate or professional degree	505	5,301	10,430	22,748	8,765

**Table 45 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	521,041
High school graduate (includes equivalency)	1,289,943
Some college or Associate's degree	1,820,742
Bachelor's degree	3,153,974
Graduate or professional degree	4,914,323

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

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

Based on the Business Activity table, the major employment sectors are in the areas of Professional, Scientific, & Management Services; Education and Healthcare Services; Retail Trade; and Finance, Insurance, and Real Estate.

**Describe the workforce and infrastructure needs of the business community:**

As of 2022 (the most recent data available), software developers, personal care and service, computer/mathematical, and health service jobs will be in great demand over the next 10 years, with these sectors expected to see annual increases of over 1%. According to the New Jersey Department of Labor and Workforce Development, Somerset County is projected to add almost 11,000 jobs between 2024 and 2034 (based on the 2022 report). This would be a 5.7% change, with an annual growth rate of almost 0.6%.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

After the steep decline that occurred during the Great Recession, the total number of jobs in the county began to grow again, and the unemployment rate had shown a downward trend since a peak of 7.5 percent in 2010, averaging 3-4% over the last several years. Somerset County's ability to weather the Great Recession better than other counties in the state, and nationally, had much to do with its relatively large share of highly educated workers. Workers with higher levels of education tended to fare better than other demographic groups during the economic downturn.

Unfortunately, the COVID-19 crisis, which began in early 2020, significantly changed the employment landscape in the County and across the State and nation. However, Somerset County was able to bounce back quickly and successfully. As of May 2025, the County's unemployment rate stood at 4.0%, which is far below the early COVID rate of over 12%, and below the State unemployment rate of 4.8%. This rate is also below the County's long-term unemployment rate of 4.35%.

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

Somerset County has one of the most highly educated workforces in New Jersey, with over 57% of all adults over 25 years of age holding a bachelor's degree or higher and, of those, approximately 27% hold post-baccalaureate degrees. Raritan Valley Community College, located in Branchburg, Somerset County, offers a wide variety of associate degrees, certificate programs, and professional development training. The community college plays an important role in worker training and retraining. Additionally, there are 16 institutions of higher education within a 10-mile radius of Somerset County's boundaries.

According to a report commissioned by the Somerset County Planning Board, a possible reason for concern in the future is the projected growth in lower wage industry employment – the retail trade, healthcare and social assistance, and food and beverage industries, in particular. While these industries will provide plenty of employment opportunities to County residents, as well as those commuting from outside of the county, the wage offerings associated with a majority of these occupations will generally be insufficient when compared to the county’s relatively high cost of living. While there will also likely be growth in high-wage occupations such as software development, Somerset County’s cost of living will be a challenge to many employers and employees. The continued health of the County’s economy will greatly depend upon the affordability and supply of housing available to a critical and expanding lower wage workforce.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Greater Raritan One Stop Career Center serves job seekers in Somerset County by helping them develop the skills needed to succeed in the job market. Some of the initiatives include:

- job search readiness workshops - includes resume writing, interviewing skills, networking, job search techniques, and stress management;
- individual career counseling - skills assessment, resume review and revision, building a job-search action plan, and plotting a long-term employment plan;
- individual training grants for "in-demand" occupations to upgrade skills, increase marketability, and increase ability to secure employment;
- tuition waivers - eligible clients can attend New Jersey’s public colleges and universities to pursue full degree programs without paying tuition. The education must enhance the person’s marketability for "in-demand" occupations;
- veterans services - includes job search assistance, on-the-job training, and knowledgeable referral to other veterans programs. The One-Stop also provides outreach at the Lyons VA Medical Center;
- workforce re-entry for ex-offenders - working one-on-one with a counselor, the ex-offender will learn about local employers willing to hire those who’ve paid their debt, and they will get assistance with job search techniques and skill training to prepare for employment.

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

Yes

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

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### **Discussion**

The County hopes that by working with various government agencies, non-government agencies and organizations, and private industry, the infrastructure and workforce can be built up in such a way that it not only enhances the existing assets, but makes it more viable for those who are less-educated and/or lower-income to find and retain meaningful employment. The County intends to use the programs already in place, as well as those planned for the future, to continue to improve the non-housing community development assets.

## **MA-50 Needs and Market Analysis Discussion**

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

There are not specific areas where housing problems are concentrated. The high cost of living, combined with high home prices and rents, makes much of Somerset County beyond the reach of low and moderate-income families. Some of the areas that are affordable tend to have a greater concentration of low-/moderate-income families. There are the Low/Mod Services Areas (LMAs), which are block groups where at least 42.8% (uncapped with the exception criteria) of the residents earn less than 80% of the Area Median Income. In general, these are areas that are concentrated in the County's older boroughs and include block groups in Bernards, Bernardsville, Bound Brook, Bridgewater, Green Brook, Hillsborough, Manville, Montgomery, North Plainfield, Raritan, Somerville, and South Bound Brook.

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

The County's Low/Mod Service Areas (LMAs) are the only geographic locations that are targeted for eligibility to receive assistance. These areas are considered a concentration. In Somerset County, these are block groups where at least 42.8% (uncapped with the exception criteria) of the residents earn less than 80% of the Area Median Income. In general, these are areas that are concentrated in the County's older boroughs and include block groups in Bernards, Bernardsville, Bound Brook, Bridgewater, Green Brook, Hillsborough, Manville, Montgomery, North Plainfield, Raritan, Somerville, and South Bound Brook. The County's LMAs also reflect higher minority populations than other areas in the County.

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

A large portion of the County's housing stock was built prior to 1970. Aside from general dilapidation, which can result in higher operating costs, there are other troublesome issues including lead paint, mold and asbestos in these older housing units. These structures are primarily located in the municipalities that have the highest concentration of low and moderate-income residents and are the locus of most of the County's LMAs, namely Bound Brook, Manville, North Plainfield, Raritan, Somerville, and South Bound Brook.

### **Are there any community assets in these areas/neighborhoods?**

The County LMAs receive significant attention from programs utilizing CDBG and HOME funds since these areas are the only geographic locations that are targeted for eligibility to receive assistance.

### **Are there other strategic opportunities in any of these areas?**

The County continues to look for ways to invest in these areas and assist the residents through CDBG and HOME grants, the County's rental assistance program, and efforts with the Continuum of Care Committee. A number of the municipalities in which these areas are located have used CDBG grants to upgrade the sewer systems and sidewalks, reducing expenses for the community and making the areas more accessible.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to the most recent Census data estimates (2023), approximately 97.5% of Somerset County households had a computer and over 95.4% had broadband access. The high income levels spread over the County have encouraged faster Internet connections. However, even with access and lower prices, low- and moderate-income households are not always able to afford broadband, which can have a greater impact on families with children, who are often required to use computers and/or have Internet access for school. In addition, older homes in older neighborhoods - which often house lower-income residents - have been slower to upgrade to current cable and broadband standards.

Prioritizing investment in broadband is one of the goals outlined in the County's Master Plan (2017).

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

According to the most recent information (2024), most of Somerset County's communities are served by at least three (3), and as many as eight (8), broadband providers. Increasing competition is likely to increase access and lower prices, both of which will have a significant positive impact on low- and moderate-income residents.

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

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

Like most of the United States, Somerset County is not immune to the risks associated with climate change. Even though the County has no beachfront property, which is most often associated with risk and damage from climate change, there are significant portions of the County that face other short- and long-term risks.

Portions of municipalities that are located on or near flood zones, largely in lower-income areas in Bound Brook, Bridgewater, and Manville, face increased danger of flooding. According to a report by Environment New Jersey, more frequent heat waves could increase smog and smog-related deaths by more than 6%. A portion of Somerset County is still used for agricultural purposes and an increase in extreme temperatures - both highs and lows - can cause damage to crops.

The County's Hazard Mitigation Plan outlined some of the potential problems that could be caused by climate-related events, including:

- heat waves that decrease agriculture yields and increase fire hazard risks
- heavy precipitation events that cause flooding damage, destroy crops and lead to soil erosion
- drought that can lead to lower crop yields and water shortage

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

Low- and moderate-income households are at risk of a greater impact from climate change-related hazards. Many of the areas in the County that have been affected by significant flooding events are located in lower-income areas in Bound Brook, Bridgewater and Manville. In Manville alone, over the past two decades, over 150 homeowners have taken federal disaster buyouts and dozens of others have abandoned their homes. This issue was exacerbated by the devastating flooding of Hurricane Ida several years ago. Federal funding was made available for the possible buyout of over 125 homes in Manville. This has led to a corresponding drop in home values, as well as the tax base, which has impacted residents. Meanwhile, the town's Hispanic population has risen from 5% to over 25%, increasing the need for bilingual teachers in the schools.

Increased costs that can result from climate change-related factors also have a greater impact on lower-income households. Increased temperature swings can result in a greater need for, and usage of, electricity and gas, increasing costs on all households, but having a greater impact on those who are less able to afford it. Increased agriculture costs as a result of climate change will lead to increased cost of goods, which will have a significant impact on lower-income households. In addition, lower income households are less able to afford to move to areas with fewer climate change-related impacts.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Priorities for the investment of CDBG and HOME allocations reflect the results of a community-wide Housing and Community Development Need Survey along with input from the public. These priorities were originally created in 1997 and updated in 2005, 2010, 2015, 2020 and 2025 when the survey was released to the public. Results from the 2025 survey show a slight but noticeable shift in respondent priorities. There was a decrease in importance that respondents assigned to senior centers and general public facilities, as well as to services for the disabled. However, there was an increase in the importance that respondents assigned to youth centers, parks and recreational facilities, flood and drainage improvements, transportation services, and services related to homelessness. The CDBG and HOME Consolidated Plan Priorities have been revised accordingly.

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

### Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	Countywide
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Public Service
	<b>Identify the neighborhood boundaries for this target area.</b>	This target area is countywide and potentially includes all neighborhoods.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Since this target area is countywide, it includes all types of housing: single-family, group home, supportive housing, etc.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	N/A
	<b>Identify the needs in this target area.</b>	Since this target area is countywide, the needs of the County are included.
	<b>What are the opportunities for improvement in this target area?</b>	The County has continued to show a need for decent, affordable housing.
<b>Are there barriers to improvement in this target area?</b>	Some of the barriers to improvement in the County include: high housing prices, high construction costs, high cost of living, and limited available land for construction.	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The County's Low/Mod Service Areas (LMAs) are the only geographic locations that are targeted for eligibility to receive assistance. In Somerset County, these are block groups where at least 42.8% (uncapped with the exception criteria) of the residents earn less than 80% of the Area Median Income. In general, these are areas that are concentrated in the County's older boroughs and include block groups in Bernards, Bernardsville, Bound Brook, Bridgewater, Hillsborough, Manville, Montgomery,

North Plainfield, Raritan, Somerville, and South Bound Brook. The County's LMAs also reflect higher minority populations than other areas in the County.

Aside from LMAs and other projects that are sited in eligible areas, there is also a CDBG-funded project in Rocky Hill. There are also HOME-funded projects in Far Hills.

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

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing for Purchase
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless Maintain/expand supply of affordable housing Administrative Costs
	<b>Description</b>	Assist in making affordable housing available for purchase
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
	<b>2</b>	<b>Priority Need Name</b>
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless Improve accessibility/living standard for disabled Maintain/expand supply of affordable housing Administrative Costs
	<b>Description</b>	Assist in making affordable rental housing available.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
<b>3</b>	<b>Priority Need Name</b>	Facilities for the Homeless
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence

	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless
	<b>Description</b>	Assist with providing facilities for people experiencing homelessness.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
<b>4</b>	<b>Priority Need Name</b>	Parks & Recreational Facilities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Individuals Families with Children Elderly
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public improvements in LMAs Improvements at public facilities Administrative Costs
	<b>Description</b>	Funding to improve parks and recreational facilities.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
<b>5</b>	<b>Priority Need Name</b>	Flood & Drainage Improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development

	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public improvements in LMAs Administrative Costs
	<b>Description</b>	Funding for improvements to drainage systems in an effort to help prevent flooding.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
6	<b>Priority Need Name</b>	Street Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public improvements in LMAs Administrative Costs
	<b>Description</b>	Funding for improvements to public streets.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
	7	<b>Priority Need Name</b>
<b>Priority Level</b>		High
<b>Population</b>		Extremely Low Low Moderate Large Families Families with Children Families with Children Unaccompanied Youth Non-housing Community Development

	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public improvements in LMAs Improvements at public facilities Administrative Costs
	<b>Description</b>	Funding to assist and improve community youth centers.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
8	<b>Priority Need Name</b>	Senior Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless Improve accessibility/living standard for disabled Administrative Costs
	<b>Description</b>	Funding to improve services for seniors.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
9	<b>Priority Need Name</b>	Services for the Homeless
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Chronic Homelessness Individuals Families with Children veterans Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless Administrative Costs
	<b>Description</b>	Funding to provide for, and improve, services for people experiencing homelessness.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
<b>10</b>	<b>Priority Need Name</b>	Transportation Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Public Housing Residents Individuals Families with Children Mentally Ill veterans Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Improve accessibility/living standard for disabled Administrative Costs
	<b>Description</b>	Funding to assist with public transportation services.

	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
<b>11</b>	<b>Priority Need Name</b>	Health Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless Improve accessibility/living standard for disabled Improvements at public facilities Administrative Costs
	<b>Description</b>	Improve and increase health services and access to such services.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
<b>12</b>	<b>Priority Need Name</b>	Youth Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Families with Children Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless Education/training for low-income persons Administrative Costs
	<b>Description</b>	Improve and increase youth services and access to such services.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
<b>13</b>	<b>Priority Need Name</b>	Downpayment Assistance for First-Time Homebuyers
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Individuals Families with Children veterans
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless Maintain/expand supply of affordable housing
	<b>Description</b>	Funds for downpayment assistance for first-time homebuyers
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
<b>14</b>	<b>Priority Need Name</b>	Housing for Persons with Special Needs
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Assist persons at risk of becoming homeless Improve accessibility/living standard for disabled
	<b>Description</b>	Assist with housing concerns for persons with special needs.
	<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.
15	<b>Priority Need Name</b>	Neighborhood Facility
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities

<b>Geographic Areas Affected</b>	Countywide
<b>Associated Goals</b>	Improvements at public facilities
<b>Description</b>	Funding to assist and improve neighborhood facilities.
<b>Basis for Relative Priority</b>	Determined by Housing & Community Development Needs Survey.

**Narrative (Optional)**

Somerset County conducted the 2025-2029 Housing and Community Development Needs Survey over the first several months of 2025. The Survey was made available online (via SurveyMonkey), as well as distributed to community partners (mainly via the Continuum of Care Committee) and written about in the County newsletter. The Survey was made available in English and Spanish.

Survey results showed that County residents continue to see affordable housing - both for purchase and rent - as one of the highest priorities. In addition, services for residents - especially with regard to transportation and health services, as well as services for seniors and youth - remain a high priority. Respondents also saw a strong need for facilities and services for people experiencing homelessness.

## SP-30 Influence of Market Conditions - 91.415, 91.215(b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	The County does not spend funds on TBRA. However, in addition to the funding from HUD, Somerset County had a Homelessness Trust Fund (HTF) that provided funding for a rental assistance program for low- and moderate-income households. Since its inception, the Fund - which is funded by a \$3 surcharge on real estate transactions - disbursed over \$400,000 in assistance to qualifying households. Funding for the rental assistance program ended in 2024, although the Fund itself continues to provide funds for construction and services projects.
TBRA for Non-Homeless Special Needs	The County does not spend funds on TBRA.
New Unit Production	The County recognizes that the purchase and - if necessary - rehabilitation of existing units is not always possible or economically feasible. There are times when the production of new units is the best, if not only, option. Since the HOME grant is usually insufficient to award funding to all applicants, projects that leverage resources are considered most favorably, and in fact most projects cannot be implemented without significant investment from other sources.
Rehabilitation	<p>The County ended its residential housing rehabilitation program several years ago due to a lack of funding and declining interest. It was felt that CDBG and HOME funds would be better utilized for other projects. However, funding for rehabilitation and facility improvement projects is still granted to applicants with projects that meet HOME/CDBG criteria and which can be completed quickly.</p> <p>Some municipalities in Somerset County continue to have their own housing rehabilitation programs. This list changes regularly, based on available funding, and the County maintains a list for residents who inquire about funding in their municipality.</p>

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	The County does not provide funding for projects that involve preservation. However, the County does provide funding to projects that will acquire a property. Often, this is a quick - and less expensive, when compared to new construction - way to produce housing for low-income, at-risk, disabled, and other individuals. Since the HOME grant is usually insufficient to award funding to all applicants, projects that leverage resources are considered most favorably, and in fact most projects cannot be implemented without significant investment from other sources.

**Table 49 – Influence of Market Conditions**

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

**Introduction**

For Program Year 2025, Somerset County anticipates receiving \$1,157,043 in CDBG funding and \$650,258.34 in HOME funding, including Program Administration costs. These amounts represent increases of around 9% in both CDBG and HOME funds as compared to PY 2024. In general, over the last several years, Somerset County has seen slight annual increases in funding in both programs.

In addition to the funding from HUD, Somerset County has a Homelessness Trust Fund (HTF) that provides funding for a rental assistance program, legal services, case management, and some construction projects. Over the last five years, the Fund - which is funded by a \$5 surcharge on real estate transactions - has averaged over \$110,000 per year. During calendar year 2024, the Fund accumulated approximately \$114,000.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,157,043	0	0	1,157,043	4,621,132	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	650,258	0	0	650,258	2,113,212	

Table 50 - Anticipated Resources

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

In nearly every grant year, the amount of CDBG funds requested is greater than the amount of funds available; within the Public Services category, the amount requested is often two times greater than the fifteen percent (15%) statutory cap will permit to be awarded. Likewise, the amount of HOME funds requested is often significantly greater than the amount of funds available. In general, in order to maximize the return of limited funding and to provide as much support as possible, the CDBG and HOME committees opt to provide partial funding to projects that are presented for consideration. This has become especially important recently, as other public and private funding sources have been diminished, while the need for funding has not.

Virtually all of the CDBG Public Service projects and many of the Public Facilities and Improvements projects will utilize additional resources. In addition, all of the HOME projects will leverage additional funding sources in order to be completed. The Somerset County HOME program has built up a large reserve of HOME Match funds by funding significant construction projects over the years. Many of the projects have received

additional funding that amounts to several times the amount of the HOME funds granted. It is expected that the HOME projects funded in coming years (including those in 2025) will continue to leverage significant outside funding and easily satisfy the HOME Match requirements.

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

N/A

**Discussion**

Although other County divisions may do so, the CD Office does not traditionally apply for local public or private sector resources and therefore, cannot say definitively how other resources will be used to identify needs covered by the strategic plan. Given what is known about the nature and extent of the County’s housing and community development needs and the limited amount of CDBG and HOME funds available, it is certain that local public and private resources will be used to partially support the objectives that are initiated in this Consolidated Plan to address identified needs through the creation and maintenance of affordable housing, along with the funds to support the provision of services to the County’s special needs populations. These services include, but are not limited to: nutrition programs, outreach and referral, case management, utility assistance, rental subsidies, drug and alcohol counseling, employment and training services, mental health services, affordable child care, transportation, and medical assistance.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ADTI Housing Corp	CHDO	Non-homeless special needs Rental public facilities public services	
The ARC of Somerset County, Inc	Non-profit organizations	Non-homeless special needs Rental public facilities public services	
CATHOLIC CHARITIES	Community/Faith-based organization	Non-homeless special needs public services	
Community Hope, Inc.	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	
THE CENTER FOR GREAT EXPECTATIONS	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	
Central Jersey Housing Resource Center	Non-profit organizations	Ownership public services	
Franklin Food Bank	Non-profit organizations	Non-homeless special needs public services	
Freedom Trail	Community/Faith-based organization	Homelessness Non-homeless special needs	

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Franklin Township - Somerset	Government	Economic Development Non-homeless special needs Public Housing neighborhood improvements	
Garden State Home	Non-profit organizations	Non-homeless special needs public services	
Homesharing Inc NJ	Non-profit organizations	Homelessness	
HOME of Somerset County	Non-profit organizations	Homelessness Non-homeless special needs public services	
JEWISH FAMILY SERVICE OF SOMERSET	Non-profit organizations	Non-homeless special needs public services	
MARTIN LUTHER KING YOUTH CENTER INC.	Non-profit organizations	Non-homeless special needs public services	
MATHENY MEDICAL & EDUCATIONAL CENTER	Non-profit organizations	Non-homeless special needs Rental public services	
Middle Earth	Non-profit organizations	Non-homeless special needs public services	
Midland Adult Services	Non-profit organizations	Non-homeless special needs Rental public facilities public services	
NORWESCAP, INC.	Non-profit organizations	Homelessness Rental	

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Richard Hall Community Mental Health Center	Public institution	Homelessness Non-homeless special needs public services	
Safe + Sound Somerset	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	
Soldier On	Non-profit organizations	Homelessness Non-homeless special needs public services	
Somerset Community Action Program	Community/Faith- based organization	Non-homeless special needs public services	
Somerset County PESS/Bridgeway	Departments and agencies	Non-homeless special needs public services	
St. Ann Social Ministry	Community/Faith- based organization	Non-homeless special needs public services	
United Way of Northern New Jersey	Regional organization	Non-homeless special needs public services	
Veterans' Administration	Government	Homelessness Non-homeless special needs Rental public services	
Visions & Pathways	Non-profit organizations	Homelessness Non-homeless special needs public services	
Volunteers of America Delaware Valley	Non-profit organizations	Homelessness Non-homeless special needs public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Zarephath Christian Church	Community/Faith-based organization	Non-homeless special needs public services	

**Table 51 - Institutional Delivery Structure  
Assess of Strengths and Gaps in the Institutional Delivery System**

The delivery system for both the CDBG and HOME Programs has several strengths that include community outreach, technical assistance, emphasis on customer service, and citizen participation. Community Development staff are also involved in the annual Point in Time survey and Project Homeless Connect events during the year. Gaps in the delivery system are the need to increase brand recognition and to make the administration of the CDBG, HOME and Continuum of Care Programs more seamless.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		

<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

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

There are a number of organizations within the County that have services targeted to homeless individuals and families, including those with HIV.

- Visions & Pathways operates the Street SMART (Somerset Mobile Adolescent Resource Team) program, which provides outreach services to youth aged 13-21 who are living on the street or in another unsafe environment.
- Samaritan Homeless Interim Program (SHIP) operates a Mobile Soup Kitchen that stops regularly in places that are frequented by street homeless. SHIP also operates a drop-in center that provides meals, food, clothing, and personal hygiene items and SHIP’s Galley where lunch is served five days a week. Outreach services are also provided by SHIP’s Mobile Medical Clinic, including testing for HIV.
- Community Hope runs education and training programs for homeless veterans on the VA campus in Lyons, where there is also housing available for veterans.
- Zufall Health Center provides healthcare for those who are low-income and/or homeless.
- Volunteers of America operates Agape House in Somerville, which provides transitional housing for individuals and families experiencing homelessness. They also provide services, including financial literacy, education, access to mental healthcare, and transportation.
- HOME of Somerset County provides transitional housing to families who are experiencing homelessness. They also provide counseling services that address mental health issues and housing insecurity.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The delivery system for both the CDBG and HOME Programs has several strengths that include community outreach, technical assistance, emphasis on customer service, and citizen participation. Community Development staff are also involved in the annual Point in Time survey and Project Homeless Connect events during the year. Gaps and barriers include language and/or cultural barriers that obstruct one’s willingness to accept publicly-funded social services, as well as the ability of staff to communicate clearly with potential beneficiaries; lack of sufficient and affordable public transportation; deficiencies/gaps in the County and social service providers’ ability to make community members aware of services that are available; and the necessity of using federal income guidelines that do not take into consideration the high cost of living in New Jersey and more specifically Somerset County to determine

eligibility. However, the Community Development Office has a bilingual staff member who works closely with Spanish-speaking residents, and the CD Office has a list of people fluent in other languages who can be called upon to assist residents and clients with their needs.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The County is working with the Continuum of Care (COC) Committee to address gaps in the system. By increasing communication and cooperation among the agencies, doing broader outreach within the community and continuing to work closely with the various providers and other government departments, the Community Development office is working to close gaps in the delivery system and provide better service to the residents of the County. In addition, the County has a list of people fluent in non-English languages who can be called upon to assist residents and clients.

**SP-45 Goals - 91.415, 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Assist persons at risk of becoming homeless	2025	2029	Affordable Housing Homeless	Countywide	Affordable Housing for Purchase Affordable Rental Housing Facilities for the Homeless Senior Services Services for the Homeless Health Services Youth Services Downpayment Assistance for First-Time Homebuyers Housing for Persons with Special Needs	CDBG: \$388,975	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1220 Persons Assisted
2	Improve accessibility/living standard for disabled	2025	2029	Non-Homeless Special Needs	Countywide	Affordable Rental Housing Senior Services Transportation Services Health Services Housing for Persons with Special Needs	CDBG: \$515,400 HOME: \$0	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 60 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Education/training for low-income persons	2025	2029	Education	Countywide	Youth Services	CDBG: \$449,885	Public service activities other than Low/Moderate Income Housing Benefit: 1635 Persons Assisted
4	Public improvements in LMAs	2025	2029	Non-Housing Community Development Public Improvements	Countywide	Parks & Recreational Facilities Flood & Drainage Improvements Street Improvements Youth Centers	CDBG: \$1,870,605	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 73500 Persons Assisted
5	Improvements at public facilities	2025	2029	Non-Housing Community Development	Countywide	Parks & Recreational Facilities Youth Centers Health Services Neighborhood Facility	CDBG: \$1,403,310	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15025 Persons Assisted
6	Maintain/expand supply of affordable housing	2025	2029	Affordable Housing	Countywide	Affordable Housing for Purchase Affordable Rental Housing Downpayment Assistance for First- Time Homebuyers	HOME: \$2,438,470	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 60 Households Assisted  Homeowner Housing Added: 5 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Administrative Costs	2025	2029	Non-Housing Community Development Administrative Costs	Countywide	Affordable Housing for Purchase Affordable Rental Housing Parks & Recreational Facilities Flood & Drainage Improvements Street Improvements Youth Centers Senior Services Services for the Homeless Transportation Services Health Services Youth Services	CDBG: \$1,150,000 HOME: \$325,000	Other: 4 Other

Table 53 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Assist persons at risk of becoming homeless
	<b>Goal Description</b>	By assisting those who are at risk of homelessness - whether through providing services, assisting those at risk to find housing, or other ways - the County will be able to help those most at risk, while reducing the number of homeless.

2	<b>Goal Name</b>	Improve accessibility/living standard for disabled
	<b>Goal Description</b>	Improving accessibility and living standards for residents who are intellectually and/or developmentally disabled enables them to remain in their homes - often group homes with some level of assistance - and "age in place."
3	<b>Goal Name</b>	Education/training for low-income persons
	<b>Goal Description</b>	Providing education and training for those who are low-income enables them to attain higher-paying jobs and increase their income.
4	<b>Goal Name</b>	Public improvements in LMAs
	<b>Goal Description</b>	Improving public facilities in LMAs helps provide better resources and services for the residents in the community.
5	<b>Goal Name</b>	Improvements at public facilities
	<b>Goal Description</b>	Make improvements at public facilities to improve accessibility and conditions for categorically eligible residents.
6	<b>Goal Name</b>	Maintain/expand supply of affordable housing
	<b>Goal Description</b>	The County has a continuing goal to maintain and expand the supply of decent, affordable housing for eligible residents.
7	<b>Goal Name</b>	Administrative Costs
	<b>Goal Description</b>	Administrative costs for the CDBG and HOME programs.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

It is estimated that the projects receiving HOME funding in Program Year 2025 will provide affordable housing for approximately 16 individuals or families. Over the course of the Five-Year Consolidated Plan (2025-2029), it is estimated that projects receiving HOME funding will provide affordable housing for approximately 60-70 individuals or families. This is based on an overall average of 10-15 individuals or families per year over the last several years.



## **SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Franklin Township Housing Authority administers the public housing within the Township. It has a limited housing inventory and currently does not have plans to increase the number of accessible units. It is not party to a Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

The plan has a strong emphasis on empowerment through housing counseling, education and outreach, and includes activities that will encourage public housing residents to participate in homeownership. County staff will take actions including:

- a. Offer to make presentations at the Housing Authority related to homeownership, downpayment assistance programs, and other forms of housing-related assistance.
- b. To the greatest extent possible, ensure that public housing residents are made aware of educational opportunities provided by the Central Jersey Housing Resource Center (CJHRC) and other organizations.
- c. Provide literature related to homeownership, downpayment assistance programs, and other forms of housing-related assistance.
- d. Encourage HOME subgrantees to include PHA residents in their outreach and affirmative marketing.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

N/A

## **SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)**

### **Barriers to Affordable Housing**

There is no question that the cost - and development and maintenance - of affordable housing is affected by public policies that emanate from the local level of government. There are a number of current local policies and practices that may tend to restrict which type of housing may be developed in a certain area. Laws of this type make it difficult to develop affordable housing.

Some Somerset County municipalities have 2-5 acre zoning requirements in order for housing to be developed. Such requirements are cost prohibitive and limit the availability of conforming lots. In addition, some Somerset County communities restrict the eligible uses of existing housing and housing that would be developed. As a result, a housing developer's ability to create housing for certain uses or beyond a certain occupancy is restricted. This practice also has an inflationary effect.

Decisions related to the provision and location of public transportation and supportive social services may inhibit or concentrate affordable housing and decrease opportunities for disadvantaged persons. There is also a perception at the municipal level that affordable unit development equates to a loss of income because of an organization's tax-exempt status and the idea that housing that is managed by a non-profit organization is taken off of the tax rolls. Though such organizations may offer to make a payment in lieu of taxes, some municipalities consider this contribution to be insufficient.

The continued uncertainty surrounding the Council on Affordable Housing's (COAH) obligation of municipalities to create affordable units has deterred the creation of new or rehabilitated affordable units. Municipalities remain uncertain how to properly invest funds set aside for the creation of affordable units under this legislation.

Private sector real estate practices (for example: steering/blockbusting) that preclude equal housing opportunity, predatory lending practices, discriminatory provision of housing brokerage services, and failure to disseminate information on programs that may be used to provide financial assistance for housing opportunities all present barriers to affordable housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The County will continue to seek opportunities to provide input in the decision-making process as it relates to public policies that affect the implementation of Fair Housing Laws. The County's HSAC and COC Committees advocate for and support policies intended to further the causes of affordable housing at the federal, state, and local levels.

The County continues to contract with the Central Jersey Housing Resource Center (CJHRC) and Legal Services of Northwest Jersey to provide fair housing counseling and legal representation to low and moderate income residents of the County who are the victims of housing discrimination. Moreover, the County participates in and, to the greatest extent possible, provides support to CJHRC as the agency

provides training and educational opportunities during Fair Housing Month and throughout the year. Some of these workshops include Rental Realities, Step-by-Step, First Time Homebuyer's Seminar, Financial Literacy, and Post Purchase. The County's Human Services department also sponsors Housing Month activities. Past trainings include a panel discussion on the uses of Section 202 and 811 funding from the Department of Housing and Urban Development, an information session by Habitat for Humanity, and guest speakers from Family Promise as well as the National Coalition for the Homeless. The CD Office continues to communicate with other agencies (for example: Board of Realtors, CJHRC, NORWESCAP) to identify and address impediments to Fair Housing. Finally, the Fair Housing Brochure is disseminated to local banks, realtors, non-profit and municipal organizations, county divisions, and CD subgrantees for display and distribution.

The CD Office makes presentations on Fair Housing to the public and community organizations. Also, CD Staff routinely make presentations in the community focusing on topics such as homeownership, rental assistance programs available through county organizations, and other matters pertinent to housing and community development. In addition, the County will continue its aggressive effort to cultivate and increase capacity among its affordable housing developers through outreach and technical assistance. The CD Staff continues to work with non-profit housing agencies around Community Housing Development Organization (CHDO) Certification, identifying innovative approaches to all phases of housing that are part of the County's Continuum of Care, and alternative financing mechanisms.

## **SP-60 Homelessness Strategy - 91.415, 91.215(d)**

Describe how the jurisdiction's strategic plan goals contribute to:

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The lead entity for Somerset County's homelessness planning efforts, and the institutional structure for the County to carry out its homelessness strategy, is the County's Continuum of Care (COC) Committee. The COC Committee is comprised of state and local government representatives, non-profit agency representatives, and other community members who are interested in working to develop a comprehensive system of care for people who are coping with poverty and homelessness. This committee includes representation from, and is regularly attended by: Central Jersey Housing Resource Center, Somerset County United Way, NORWESCAP, ARC of Somerset, Volunteers of America, the Veterans Administration hospital, HOME of Somerset County (formerly Interfaith Hospitality Network), HomeSharing, Community Hope, ADTI/Alternatives, Monarch Housing, Center for Great Expectations, Catholic Charities, Visions and Pathways, Jewish Family Services, Zufall Health and others. Along with serving as a forum for County agencies to meet and discuss the coordination of services and emerging trends, this Committee has the indispensable task of meeting bi-monthly to consider and implement policies and procedures to create a stronger safety net for the County's most vulnerable residents. The CD Office provides staffing assistance to the Continuum of Care Committee and facilitates meetings. The Homelessness Trust Fund Committee also furthers County efforts to address homelessness by making recommendations to the Board of County Commissioners regarding the use of revenue from the Homelessness Trust Fund.

### **Addressing the emergency and transitional housing needs of homeless persons**

Somerset County has a comprehensive strategy for developing a system to address chronic and other homelessness and the priority needs of homeless persons and families including the mental health, veteran, substance abuse, and domestic violence subpopulations. The strategy, which ultimately seeks to ensure that clients have decent, affordable housing and supportive services as needed, includes efforts related to the development of all types of affordable, permanent housing, data collection, and education and outreach. The Department of Human Services also recognizes and is committed to the importance of advocacy as a tool to address chronic and other homelessness. To that end, department leaders and staff alike work tirelessly to raise community awareness of, and sensitivity to, the challenge of homelessness in Somerset County and to influence decision-makers.

There are a number of services in place to prevent low-income individuals and families from becoming homeless. These services can all be accessed at the Board of Social of Services, and include emergency rental assistance, emergency utility payments, emergency hotel and motel vouchers, and other basic needs.

There are several emergency shelters in Somerset County, including one dedicated to victims of domestic violence and another for youth. When County shelters are full, area motels and out-of-county shelters provide additional emergency shelter. Unaccompanied veterans are often sheltered at the Veterans Administration Domiciliary program, where they also receive supportive services. Transitional housing is available for individuals with various special needs, including those suffering or recovering from mental illness and/or alcohol/drug addiction and veterans. A limited amount of transitional housing exists for families.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

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**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving**

**assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The Somerset County Department of Human Services and the agencies that provide services within the County believe that to discharge individuals and families into homelessness is unacceptable and inappropriate. The purpose of this policy is to create an instrument that service-providing agencies and health care/correctional facilities can use to prepare a homeless individual or family (defined as one who occupies a space not fit for human habitation or currently resides in emergency shelter or transitional housing) for re-entry into the community and to connect the individual or family with the basic needs, supports, and services that are necessary to prevent a return to homelessness and to promote self-sufficiency. The goals for the use of this instrument are that it be used in a manner that is time-sensitive, and that it provides for its consumer a re-entry strategy that is culturally competent, consumer-driven to the greatest extent possible, and promotes sustainable independence and self-sufficiency.

In addition, until this past year, the County Community Development Office oversaw a program that utilized funds from the County's Homelessness Trust Fund to provide rental assistance and financial counseling to individuals and families who were paying greater than 30% of their income on rent and were at risk of falling behind on their payments. This successful program - first approved by the Board of Chosen Freeholders in 2010 - helped dozens of residents maintain housing and get on better financial footing for the future.

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

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

The Community Development Office is committed to addressing lead-based paint in all rehabilitation projects, as well as purchases of existing properties. All properties that undergo rehabilitation, or are bought by non-profits or private homebuyers, must be certified as either lead-based paint-free or certify that remediation measures have been taken. If lead paint hazards are indicated, the rehabilitation is completed using either interim controls or abatement in compliance with HUD regulations.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Somerset County has not had any lead-based paint-specific projects due to existing poisoning and/or hazards in recent years. The County's lead-based paint policy is based on compliance with HUD regulations. There does not appear to be wide-spread problems with lead-based paint in the County. In FY2022 (the date of the most recent report), the County Department of Health screened over 2,900 children and found 30 to have Elevated Blood Lead Levels (EBLL). These numbers have continued to decline over the years, despite lowering the minimum EBLL threshold. In fact, of the 30 reported cases, 23 had an EBLL of under 10 mg/dL, which had been the previous threshold. The majority of cases were located in Franklin Township and North Plainfield, communities with older homes.

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

All properties that undergo rehabilitation, or are bought by non-profits or private homebuyers, must be certified as lead-based paint-free. Subgrant agreements contain a provision requiring the subgrantee to maintain records concerning lead-based paint and homebuyers who receive downpayment assistance must have the home certified before purchase. If lead paint hazards are indicated, the rehabilitation is completed using either interim controls or abatement in compliance with HUD regulations.

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

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

The County's anti-poverty strategy is a multi-pronged approach that seeks to meet individuals and families where they are and to bring them toward self-sufficiency. The County is of the opinion that the causes of poverty can be traced to a number of environmental and economic factors, and that when one is entrenched in poverty, it can be very difficult to extricate oneself without meaningful, continued assistance directed toward addressing the root causes of poverty. With that in mind, the County and its human service community endeavor to impact the following areas: access to affordable medical/dental care and prescription assistance; housing counseling relative to homeownership, tenant responsibilities, and personal financial management; one's ability to earn a living wage; one's ability to secure affordable child care; and access to housing that is affordable for all income levels.

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

In addition to the activities of the County's Human Services Department and non-profit human service providers, the following resources will enhance the County's anti-poverty strategy:

- a. Social Service programs - The County will continue to provide direct support for social service programs that will positively impact persons living in poverty within the County. These programs include, but are not limited to: counseling services, child care subsidies, temporary housing assistance, adult protective services, and income maintenance.
- b. Office on Aging - The Somerset County Office on Aging will assess the needs of older persons and plan programs and services to meet those needs. The Office will also offer information and referral services, outreach, nutrition centers and home-delivered meals, wellness and care coordination, legal counseling, and assistance for employees who are dealing with aging parents. All of these services will enhance the quality of life for elderly residents of the County, who often live below the poverty level.
- c. Social Services - The Board of Social Services and the Department of Human Services will provide financial assistance and referral services to appropriate County and State agencies for families in need who live below the poverty level.
- d. Work First New Jersey (WFNJ) - The Somerset County Board of Social Services, through a subcontract with the Department of Labor, will manage the WFNJ Program. Board staff will provide case management, skill assessment, job development and job readiness training to recipients of Temporary Aid to Needy Families and General Assistance funding. The subsequent transition from public assistance to gainful employment produces a positive impact on the County's overall effort to reduce the number of families in poverty.

e. Employment and Training - Employment and training services will be provided by a number of quasi-governmental entities within the County. For example, the Somerset County Vocational Technical Institute offers programs in business management, computer science, culinary arts, finance, graphic communications, health occupations, HVAC, plumbing, welding, and more, to high school graduates. In addition, the Greater Raritan Workforce Investment Board has a mission to meet the labor force needs of local businesses through the Workforce Investment System; to use the Workforce Investment System's services in an effort to improve the quality of life for the employers, employees and residents in both Hunterdon and Somerset Counties, and to increase the skills and earnings of the "graduates" of the Workforce Investment System. These programs will collectively reduce the number of families that live in poverty within the County.

f. Vocational and Technical School - Somerset County Vocational and Technical Schools provide over a dozen shop programs for full and part time students, an alternate high school program, Adult Continuing Education Programs, and a training program for at-risk youth.

g. NJ Division of Vocational Rehabilitation - It is the mission of the NJ Division of Vocational Rehabilitation Services (NJDVRS) to enable eligible individuals with disabilities to achieve employment consistent with their strengths, priorities, needs, abilities, and capabilities. NJDVRS accomplishes this mission with the use of counseling staff who serve as rehabilitation and are trained to help people with disabilities become employed.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The County believes that monitoring should be directed toward examining programmatic, financial, and regulatory performance and compliance. Primary objectives are: (1) to ensure that subgrantees comply with all pertinent regulations governing their administrative, financial, and programmatic operations, (2) to ensure that subgrantees achieve their performance objectives within schedule and budget, and (3) to assess capabilities and/or any potential needs for training or technical assistance in these areas. Monitoring sessions provide a unique opportunity to get feedback, inquire as to training needs, and seek direction relative to how the CD Office can better serve its subgrantees.

### **MONITORING PROCEDURES**

#### **Division-wide Protocol**

1. Subgrantees are evaluated as part of the post-award assessment process that immediately follows subgrantee training. Evaluation of the nature of the activity, proposed plan for carrying out the activity, the organization's capacity to do the work, and potential conflicts of interest are within the post-award assessment. CD Office staff use the assessment to create monitoring schedules, to provide individualized technical assistance, and to create a timeline for outreach and follow-up.
2. Reports must be current prior to approval of payment requests. Reports are quarterly or when a grantee submits a voucher for payment, whichever is more often. Report forms are provided to the subgrantees.
3. Technical assistance will be provided as requested or with subgrantees identified as inexperienced with CDBG/HOME.

#### **CDBG/HOME Projects and Programs**

1. Establish an annual monitoring plan.
  - a. Identify subgrantees most likely to encounter challenges and provide technical assistance to them. This identification may be due to recent personnel turnover, past performance, or the nature of the particular project.
  - b. Establish a schedule for on-site visits. Smaller subgrantees or subgrantees that have been monitored in the past and are managing well can be monitored through file evaluation, with full on-site visits taking place at least once during the course of the project.

c. If on-site monitoring is deemed appropriate, staff will use the Coordinated Monitoring Form to conduct on-site monitoring reviews.

d. Inform subgrantees of findings, concerns and areas worthy of commendation. Provide deadlines for compliance with correcting deficiencies. Include positive feedback.

#### HOME/ADDI Projects and Programs

##### Rental Projects

The County will:

1. Perform on-site inspections to determine compliance with property standards no less than once every three years for projects containing 1-4 units; once every two years for projects containing 5-25 units; and once per year for projects with 26 or more units.
2. Review income eligibility data collected in accordance with IRS 1040 methodology. Agency staff will submit HOME Beneficiary form and HOME Annual Occupancy Report on a yearly basis with the understanding that third-party verification is to be maintained on-site.
3. Verify that rents on HOME assisted units conform to current HOME Program rent considerations.

##### Ownership Projects and Programs

In the event that the County receives a notice of default or foreclosure for a single family residence, staff will contact the homeowner to determine the nature of the default, and if appropriate provide technical assistance and/or referral information; should a foreclosure occur, staff will pursue recapture of HOME/ADDI funds. Regarding requests for the County to provide Subordinations of Mortgage, it is the policy of the Board of County Commissioners to do so as long as the amount of the new mortgage, combined with the amount of HOME assistance provided, does not exceed 80% of the unit's appraised value, and that the new loan is not characterized by any predatory lending practices.

## Expected Resources

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

#### Introduction

For Program Year 2025, Somerset County anticipates receiving \$1,157,043 in CDBG funding and \$650,258.34 in HOME funding, including Program Administration costs. These amounts represent increases of around 9% in both CDBG and HOME funds as compared to PY 2024. In general, over the last several years, Somerset County has seen slight annual increases in funding in both programs.

In addition to the funding from HUD, Somerset County has a Homelessness Trust Fund (HTF) that provides funding for a rental assistance program, legal services, case management, and some construction projects. Over the last five years, the Fund - which is funded by a \$5 surcharge on real estate transactions - has averaged over \$110,000 per year. During calendar year 2024, the Fund accumulated approximately \$114,000.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,157,043.00	0.00	0.00	1,157,043.00	4,621,132.00	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	650,258.34	0.00	0.00	650,258.34	2,113,212.00	

**Table 54 - Expected Resources – Priority Table**

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

In nearly every grant year, the amount of CDBG funds requested is greater than the amount of funds available; within the Public Services category, the amount requested is often two times greater than the fifteen percent (15%) statutory cap will permit to be awarded. Likewise, the amount of HOME funds requested is often significantly greater than the amount of funds available. In general, in order to maximize the return of limited funding and to provide as much support as possible, the CDBG and HOME committees opt to provide partial funding to projects that are presented for consideration. This has become especially important recently, as other public and private funding sources have been diminished, while the need for funding has not.

Virtually all of the CDBG Public Service projects and many of the Public Facilities and Improvements projects will utilize additional resources. In addition, all of the HOME projects will leverage additional funding sources in order to be completed. The Somerset County HOME program has built up a large reserve of HOME Match funds by funding significant construction projects over the years. Many of the projects have received

additional funding that amounts to several times the amount of the HOME funds granted. It is expected that the HOME projects funded in coming years (including those in 2025) will continue to leverage significant outside funding and easily satisfy the HOME Match requirements.

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

N/A

**Discussion**

Although other County divisions may do so, the CD Office does not traditionally apply for local public or private sector resources and therefore, cannot say definitively how other resources will be used to identify needs covered by the strategic plan. Given what is known about the nature and extent of the County's housing and community development needs and the limited amount of CDBG and HOME funds available, it is certain that local public and private resources will be used to partially support the objectives that are initiated in this Consolidated Plan to address identified needs through the creation and maintenance of affordable housing, along with the funds to support the provision of services to the County's special needs populations. These services include, but are not limited to: nutrition programs, outreach and referral, case management, utility assistance, rental subsidies, drug and alcohol counseling, employment and training services, mental health services, affordable child care, transportation, and medical assistance.

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Assist persons at risk of becoming homeless	2025	2029	Affordable Housing Homeless	Countywide	Affordable Housing for Purchase Affordable Rental Housing Services for the Homeless	CDBG: \$77,795.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 244 Households Assisted
2	Improve accessibility/living standard for disabled	2025	2029	Non-Homeless Special Needs	Countywide	Affordable Rental Housing	CDBG: \$103,080.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 12 Households Assisted
3	Education/training for low-income persons	2025	2029	Education	Countywide	Youth Services	CDBG: \$89,977.00	Public service activities other than Low/Moderate Income Housing Benefit: 327 Persons Assisted
4	Public improvements in LMAs	2025	2029	Non-Housing Community Development Public Improvements	Countywide	Flood & Drainage Improvements Street Improvements	CDBG: \$374,121.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14700 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improvements at public facilities	2025	2029	Non-Housing Community Development	Countywide	Youth Centers Health Services	CDBG: \$280,662.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3005 Persons Assisted
6	Maintain/expand supply of affordable housing	2025	2029	Affordable Housing	Countywide	Affordable Housing for Purchase Affordable Rental Housing	CDBG: \$487,694.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 16 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Administrative Costs	2025	2029	Non-Housing Community Development Administrative Costs	Countywide	Affordable Housing for Purchase Affordable Rental Housing Facilities for the Homeless Parks & Recreational Facilities Flood & Drainage Improvements Street Improvements Youth Centers Senior Services Services for the Homeless Transportation Services Health Services Youth Services	CDBG: \$231,408.00 HOME: \$65,025.00	Other: 4 Other

Table 55 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Assist persons at risk of becoming homeless
	<b>Goal Description</b>	The County plans to use funding to assist persons at risk of becoming homeless.
2	<b>Goal Name</b>	Improve accessibility/living standard for disabled
	<b>Goal Description</b>	The County plans to use funding to improve accessibility and living standards for people with disabilities.
3	<b>Goal Name</b>	Education/training for low-income persons
	<b>Goal Description</b>	The County plans to use funding for projects that provide education and training for low-income people.
4	<b>Goal Name</b>	Public improvements in LMAs
	<b>Goal Description</b>	The County plans to use funding for public improvements projects in LMAs.
5	<b>Goal Name</b>	Improvements at public facilities
	<b>Goal Description</b>	The County plans to use funding for projects that make improvements to public facilities.
6	<b>Goal Name</b>	Maintain/expand supply of affordable housing
	<b>Goal Description</b>	The County plans to use funding for projects that maintain and/or expand the supply of affordable housing in the County.
7	<b>Goal Name</b>	Administrative Costs
	<b>Goal Description</b>	The County will use a portion of its funding to pay for administrative costs related to operating and overseeing the CDBG and HOME programs.



## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The County intends to use its Program Year 2025 CDBG funds to provide funding for seven (7) Public Services projects, six (6) Public Facilities projects, and three (3) Public Improvements projects. In addition, the County expects to use its HOME funds to provide funding for one (1) acquisition and new construction project for low-income residents, one (1) supportive housing project for developmentally disabled adults, and one (1) housing project for disabled veterans. The County also expects to have a reserve of CHDO funds for a future CHDO project.

In addition to the funding from HUD, Somerset County has a Homelessness Trust Fund (HTF) that provides funding for social services, legal services, case management, and some construction projects. Over the last five years, the Fund - which is funded by a \$5 surcharge on real estate transactions - has averaged over \$110,000 per year. During calendar year 2024, the Fund accumulated approximately \$110,000.

#	Project Name
1	Arc of Somerset County - Jerry Davis Center for Children & Families
2	CASA SHAW - Child Advocate Supervision
3	Community Hope - Hope for Veterans Employment Training Program
4	HomeSharing - Shared Affordable Housing
5	Jewish Community Center - J-Cares Intern Program
6	Safe + Sound Somerset - Mobile Case Management
7	Visions & Pathways - Street Smart Outreach Program
8	Arc of Somerset - Rocky Hill Group Home Generator
9	Midland Adult Services - Pleasant Run Group Home Improvements
10	Somerville Borough - Carol Pager Park Ballfield
11	Visions & Pathways - Group Home Improvements
12	Youth Consultation Services - Pearl Street Group Home Improvements
13	Zufall Health - Floor Replacement
14	Bound Brook Borough - Sidewalk Improvements (Park Place)
15	Manville Borough - ADA Ramp Improvements
16	North Plainfield Borough - Sanitary Sewer Improvements (Grove Street)
17	Advancing Opportunities - Bridgewater Supportive Housing
18	188 West High Street - 188 West High Street Supportive Housing
19	Wheatworth Properties - Far Hills Disabled Veterans Housing
20	Somerset County - CHDO Reserve Funds (2025)
21	Somerset County - 2025 CDBG Program Administration Costs
22	Somerset County - 2025 HOME Program Administration Costs

**Table 56 – Project Information**

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

The Community Development Office issues a Request for Proposal (RFP) and the CDBG and HOME Committees review the respective proposals. The Committees use a ranking system to rank the proposals before and after presentations are made. One of the qualifications for proposals is that it meets one of the Priority Needs, which have been determined by a survey. The survey - which is made available to the public and is issued in both English and Spanish - is given every five (5) years (prior to the submission of the 5-Year Consolidated Plan) and asks respondents to rank various community needs. Based on the responses to the survey, the needs are then ranked as "high," "medium," and "low" priority. Proposals that fall into the "high" priority category are encouraged and are given priority.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Arc of Somerset County - Jerry Davis Center for Children & Families
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled Education/training for low-income persons
	<b>Needs Addressed</b>	Youth Centers Youth Services
	<b>Funding</b>	CDBG: \$35,000.00
	<b>Description</b>	Funding to provide low-to-moderate income families with subsidized childcare services for children with developmental and intellectual disabilities, and wraparound family support interventions for identified parents who may present with daily challenges.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 20-25 children and their families - all of whom will be low-to-moderate income - will benefit from this activity.
	<b>Location Description</b>	Arc of Somerset 141 South Main Street Manville, NJ 08835
	<b>Planned Activities</b>	Provides funds to low-/moderate-income families for subsidized childcare services for children with developmental and intellectual disabilities, and family support for identified parents who present with intellectual, developmental, physical or mental health challenges.
2	<b>Project Name</b>	CASA SHAW - Child Advocate Supervision
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons at risk of becoming homeless
	<b>Needs Addressed</b>	Youth Services
	<b>Funding</b>	CDBG: \$31,450.00
	<b>Description</b>	Funding for advocate supervisors - who are primarily Master's-level social workers - who oversee advocacy efforts of volunteers who act as court-appointed special advocates (CASA) for children in foster care.
	<b>Target Date</b>	9/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 25 children will benefit from this service.
	<b>Location Description</b>	CASA SHaW 148 Main Street Building D1 Lebanon, NJ 08833
	<b>Planned Activities</b>	The advocate supervisors participate in a number of activities, including: keep volunteers abreast of upcoming court hearings/meetings, review/edit reports, write court reports, ensure compliance with CASA volunteer protocols, accompany volunteers to court hearings, and ensure case records are accurate and complete.
<b>3</b>	<b>Project Name</b>	Community Hope - Hope for Veterans Employment Training Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled Education/training for low-income persons
	<b>Needs Addressed</b>	Services for the Homeless
	<b>Funding</b>	CDBG: \$16,765.00
	<b>Description</b>	Funds to provide homeless veterans with an employment training program to assist them in securing and maintaining employment. Services include: employment skills assessments, preparing and updating resumes, computer skill training, conducting job searches, developing networking skills, interview preparation, and assistance with applying for federal aid for college and vocational training.
	<b>Target Date</b>	9/1/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 170 people will benefit from this project.

	<b>Location Description</b>	This project will take place on the campus of the VA New Jersey Healthcare System in Lyons, NJ.  Address:  151 Knollcroft Road Building 53 Lyons, NJ 07939
	<b>Planned Activities</b>	Funds to provide homeless veterans with an employment training program to assist them in securing and maintaining employment. Services include: employment skills assessments, preparing and updating resumes, computer skill training, conducting job searches, developing networking skills, interview preparation, and assistance with applying for federal aid for college and vocational training.
<b>4</b>	<b>Project Name</b>	HomeSharing - Shared Affordable Housing
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons at risk of becoming homeless
	<b>Needs Addressed</b>	Affordable Rental Housing
	<b>Funding</b>	CDBG: \$21,447.00
	<b>Description</b>	Funds to help match "seekers" (people seeking housing) with "providers" (people looking to share their home, usually for additional income). HomeSharing does initial client screening, background/reference checks, takes applications, and matches seekers with providers. They also monitor shared housing matches through follow-up calls and visits.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 90 people will benefit from this project.
	<b>Location Description</b>	Potential matches will be made throughout the county. The office location is:  120 Finderne Avenue Bridgewater, NJ

	<b>Planned Activities</b>	This project helps match "seekers" (people seeking housing) with "providers" (people looking to share their home, usually for additional income). HomeSharing does initial client screening, background/reference checks, takes applications, and matches seekers with providers. They also monitor shared housing matches through follow-up calls and visits.
<b>5</b>	<b>Project Name</b>	Jewish Community Center - J-Cares Intern Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled Education/training for low-income persons
	<b>Needs Addressed</b>	Youth Services
	<b>Funding</b>	CDBG: \$16,765.00
	<b>Description</b>	This project provides structured programming for people with special needs who are 21 years and older. They participate in a variety of social and recreational activities, including: cooking, swimming, exercising, yoga, arts and crafts, music therapy, computer skills, and more.
	<b>Target Date</b>	2/28/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 47 special needs individuals will benefit from this program.
	<b>Location Description</b>	775 Talamini Road Bridgewater, NJ 08807
<b>Planned Activities</b>	This project provides structured programming for people with special needs who are 21 years and older. They participate in a variety of social and recreational activities, including: cooking, swimming, exercising, yoga, arts and crafts, music therapy, computer skills, and more.	
<b>6</b>	<b>Project Name</b>	Safe + Sound Somerset - Mobile Case Management
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons at risk of becoming homeless
	<b>Needs Addressed</b>	Affordable Rental Housing
	<b>Funding</b>	CDBG: \$29,580.00

	<b>Description</b>	The Mobile Case Management (MCM) program provides specialized support, advocacy, and education for survivors by meeting them where they are, at off-site locations and safe houses. This improves accessibility for clients who want in-person meetings.
	<b>Target Date</b>	1/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 85 people experiencing domestic violence will benefit from this activity.
	<b>Location Description</b>	Services will be provided at confidential locations in Somerset County. Safe+Sound's administrative offices are located at:  92 East Main Street Somerville, NJ 08876
	<b>Planned Activities</b>	The Mobile Case Management (MCM) program provides specialized support, advocacy, and education for survivors by meeting them where they are, at off-site locations and safe houses. The program will include: trauma-informed advocacy, financial empowerment education, connections to resources, support and emergency financial assistance that reduces barriers to permanent housing and promotes long-term sustainability.
7	<b>Project Name</b>	Visions & Pathways - Street Smart Outreach Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Assist persons at risk of becoming homeless
	<b>Needs Addressed</b>	Health Services Youth Services
	<b>Funding</b>	CDBG: \$16,765.00
	<b>Description</b>	Funds for the agency's street outreach program in Somerset County. This program primarily assists runaway and homeless youth ages 13-24, although they will assist anyone who seeks help, regardless of their age. The program provides at-risk youth access to: emergency shelter, food, health care, and mental health services, as well as basic needs such as food and clothing, transportation, and educational support.
	<b>Target Date</b>	8/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that this program will assist 134 at-risk youth in Somerset County.
	<b>Location Description</b>	This program will be provided at:  16 Fourth Avenue Bridgewater, NJ 08807
	<b>Planned Activities</b>	The program provides at-risk youth access to: emergency shelter, food, health care, and mental health services, as well as basic needs such as food and clothing, transportation, and educational support. Staff will also work to educate youth about substance abuse, specifically the growing use of heroin and other opiates.
8	<b>Project Name</b>	Arc of Somerset - Rocky Hill Group Home Generator
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled
	<b>Needs Addressed</b>	Affordable Rental Housing
	<b>Funding</b>	CDBG: \$13,445.00
	<b>Description</b>	Funding for the installation of a generator at a group home for four (4) individuals with intellectual/developmental disabilities.
	<b>Target Date</b>	2/28/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that the four (4) individuals residing in the group home will benefit from this activity.
	<b>Location Description</b>	The group home is located at:  7 Young Drive Rocky Hill, NJ
	<b>Planned Activities</b>	This project involves the installation of a generator at a group home for four (4) individuals with intellectual/developmental disabilities.
	<b>Project Name</b>	Midland Adult Services - Pleasant Run Group Home Improvements

9	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled
	<b>Needs Addressed</b>	Affordable Rental Housing
	<b>Funding</b>	CDBG: \$52,635.00
	<b>Description</b>	Funding for improvements to a group home for four (4) individuals with intellectual and developmental disabilities. Improvements will include the installation of a generator and replacement of the roof.
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that the four (4) individuals residing in the group home will benefit from this activity.
	<b>Location Description</b>	The group home is located at: 363 Pleasant Run Road Branchburg, NJ
	<b>Planned Activities</b>	This project involves the installation of a generator and replacement of the roof at a group home for four (4) individuals with intellectual and developmental disabilities.
10	<b>Project Name</b>	Somerville Borough - Carol Payer Park Ballfield
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public improvements in LMAs Improvements at public facilities
	<b>Needs Addressed</b>	Parks & Recreational Facilities
	<b>Funding</b>	CDBG: \$120,662.00
	<b>Description</b>	Funding for the reconstruction of ballfields and an asphalt walking path at a park in an LMA. This park is located across the street from the YMCA, the largest active recreational facility in the Borough, and is heavily used by the community.
	<b>Target Date</b>	1/31/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 1,000 people will benefit from this activity.
	<b>Location Description</b>	100 Green Street Somerville, NJ
	<b>Planned Activities</b>	This project involves the reconstruction of ballfields and an asphalt walking path at a park in an LMA.
11	<b>Project Name</b>	Visions & Pathways - Group Home Improvements
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improvements at public facilities
	<b>Needs Addressed</b>	Affordable Rental Housing Facilities for the Homeless
	<b>Funding</b>	CDBG: \$35,000.00
	<b>Description</b>	Funding for improvements to a group home for five (5) homeless young women ages 16 to 21. The scope of the project includes building a new bathroom and renovation of the laundry room.
	<b>Target Date</b>	7/8/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that that five (5) residents of the group home will benefit from this activity.
	<b>Location Description</b>	The group home is located at: 2 Whitney Court East Bridgewater, NJ
	<b>Planned Activities</b>	This project involves building a new bathroom and renovation of the laundry room in a group home for five (5) homeless young women ages 16 to 21.
12	<b>Project Name</b>	Youth Consultation Services - Pearl Street Group Home Improvements
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled

	<b>Needs Addressed</b>	Affordable Rental Housing
	<b>Funding</b>	CDBG: \$37,000.00
	<b>Description</b>	Funding for improvements to a group home for four (4) adult women with developmental disabilities. Improvements would include renovating the kitchen, including new electric and plumbing, new flooring, closing and interior window, and new cabinets.
	<b>Target Date</b>	1/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that the four (4) residents of the home will benefit from this activity.
	<b>Location Description</b>	The group home is located at: 132 Pearl Street Bridgewater, NJ
	<b>Planned Activities</b>	This project involves renovating the kitchen - including new electric and plumbing, new flooring, closing and interior window, and new cabinets - in a group home for four (4) adult women with developmental disabilities.
<b>13</b>	<b>Project Name</b>	Zufall Health - Floor Replacement
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improvements at public facilities
	<b>Needs Addressed</b>	Health Services Neighborhood Facility
	<b>Funding</b>	CDBG: \$125,000.00
	<b>Description</b>	Funds to replace the flooring in a health center providing primary health services to low-income and under/uninsured residents.
	<b>Target Date</b>	3/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 2,000 people will benefit from this project.

	<b>Location Description</b>	Zufall Health Center is located at: 71 Fourth Street Somerville, NJ
	<b>Planned Activities</b>	This project involves the replacement of the flooring in a health center providing primary health services to low-income and under/uninsured residents.
<b>14</b>	<b>Project Name</b>	Bound Brook Borough - Sidewalk Improvements (Park Place)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public improvements in LMAs
	<b>Needs Addressed</b>	Street Improvements
	<b>Funding</b>	CDBG: \$125,000.00
	<b>Description</b>	Funds for improvements to the roadbed, curbs and sidewalks along Park Place in order to provide a better pedestrian travel way and bring them into compliance with Federal ADA guidelines.
	<b>Target Date</b>	1/31/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 11,998 people will benefit from this project.
	<b>Location Description</b>	Park Place, from Evergreen Avenue to Codrington Place Bound Brook, NJ
<b>Planned Activities</b>	This project will include improvements to the roadbed, curbs and sidewalks along Park Place. The sidewalks and ADA ramps will also be reconstructed in order to provide a better pedestrian travel way, as well as bring them into compliance with Federal ADA guidelines.	
<b>15</b>	<b>Project Name</b>	Manville Borough - ADA Ramp Improvements
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public improvements in LMAs
	<b>Needs Addressed</b>	Street Improvements
	<b>Funding</b>	CDBG: \$125,000.00

	<b>Description</b>	Funds for the installation of an ADA accessible ramp from N 13th Avenue to Vermont Avenue. The project will also require retaining walls and handrails due to the 10 foot vertical drop. This project will provide a safe and accessible route for pedestrians in the neighborhood.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that approximately 2,600 residents will benefit from this project.
	<b>Location Description</b>	Vermont Avenue at N 13th Avenue Manville, NJ
	<b>Planned Activities</b>	This project will include the installation of an ADA accessible ramp from N 13th Avenue to Vermont Avenue. The project will also require retaining walls and handrails due to the 10 foot vertical drop.
<b>16</b>	<b>Project Name</b>	North Plainfield Borough - Sanitary Sewer Improvements (Grove Street)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public improvements in LMAs
	<b>Needs Addressed</b>	Street Improvements
	<b>Funding</b>	CDBG: \$124,121.00
	<b>Description</b>	Funds for the rehabilitation of the sanitary sewer infrastructure on Grove Street, between Greenbrook Road and Rockview Avenue.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that 102 people will benefit from this project.
	<b>Location Description</b>	This project will take place along Grove Street, between Greenbrook Road and Rockview Avenue. It is located in Census Tract 518, Block Groups 1 and 3.

	<b>Planned Activities</b>	The project involves the rehabilitation of the sanitary sewer infrastructure on Grove Street, between Greenbrook Road and Rockview Avenue. This will include replacing approximately 405 linear feet of sanitary sewer interceptor with new 18-inch diameter SDR 35 PVC.
17	<b>Project Name</b>	Advancing Opportunities - Bridgewater Supportive Housing
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled Maintain/expand supply of affordable housing
	<b>Needs Addressed</b>	Affordable Rental Housing Housing for Persons with Special Needs
	<b>Funding</b>	HOME: \$141,091.00
	<b>Description</b>	Funding for the acquisition of vacant land and the new construction of a group home to provide permanent housing for six (6) very low-income individuals with developmental disabilities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that six (6) individuals with developmental disabilities will benefit from this project.
	<b>Location Description</b>	The property is located at: 901 Route 202/206 Bridgewater, NJ
	<b>Planned Activities</b>	This project involves the acquisition of vacant land and the new construction of a group home to provide permanent housing for six (6) very low-income individuals with developmental disabilities. The new home will contain six (6) bedrooms, two (2) bathrooms, a kitchen, dining area, family room, laundry room, and office, all of which will have ADA accessible features.
18	<b>Project Name</b>	188 West High Street - 188 West High Street Supportive Housing
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled Maintain/expand supply of affordable housing

	<b>Needs Addressed</b>	Affordable Rental Housing Housing for Persons with Special Needs
	<b>Funding</b>	HOME: \$96,603.00
	<b>Description</b>	Funds for the development of a four(4)-bedroom permanent supportive housing group home for four (4) very low-income tenants with developmental disabilities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that four (4) individuals with developmental disabilities will benefit from this project.
	<b>Location Description</b>	The property is located at: 188 West High Street Somerville, NJ
	<b>Planned Activities</b>	This project involves the development of a four(4)-bedroom permanent supportive housing group home for four (4) very low-income tenants with developmental disabilities.
<b>19</b>	<b>Project Name</b>	Wheatworth Properties - Far Hills Disabled Veterans Housing
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Improve accessibility/living standard for disabled Maintain/expand supply of affordable housing
	<b>Needs Addressed</b>	Affordable Rental Housing Housing for Persons with Special Needs
	<b>Funding</b>	HOME: \$250,000.00
	<b>Description</b>	Funds for the acquisition of vacant land the new construction of a six (6) unit group home to provide permanent rental housing for six (6) very low-income disabled veterans and their families.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is expected that six (6) veterans and their families will benefit from this project.
	<b>Location Description</b>	The property is located at: 63 Peapack Road Far Hills, NJ
	<b>Planned Activities</b>	This project involves the acquisition of vacant land the new construction of a six (6) unit group home to provide permanent rental housing for six (6) very low-income disabled veterans and their families. The home will contain six (6) apartments, each with two bedrooms and one bathroom.
<b>20</b>	<b>Project Name</b>	Somerset County - CHDO Reserve Funds (2025)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Maintain/expand supply of affordable housing
	<b>Needs Addressed</b>	Affordable Housing for Purchase Affordable Rental Housing Housing for Persons with Special Needs
	<b>Funding</b>	HOME: \$97,539.00
	<b>Description</b>	These are funds designated for a CHDO activity. No CHDOs submitted applications for PY2025 funding, so these funds are being reserved for future CHDO projects.
	<b>Target Date</b>	8/31/2028
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Since these funds are for future projects, it is not known how many families will benefit.
	<b>Location Description</b>	Since these funds are for future projects, no location is known.
	<b>Planned Activities</b>	These are funds designated for a CHDO activity. No CHDOs submitted applications for PY2025 funding, so these funds are being reserved for future CHDO projects. Based on previous activities, it is likely these funds will be used to create supportive housing for individuals with special needs.

21	<b>Project Name</b>	Somerset County - 2025 CDBG Program Administration Costs
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Administrative Costs
	<b>Needs Addressed</b>	Affordable Housing for Purchase Affordable Rental Housing Facilities for the Homeless Parks & Recreational Facilities Flood & Drainage Improvements Street Improvements Youth Centers Senior Services Services for the Homeless Transportation Services Health Services Youth Services Downpayment Assistance for First-Time Homebuyers Housing for Persons with Special Needs Neighborhood Facility
	<b>Funding</b>	CDBG: \$231,408.00
	<b>Description</b>	Funds for the administration of the PY2025 CDBG program.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	These are administrative costs.
	<b>Location Description</b>	27 Warren Street 4th Floor Somerville, NJ 08876
	<b>Planned Activities</b>	Funds for the administration of the PY2025 CDBG program.
22	<b>Project Name</b>	Somerset County - 2025 HOME Program Administration Costs
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Administrative Costs

<b>Needs Addressed</b>	Affordable Housing for Purchase Affordable Rental Housing Facilities for the Homeless Parks & Recreational Facilities Flood & Drainage Improvements Street Improvements Youth Centers Senior Services Services for the Homeless Transportation Services Health Services Youth Services Downpayment Assistance for First-Time Homebuyers Housing for Persons with Special Needs Neighborhood Facility
<b>Funding</b>	HOME: \$65,025.00
<b>Description</b>	Funds for the administration of the PY2025 HOME program.
<b>Target Date</b>	8/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	These are funds for administrative costs
<b>Location Description</b>	27 Warren Street 4th Floor Somerville, NJ 08876
<b>Planned Activities</b>	Funds for the administration of the PY2025 HOME program.

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The County's Low/Mod Service Areas (LMAs) are the only geographic locations that are targeted for eligibility to receive assistance. In Somerset County - at the time that the RFP was issued (January 2025) - these were block groups where at least 42.8% (uncapped, with the exception criteria) of the residents earn less than 80% of the Area Median Income. In general, these were areas that are concentrated in the County's older boroughs and include block groups in Bernards, Bernardsville, Bound Brook, Bridgewater, Green Brook, Hillsborough, Manville, Montgomery, North Plainfield, Raritan, Somerville, and South Bound Brook. The County's LMAs also reflect higher minority populations than other areas in the County.

Aside from LMAs and other projects that are sited in eligible areas, there are CDBG-funded projects in Bound Brook, Branchburg, Bridgewater, Manville, North Plainfield, Rocky Hill, and Somerville, which will benefit categorically-eligible residents. There are also HOME-funded projects planned in Bridgewater, Far Hills, and Somerville.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Countywide	100

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The County's LMAs are where the lowest-income residents reside and where there is the greatest need for investment of funds.

### **Discussion**

The County's Low/Mod Service Areas (LMAs) are the only geographic locations that are targeted for eligibility to receive assistance. In Somerset County - at the time that the RFP was issued (January 2025) - these were block groups where at least 42.8% (uncapped, with the exception criteria) of the residents earn less than 80% of the Area Median Income. In general, these were areas that are concentrated in the County's older boroughs and include block groups in Bernards, Bernardsville, Bound Brook, Bridgewater, Green Brook, Hillsborough, Manville, Montgomery, North Plainfield, Raritan, Somerville, and South Bound Brook. The County's LMAs also reflect higher minority populations than other areas in

the County.

Aside from LMAs and other projects that are sited in eligible areas, there are CDBG-funded projects in Bound Brook, Branchburg, Bridgewater, Manville, North Plainfield, Rocky Hill, and Somerville, which will benefit categorically-eligible residents. There are also HOME-funded projects planned in Bridgewater, Far Hills, and Somerville.

## Affordable Housing

### AP-55 Affordable Housing - 91.420, 91.220(g)

#### Introduction

As one of the most expensive places in the state to live, a top priority of Somerset County's housing plan is to preserve and increase the supply of affordable housing for extremely low and low-income persons. To this end, the County will commit significant funding to projects that address these needs.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	4
Non-Homeless	16
Special-Needs	12
Total	32

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	17
Acquisition of Existing Units	0
Total	23

**Table 59 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

One of the top priorities of the County's housing plan is to preserve and increase the supply of affordable housing for extremely low and low-income persons. To this end, the County will commit significant funding to projects that address these needs.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Housing Authority located in Franklin Township is within a municipality that has its own CDBG Program. This precludes the County from providing assistance through the CDBG Program, and HOME Program funds cannot be used because it is not possible to attach a lien to federal property.

### **Actions planned during the next year to address the needs to public housing**

The Franklin Township Housing Authority (FTHA) administers the public housing within the Township. It has a limited housing inventory and does not have plans to increase the number of accessible units. Currently, the FTHA has a total of 50 annual contribution contract (ACC) units, 90 non-ACC units, and 234 housing choice voucher (HCV) vouchers.

The Housing Authority will continue to partner with local non-profits to work with a private management company and the Authority to provide public housing residents with access to job training and social service programs that will help to move residents toward self-sufficiency. This will also provide families with access to programs that will improve their living environment.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Franklin Township has created an Affordability Assistance Program from its Housing Trust Fund to provide closing costs and down payment assistance for its affordable housing units and a loan program to prevent foreclosures for existing affordable housing owners who are experiencing problems with arrearages in taxes and/or association fees. The Township has partnered with the Central Jersey Housing Resource Center (CJHRC) to administer this program.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Franklin Township Housing Authority is not designated as troubled.

### **Discussion**

Public Housing in Franklin Township continues to be in the process of redevelopment. A number of developments have been built over the last several years, including Voorhees Station and the Soaries

Residence, which combined for over 130 units of housing.

The Housing Authority is not troubled and will receive funding for the operation of its Section 8 program and public housing. The Township has also created an Affordability Assistance program from its Affordable Housing Trust Fund to provide closing costs and down payment assistance for its affordable housing units and a loan program to prevent foreclosures for existing affordable housing owners who are experiencing problems with arrearages in taxes and/or association fees. This program is administered by the Central Jersey Housing Resource Center (CJHRC).

## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The Somerset County Department of Human Services, along with the Board of Social Services and the Continuum of Care (CoC) Committee, continues to work toward providing services to those who are either experiencing homelessness or imminently homeless. Funding from the County Homelessness Trust Fund (HTF) is also available to support this effort.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The County agencies work closely with each other and with non-profit service providers to reach out to, and address the needs of, individuals and families experiencing homelessness. The Community Development Office coordinates several events during the year, including the Point in Time/Project Homeless Connect (PHC) event at the end of January. The CD office is working on creating new events and ways to reach out to this population. These events are advertised at shelters, soup kitchens, the Board of Social Services, through providers, and word-of-mouth. Over the years, the CD staff has developed a good relationship and reputation with many of these people and the events are always well-attended. County agencies and providers meet with people experiencing homelessness, discuss their situation, assess their needs, and are often able to have them speak directly to other providers already on-site that same day. In addition, clothing, personal care products, food, and other basic need items are distributed.

Unfortunately, during the COVID-19 pandemic, there were limited opportunities for events. In response, the County helped coordinate vaccination events aimed at reaching those most in-need (including those experiencing homelessness and low-income residents). Despite the end of the pandemic, those events have continued, in an effort to vaccinate those who are most at risk and provide health services to them. In addition, as they did throughout the pandemic, County agencies continue to hold regular meetings and coordinate efforts to assist low-income persons and those experiencing homelessness and food insecurity.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The County agencies work closely with each other and with non-profit service providers to reach out to, and address the needs of, individuals and families experiencing homelessness. In an effort to achieve

these goals, the County will:

- Continue to make emergency shelter and supportive services available and accessible to this population;
- Continue to collect and review data related to this population in order to assess their needs and better address those needs;
- Continue to meet regularly and to use relevant data to discuss trends and emerging issues;
- Continue to perform outreach and encourage this population to accept services.

In addition, the Community Development Office coordinates several events during the year, including the Point in Time/Project Homeless Connect (PHC) event at the end of January. During these events, County agencies and providers meet with homeless people, discuss their situation, assess their needs, and are often able to have them speak directly to other providers already on-site that same day. In addition, clothing, personal care products, food, and other basic need items are distributed.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Somerset County's continuing strategy for addressing this important and ongoing issue includes:

- Continuing to make emergency shelter and supportive services available and accessible to this population;
- Continuing to collect and review data related to this population in order to assess their needs and better address those needs;
- Continuing to meet regularly and to use relevant data to discuss trends and emerging issues;
- Continuing to perform outreach and encourage this population to accept services;
- Continuing with the provision of life skills and other educational opportunities designed to assist one

to become more self-sufficient.

In addition, the County utilizes the Continuum of Care Committee's Coordinated Entry system to monitor, advertise for, and fill openings that become available for people experiencing homelessness. The CoC Committee works closely with housing developers to ensure that units are specifically set aside for people experiencing homelessness, and then works to fill those units through Coordinated Entry. This process has resulted in dozens of set aside units over the last decade, provide housing and security for many residents.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Some of the ways in which County agencies - both individually and in conjunction with non-profits - will work to address these issues are:

- Continue the provision of emergency assistance in the form of rental assistance, utility payment, food, and other basic needs;
- Continue with the provision of life skills and other educational opportunities designed to assist one to become more self-sufficient;
- Continue to meet regularly and to use relevant data to discuss trends and emerging issues;
- Continue to suggest innovative approaches to the challenges that face the County's most vulnerable populations.

## **Discussion**

In response to HUD's initiative to end chronic homelessness within ten years, the Board of Chosen Freeholders (now referred to as the Board of County Commissioners) adopted a Ten-Year Plan to End Chronic Homelessness in 2005. Even though the time frame for the Plan has expired, the County continues to follow the goals and plans outlined in it. The Plan reflected a multi-pronged approach that had as its main goals the development and implementation of a systematic approach to collect qualitative and quantitative data and identify needs/gaps in services for people experiencing homelessness; the improvement of county-wide coordination at all levels of service delivery for families

and individuals experiencing homelessness in the County; the expansion of opportunities that lead to permanent housing for people experiencing homelessness; and increased knowledge, linkage, and usage of mainstream services. Inter-agency cooperation and collaboration have been vital to this effort and under the compassionate leadership of the Board of County Commissioners, as well as the County's Department of Human Services, the County continues working toward this goal.

Until recently, the County had generally seen a drop in the number of chronically homeless individuals and families in Somerset County since the Plan was adopted. However, over the last several years, there has been an increase in the number of people experiencing homelessness. This is likely due to several issues, including the high cost of living in Somerset County, the lack of affordable housing for individuals and families, and the fact that the Point in Time Count has been held on nights when there has been a Code Blue in effect, which often brings more people into shelters.

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

### **Introduction**

There is no question that the cost, development and maintenance of affordable housing is affected by public policies that emanate from the local level of government. There are a number of local policies and practices that may restrict which type of housing may be developed in a certain area. Laws of this type make it difficult to develop affordable housing.

Land use laws - Some Somerset County municipalities have 2-5 acre zoning requirements in order for housing to be developed. Such requirements are cost-prohibitive and limit the availability of conforming lots. In addition, some Somerset County communities restrict the eligible uses of existing housing and housing that would be developed. As a result, a housing developer's ability to create housing for certain uses or beyond a certain occupancy is restricted. This practice also has an inflationary effect.

Planning policy - Decisions related to the provision and location of public transportation and supportive social services may inhibit or concentrate affordable housing and decrease opportunities for disadvantaged persons. There is also a perception at the municipal level that affordable unit development equates to a loss of income because of an organization's tax-exempt status and the idea that housing that is managed by a non-profit organization is taken off of the tax rolls. Though such organizations may offer to make a payment in lieu of taxes, some municipalities consider this contribution to be insufficient.

State policy - The continued uncertainty surrounding the Council on Affordable Housing's (COAH) obligation of municipalities to create affordable units has deterred the creation of new or rehabilitated affordable units. Municipalities remain uncertain how to properly invest funds set aside for the creation of affordable units under this legislation.

Private sector real estate practices (for example: steering/blockbusting) that preclude equal housing opportunity, predatory lending practices, discriminatory provision of housing brokerage services, and failure to disseminate information on programs that may be used to provide financial assistance for housing opportunities all present barriers to affordable housing.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Public Policy/Decision Making - The County will continue to seek opportunities to provide input in the decision-making process as it relates to public policies that affect the implementation of Fair Housing

Laws. In addition, the County's HSAC and COC Committees advocate for and support policies intended to further the causes of affordable housing at the federal, state, and local levels.

Actions to Overcome Private Sector Impediments - The County continues to contract with the Central Jersey Housing Resource Center (CJHRC) and Legal Services of Northwest Jersey to provide fair housing counseling and legal representation to low- and moderate-income residents of the County who are the victims of housing discrimination. Moreover, the County participates in and, to the greatest extent possible, provides support to CJHRC as the agency provides training and educational opportunities during Fair Housing Month and throughout the year. Some of these workshops include Rental Realities, Step-by-Step, First Time Homebuyer's Seminar, Financial Literacy, and Post Purchase. In addition, the County's Human Services department sponsors Housing Month activities. The CD Office continues to communicate with other agencies (for example: Board of Realtors, CJHRC, NORWESCAP, Legal Services) to identify and address impediments to Fair Housing. Finally, the Fair Housing Brochure is disseminated to local banks, realtors, non-profit and municipal organizations, county divisions, and CD subgrantees for display and distribution.

Actions to Overcome Market/Community-Based Impediments - The CD Office sponsors presentations on Fair Housing to the public and community organizations. Also, CD Staff meets regularly with community members on topics such as homeownership, rental assistance from various county organizations, and other matters pertinent to housing and community development. In addition, the County will continue its aggressive effort to cultivate and increase capacity among its affordable housing developers through outreach and technical assistance. The CD Staff continues to work with non-profit housing agencies around Community Housing Development Organization (CHDO) Certification, identifying innovative approaches to all phases of housing that are part of the County's Continuum of Care, and alternative financing mechanisms.

## **Discussion**

Within Somerset County, there are a number of obstacles to meeting the underserved needs of CDBG and HOME Program beneficiaries. In the housing, homeless, and special needs areas, the following barriers have been identified: the shortage of affordable and other supportive housing opportunities; shortage of Section-8 vouchers to assist low-income tenants; insufficient funding resources for housing programs; inflation and shortages in the region's affordable housing market; and community resistance to the development of affordable housing. With respect to non-housing community development needs, the principal impediments are inadequate funding levels and resistance to increasing property taxes to provide projects and services in areas where there is need.

In addition, there are several barriers that preclude program constituents from taking full advantage of CDBG and HOME-funded programs and activities. These barriers include language and/or cultural barriers that obstruct one's willingness to accept publicly-funded social services, as well as the ability of

staff to communicate clearly with potential beneficiaries; lack of sufficient and affordable public transportation; deficiencies/gaps in the County and social service providers' ability to make community members aware of services that are available; and the necessity of using federal income guidelines that do not take into consideration the high cost of living in New Jersey, and more specifically Somerset County, to determine eligibility. As a result, many working families are ineligible for CDBG and/or HOME programs.

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

### **Introduction**

Somerset County is committed to serving the underserved populations in the County, especially those who are low and moderate-income, have special needs, or are experiencing homelessness or are at risk of homelessness. County agencies work closely together and with other government agencies, non-profit service providers, and private entities and volunteers to form a comprehensive plan of action to assess and address the needs of this population.

### **Actions planned to address obstacles to meeting underserved needs**

To address obstacles to meeting underserved needs the County will take the following steps:

- Continue to meet regularly and use relevant data to discuss trends and emerging issues;
- Continue to suggest innovative approaches to the challenges that face the County's most vulnerable populations;
- Continue to advocate for legislation, programs and services that will impact the ability of the "working poor" to become self-sufficient;
- Continue to raise awareness about programs and services that are available, with particular attention to ones that are underused;
- Administer County Homelessness Trust Fund assistance;
- Use volunteers to implement programs that are useful to this population;
- Continue to hold full Continuum of Care (COC) Committee meetings every other month, along with COC Executive Committee meetings in alternate months, to address ongoing and immediate needs.

### **Actions planned to foster and maintain affordable housing**

To foster and maintain affordable housing, the County will take the following steps:

- Continue to meet regularly and use relevant data to discuss trends and emerging issues;
- Continue to affirmatively market supply-side housing development opportunities;
- Continue to affirmatively market demand-side housing development opportunities including First

Home Club, Matched Savings and homebuyer education programs (conducted by the Central Jersey Housing Resource Center);

- Continue to advocate for legislation, programs and services that will impact the ability of the "working poor" to become self-sufficient;
- Continue to administer County Homelessness Trust Fund (HTF) assistance;
- Continue to use HOME and County HTF funds to fund projects that develop housing;
- Continue to use the County CoC Coordinated Entry system to fill units with people with the highest needs.

### **Actions planned to reduce lead-based paint hazards**

To evaluate and reduce the number of housing units containing lead-based paint hazards, County staff will take the following action steps:

- Consult with County and local Health Departments to determine where applicable units are located within the County;
- Provide educational materials at housing-related training and other public events where County staff may be present;
- Consult with non-profit housing providers to ensure all existing units, as well as any newly-purchased/rehabilitated units, are lead-free.

### **Actions planned to reduce the number of poverty-level families**

To reduce the number of families living at the poverty level, County staff will take the following actions:

- Continue working to increase access to affordable medical/dental care and prescription assistance;
- Continue the provision of housing counseling relative to homeownership, tenant responsibilities, and personal financial management;
- Continue to provide training and educational opportunities that will increase one's ability to earn a living wage;
- Continue the provision of supportive services in the form of housing, counseling, food and energy

assistance, legal services, mental health services and counseling, affordable childcare, and health services;

- Continue to administer County Homelessness Trust Fund assistance;
- Use volunteers to implement programs that are useful to this population.

### **Actions planned to develop institutional structure**

The institutional structure through which the County will carry out its Consolidated Plan is a partnership that includes County and municipal government staff and decision makers, as well as representatives from the non-profit and private sectors. The Somerset County Board of County Commissioners is the final authority in all matters related to the administration of the CDBG and HOME Programs.

With regard to the institutional structure, the CD Office staffs the CDBG and HOME Programs, and in that capacity facilitates the competitive application process, provides technical assistance to current and potential subgrantees, monitors subgrantees for compliance with federal regulations, and prepares status and evaluative reports for submission to the Department of Housing and Urban Development. Each of the grant programs is augmented by a committee whose purpose is to assess and consider housing and community development needs and to recommend to the Board of County Commissioners Annual HOME and CDBG Action Plans that reflect those needs. Each of these committees also considers and puts forth policy recommendations that are necessary to meet the intended goals of various federal mandates and directives and to ensure that each of the grant programs are administered in a fashion that is most advantageous to the County and its residents.

The lead entity for Somerset County's homelessness planning efforts, and the institutional structure for the County to carry out its homelessness strategy, is the County's Continuum of Care (COC) Committee. The COC Committee is comprised of state and local government representatives, non-profit agency representatives, and other community members who are interested in working to develop a comprehensive system of care for people who are coping with poverty and homelessness. This committee includes representation from, and is regularly attended by: Central Jersey Housing Resource Center, Somerset County United Way, NORWESCAP, ARC of Somerset, Volunteers of America, the Veterans Administration hospital, HOME of Somerset County (formerly Interfaith Hospitality Network), HomeSharing, Community Hope, ADTI/Alternatives, Monarch Housing, Center for Great Expectations, Catholic Charities, Visions and Pathways, Jewish Family Services, Zufall Health and others.

In addition, the County will:

- Encourage CDBG, HOME and Continuum of Care subgrantees to actively participate in interlocal and

intergovernmental commissions and committees;

- Continue to participate in public/private partnerships for the provision of housing and community development needs;
- Continue to encourage and facilitate public participation in Consolidated Planning activities;
- Through various committees, host training that will build capacity.

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

To enhance coordination between public and private agencies, County staff will take the following actions:

- Encourage CDBG and HOME subgrantees to actively participate in interlocal and intergovernmental commissions and committees;
- Continue to participate in public/private partnerships for the provision of housing and community development needs;
- Continue to encourage and facilitate public participation in Consolidated Planning activities;
- Continue to hold bi-monthly meetings of the Continuum of Care (COC) Committee;
- Continue to coordinate and participate in events that reach out to and serve at-risk residents, those who are experiencing homelessness, and other vulnerable populations.

### **Discussion**

Somerset County has a vibrant non-profit community that continues to provide the highest level of services to its residents. Every year, CDBG funds are used for projects that provide counseling and other supportive services to people experiencing homelessness, abused spouses and children, and disabled citizens, as well as provide employment training and job coach services to veterans, at-risk youth and young adults, and others. CDBG funds will also be used to complete sewer rehabilitation and sidewalk rehabilitation projects in a number of communities throughout the County, as well as to improve handicapped accessibility and perform other improvements at numerous community buildings.

HOME funds will support acquisition and rehabilitation of group housing, as well as purchasing property on which low-/moderate-income housing will be constructed. In addition, the Board of County

Commissioners will continue to provide additional services through the Non-Profit Purchase of Service. The Somerset County Homelessness Trust Fund, initially enacted by the Board of County Commissioners in April of 2010 and consistently renewed since then, is used to provide case management services to those who qualify, as well as to provide funding for projects that will address the County's need for housing for people experiencing homelessness and those at risk of homelessness.

## Program Specific Requirements

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

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The Community Development Office will continue to encourage subgrantees to solicit other funding to use in conjunction with funds granted through the HOME Investment Partnership Program. It is estimated that HOME projects that were awarded funding for Program Year 2025 represent a HOME match of over \$4.7 million of public and private sector contributions from a number of sources including revenue generated through fundraising. In order to ensure that the County's match requirement is met, CD staff will require that all HOME subgrantees submit match reporting information when a project is completed. The combination of match funds from the 2025 HOME Program, along with the County's excess match of almost \$19.8 million, are more than sufficient to ensure that the County satisfies its match obligation. Once collected, this data will be summarized and reported in the Consolidated Annual Performance and Evaluation Report (CAPER).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

For homeownership activities, Somerset County uses both resale and recapture guidelines to ensure the affordability of units acquired with HOME funds. Resale provisions are applied to homebuyer activities that use HOME funds to finance construction costs. Recapture provisions are applied to homebuyer activities that use HOME funds to provide downpayment assistance. These resale and recapture guidelines will apply uniformly to subrecipients, state recipients, urban county or consortium members, CHDOs, or other entities, as applicable.

Somerset County uses resale guidelines to ensure that when a homeowner sells a HOME-assisted property during the period of affordability, the property is sold to another low-income homebuyer. These guidelines are applicable when HOME funds have been used as a development subsidy by an organization that builds a home that will be sold to low-income homebuyers. The County's resale provisions use the Consumer Price Index (New York-Northern New Jersey-Long Island, CPI-U) to calculate a reasonable rate of inflation and make allowances for the inclusion of the homebuyer's original investment, plus the cost of any improvements made to the home so that the seller receives a fair return for their investment. For the purpose of this policy, a fair return on one's investment is defined as the percentage change in the identified CPI-U over the period of ownership. It also noted that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on their investment, because the home sold for less than or the same price as the original purchase price.

The specific types of capital improvements include new heating and cooling systems, new flooring, new fixed appliances, new roof or siding, and any other major improvements that add value to the

home. The value for these improvements will be calculated using the actual costs of the improvements as documented by the homeowner's receipts. Finally, the resale cost of any such property must be approved by Community Development staff in order to ensure that sale price of the unit is sold at a price that is affordable to a reasonable range of low-income buyers. Somerset County defines a reasonable range of low-income buyers as individuals or families that earn between 40 and 70% of the area median income that will pay not more than 30% of their income for Principal, Interest, Property taxes and mortgage insurance.

Recapture guidelines permit the HOME-assisted buyer to sell the unit at any time during the affordability period. These provisions are enforced by a written lien that is recorded by the Somerset County Clerk and subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, the amount recaptured cannot exceed the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Somerset County Recapture policy is to recapture the entire amount of HOME assistance that was provided as a direct subsidy. These provisions are included in the HOME Program Mortgage that is signed by the HOME-assisted buyer and recorded by the Somerset County Clerk. When the Community Development office receives notice that a HOME-assisted property is to be sold before the conclusion of the affordability period, staff will issue a statement that details (1) the amount that needs to be repaid in the form of a cashier's check payable to the Somerset County Treasurer, (2) where that check should be delivered, (3) how long it will take for County Counsel to prepare a Discharge of Mortgage, and (4) when the Discharge of Mortgage will be available to the assisted buyer.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

For homeownership activities, Somerset County uses both resale and recapture guidelines to ensure the affordability of units acquired with HOME funds. Resale provisions are applied to homebuyer activities that use HOME funds to finance construction costs. Recapture provisions are applied to homebuyer activities that use HOME funds to provide downpayment assistance. These resale and recapture guidelines will apply uniformly to subrecipients, state recipients, urban county or consortium members, CHDOs, or other entities, as applicable.

When the County uses HOME funds to assist the cost of construction or rehabilitation of housing to be sold to a low-income household, the County will use Resale restrictions to ensure that HOME funds are used to preserve affordability of the HOME-assisted unit. The affordability period will be

based on the total amount of HOME funds used to assist the property and the buyer. The homebuyer must sell to another Low-Income homebuyer (as defined by HUD), with the new home being affordable to the new buyer. The new homebuyer may not pay more than 35 percent of gross income for Principal, Interest, Taxes and Insurance (PITI). In certain circumstances, the County may permit the new homebuyer to assume the County loan and affordability restrictions, i.e., the County will not require the full repayment of the initial HOME subsidy. The HOME subsidy would be transferred to the new buyer in the form of a deferred repayment down-payment assistance loan.

The County's resale provisions use the Consumer Price Index (New York-Northern New Jersey-Long Island, CPI-U) to calculate a reasonable rate of inflation and make allowances for the inclusion of the homebuyer's original investment, plus the cost of any improvements made to the home so that the seller receives a fair return for their investment. For the purpose of this policy, a fair return on one's investment is defined as the percentage change in the identified CPI-U over the period of ownership. It also noted that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on their investment, because the home sold for less than or the same price as the original purchase price.

Recapture guidelines permit the HOME-assisted buyer to sell the unit at any time during the affordability period. These provisions are enforced by a written lien that is recorded by the Somerset County Clerk and subject to the limitation that when the recapture requirement is triggered by a sale (voluntary or involuntary) of the housing unit, the amount recaptured cannot exceed the net proceeds, if any. The net proceeds are the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

Somerset County Recapture policy is to recapture the entire amount of HOME assistance that was provided as a direct subsidy. These provisions are included in the HOME Program Mortgage that is signed by the HOME-assisted buyer and recorded by the Somerset County Clerk. When the Community Development office receives notice that a HOME-assisted property is to be sold before the conclusion of the affordability period, staff will issue a statement that details (1) the amount that needs to be repaid in the form of a cashier's check payable to the Somerset County Treasurer, (2) where that check should be delivered, (3) how long it will take for County Counsel to prepare a Discharge of Mortgage, and (4) when the Discharge of Mortgage will be available to the assisted buyer.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Somerset County will not use HOME funds to refinance existing debt secured by multi-family housing.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Somerset County does not have any HOME TBRA activities.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Somerset County does not have any HOME TBRA activities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

All projects funded through Somerset County's CDBG and HOME programs must comply with all applicable laws and regulations. Any preferences or limitations on housing are specific to individual projects, such as group homes for individuals with developmental disabilities. In most cases, the residents for those homes are screened and placed by the State Division of Developmental Disabilities.

Somerset County uses an RFP process to solicit and fund applications for new construction or rehabilitation of units. The RFP is typically released in January with the applications due in late March. RFPs are available via the County website and directly from the Community Development Office. The CDBG and HOME Committees meet in late April/early May, during which time applicants make brief presentations and the Committees vote on funding. Applicants are given a score and the highest ranking applicants receive funding based on their score, the amount they requested, and the total amount of funding available.

For certain projects, there are limits on the beneficiaries. For example, the homebuyer downpayment assistance program - which was funded through the HOME ADDI program - benefitted income-eligible first-time homebuyers. Applications were reviewed on a first-come, first-served basis.

Other projects, such as those by Raritan Valley Habitat for Humanity (which builds houses for low-income homebuyers) and ADTI (which creates housing for low-income, developmentally disabled, consumers) are also limited to certain segments of the population.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Maplewood Neighborhood Study
	<b>List the name of the organization or individual who originated the data set.</b> Student intern
	<b>Provide a brief summary of the data set.</b> The data is an analysis of existing housing and land use and a survey of residents regarding priority needs.
	<b>What was the purpose for developing this data set?</b> To provide specific information about neighborhood needs.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Includes data for the entire area that is known as Maplebrook Neighborhood.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2012-2013
	<b>What is the status of the data set (complete, in progress, or planned)?</b> The data set was completed on August 31.

## Executive Summary

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

#### 1. Introduction

The Township in accordance with federal regulations must develop a Consolidated Plan that describes the needs, resources, priorities and proposed activities to be undertaken with CDBG funds during the planning period September 2025 through August 2029. The Township is also required to submit a 1-year Action Plan outlining the specific activities that will be funded for the first plan year 2025-2029 and

is included with this submission. The Township's planning cycle coincides with Somerset County's program planning cycle as it is also a member of the Somerset County Home Consortium. This document is a result of the analysis of demographics of the Township and consultation with stakeholders including residents, agencies and businesses in Franklin Township.

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

The Franklin Township Consolidated Plan is intended to serve as the strategy outlining how these funds will be applied to assist the Township's low -and -moderate income residents over the next five years. The Township goals are to:

- provide decent affordable housing for low- and moderate- income homeowners, frail elderly and people with disabilities including mixed-income developments
- provide support to non-profits that provide public services for low -and moderate-income residents to create a suitable living environment
- provide support to non-profits for homeless prevention
- support economic development opportunities for low- and moderate- income residents and East Franklin businesses
- provide support to non-profits for public facilities improvements
- support infrastructure improvements in East Franklin and the rest of the Township by addressing parking and traffic issues

## **3. Evaluation of past performance**

The Township of Franklin has utilized its Community Development Block Grant funds in accordance with the stated goals and objectives in the past Consolidated Plan period. The resources facilitated the rehabilitation of low- and moderate- income Franklin homeowner units, improvements to a transitional housing facility and day cares, funded youth services and housing services throughout the Township. The Township has met its timeliness of expenditures test for 2024.

## **4. Summary of citizen participation process and consultation process**

The Township conducted a Consolidated Plan Needs Assessment survey to receive input from residents, businesses and nonprofits on the 2025-2029 Consolidated Plan. The survey was posted on-line on the Township's website, 49 survey responses were received. The results were utilized in the planning strategy for this consolidated plan. The survey prioritized in rank order the following: 1) public services 2) housing 3) economic development 4) community facilities 5) public improvements. While not all

priorities were funded they are included in the plan should the need arise to make plan adjustments. The Township solicited funding applications and posted notices for public hearings.

#### **5. Summary of public comments**

There were no public comments received during the February 25, 2025 and March 25, 2025 public hearings. The final public hearing was conducted on July 8, 2025 no comments were received, written or oral.

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

There were no comments received that were not accepted.

#### **7. Summary**

Franklin Township has aimed to support activities benefiting its low- and moderate-income residents. It has used housing trust funds to enhance their living conditions within the limits of available funds.

## The Process

### PR-05 Lead & Responsible Agencies - 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FRANKLIN TOWNSHIP	Grants

**Table 60– Responsible Agencies**

### Narrative

The Township of Franklin is an entitlement community and a member of the Somerset County Home Consortium in which Somerset County is the lead agency.

### Consolidated Plan Public Contact Information

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

### **1. Introduction**

The grant funding process requires the Township of Franklin to document efforts to heighten community awareness of the community block grant planning process and receive community input on its strategic plan for its community block grant fund expenditures.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The Township of Franklin coordinates with a network of service providers to assist in the delivery of services to its residents, this includes the providers of both public and assisted housing, private affordable housing, and government health agencies.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Township of Franklin due to limited budget constraints relies on Somerset County to provide for the services of single persons and families through the Somerset County Department of Social Services. This agency can provide a wider array of services for those who are homeless or at risk of homelessness through the Continuum of Care agency members. All persons in need of these services are directed to the Somerset County Social Services office located in the Township for assistance. The County of Somerset aids families and individuals experiencing homelessness through its Homeless Trust Fund. For additional support, residents may need to utilize other facilities within the Somerset County area. There are no emergency shelters in Franklin Township. There are transitional housing facilities available through the Center for Great Expectations for homeless teen mothers and children and women with addiction problems and children. There is also transitional housing for women and children offered through Alternatives, Inc. in the Township. Homeless veterans are connected to services through the Lyons Center.

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

The Township of Franklin does not receive ESG funds.

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

**Table 61– Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Franklin Township Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Review of the Agency PHA Plan approved and submitted to HUD. The Township will continue to coordinate with the Housing Authority regarding participants interested in homeownership opportunities, financial literacy and activities that will improve housing choice.
2	<b>Agency/Group/Organization</b>	Central Jersey Housing Resource Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Email and con plan need assessment survey. There is an increased need to expand housing opportunities for residents especially families. More emergency funding to prevent evictions and more financial assistance for rent security.
3	<b>Agency/Group/Organization</b>	Franklin Township Foodbank
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Email and Con Plan need assessment survey. The Foodbank aids families who are not able to make it through the month financially with food assistance. The demand for food assistance has increased due to economic conditions and housing costs affecting family finances. The food bank is constantly searching for grant funds and donations to help local families maintain good health. The Township includes services of this type in its overall public service and facility goals.

4	<b>Agency/Group/Organization</b>	Hamilton Street Advisory Board
	<b>Agency/Group/Organization Type</b>	Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Con Needs Survey. This advisory board represents businesses that operate within the Hamilton Street Business District which is in the East Franklin portion of the Township. There are approximately 120 businesses in this area, most of them rank as small as micro business enterprises. The goals are to continue physical improvements in the business area which will improve safety, improve sidewalks, parking and general walk ability of the area to encourage more business activity. To encourage the development of mixed commercial residential building up to four stories to attract more young professionals to reside in the area. Especially along the portion of Hamilton Street that abuts New Brunswick, near Rutgers University. These are Township committed goals as well and have been included in the Master Plan update. The Con Plan looks to lend assistance with infrastructure improvements and economic development support as this area is in the East Franklin portion of the Township
5	<b>Agency/Group/Organization</b>	Franklin Township redevelopment Agency
	<b>Agency/Group/Organization Type</b>	Services - Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development

<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Con Plan Needs Survey. The redevelopment agency is responsible for the implementation of the Renaissance Redevelopment Plan; this area is encompassed within the East Franklin portion of the Township in the CDBG low mod Census tract 533. The final phase of the development will include the construction of for sale housing. This will bring more affordable housing on-line and is consistent with the Con Plan, it also improves the living conditions in this area, bringing a mixture of incomes into the area.</p>
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**Identify any Agency Types not consulted and provide rationale for not consulting**

The Township consulted agencies that have the most impact on Franklin Township residents’ needs, none, were intentionally omitted.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Somerset County	To provide services that aid in the prevention of homelessness by supporting non-profit entities who provide services to assist in homeless prevention.
Franklin Township Affordable Housing Spending Plan	Franklin Township	The plan funds housing rehabilitation and new construction which helps to preserve the affordable housing stock in the Township. It also funds fair housing agency activities for the Township
Franklin Township Housing Authority	Franklin Township Housing Authority	PHA plan, which preserves the affordable housing for extremely low -and low-income people with its public housing and Section 8 housing choice vouchers.
Franklin Township Renaissance Redevelopment Plan	FTWP Redevelopment Agency	The plan increases the supply of affordable housing in the Township and provides opportunities for economic development by encouraging the development of mixed-use commercial/residential development.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Hamilton Street Market and Economic Strategy	Hamilton Street Advisory Board and FTWP	The plan serves as a strategic guide for improving economic development opportunities in the Township's Corporate Business District and the Hamilton Business District.
FTWP Master Plan	Franklin Township	The plan is a detailed guide for managing the Township's growth and development.
FTWP Flood Mitigation and All Hazards Plan	Franklin Township	The plan provides information on steps the Township has undertaken to mitigate flooding the Township in coordination with Somerset County and the surrounding communities with recommendations.
Somerset County Human Services Priority Population	Somerset County	A needs assessment and service study for Somerset County children, youth and families, behavioral health issues, developmentally disabled, homeless, physically disabled and aging populations

**Table 62– Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

Coordination and cooperation with other public entities and adjacent units of local governments concerning interests covered by this Consolidated Plan occur on an on- going basis. The Township maintained a variety of local committees to increase citizen participation in the ongoing planning, and community development efforts and to heighten citizen awareness of the importance of their input in their community. The Township participates in regional planning groups which focus on housing and planning issues which have an impact for the region.

**Narrative**

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

As part of the Plan development process, public hearings were held on February 25 and March 25, 2025, a presentation was made in support of Central Jersey Housing Resource Center an applicant for program funding during the March meeting. The purpose of the public meetings was to obtain the views of citizens, public officials and agencies and other interested parties regarding the housing and community development needs of the jurisdiction and to review past performance. A community needs survey was utilized to solicit input from residents, businesses and agencies who serve Franklin Township residents, 49 responses were received as part of the process. The responses were incorporated into the Plan to assist in the plan response.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Spanish, Gujarati, and Hindu  Non-targeted/broad community	Public hearing on February 25, March 25 and July 8, 2025 on the Community Development Block Grant Program and the Consolidated Plan Process for 2025-2029. Notice of the meetings posted in local newspaper and on the Township webpage.	None Received	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Minorities  Non-English Speaking - Specify other language: Spanish, Gujarati, and Hindu  Non-targeted/broad community	Public hearing on February 25, March 25 and July 8, 2025 on the Community Development Block Grant Program and the Consolidated Plan Process for 2025-2029. Notice of the meetings posted in local newspaper and on the Township webpage.	None	None	
3	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish, Gujarati, and Hindu  Non-targeted/broad community	Public notices regarding hearings CDBG and the Consolidated Plan and Action Plan were posted on the Township website for meetings on February 25, March 25, and July 8, 2025.	None	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Consolidated Plan Needs Assessment Survey	Non-English Speaking - Specify other language: Spanish, Gujarati and Hindu	The Township posted a Consolidated Plan Needs Assessment Survey on the Township website to receive programmatic input	Township received 49 survey responses from a combination of residents, business owners and non-profits serving the Township. These surveys along with input from Township staff and Council members were utilized to establish Township goals for this planning period.	None	

**Table 63– Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Consolidated Plan needs assessment is a view of the community-wide needs for non-housing community development in Franklin Township. The data utilized in this survey is from the American Cities Survey and supplemental data from the Township of Franklin planning documents and Somerset County agency and State agency documents.

This data was supplemented with data from the Community Needs Assessment Survey and correspondence with individual agency organizations who serve Franklin Township residents.

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

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

### **Describe the jurisdiction's need for Public Facilities:**

The Township assists local non-profits providers in serving the needs of the frail elderly, adults with disabilities, homeless people, youths, and other special needs and agencies whose facilities need assistance in serving the low- and moderate-income residents of Franklin.

### **How were these needs determined?**

The Township received input from its Community needs assessments, local non-profits serving the community were notified of the Township's funding availability via email and through public advertising on both the Township website and area newspapers.

### **Describe the jurisdiction's need for Public Improvements:**

The following public improvements are in planning or development stages:

- Street improvements throughout the Township annually.
- Addressing the gaps in the location of parks and facilities and the expansion of existing neighborhood parks. Areas to be addressed include miniparks in Wards 4 and 5 and in the Hamilton Street Business District.
- The addition of an outdoor family aquatic center and a community wellness and fitness center.
- The implementation of a Township wide trail system.
- The need for a continuous sidewalk system in the Hamilton Street Business District and abutting neighborhoods to improve the walkability of the area.

### **How were these needs determined?**

These needs were identified in the Township Master Plan and additional input from the various Township committees responsible for moving the plans forward including: Open Space Advisory Committee, Trail Advisory Committee, and Public Works Committee. Input also provided by Hamilton Street Business District Corporation and the Consolidated Plan Community Needs Assessment Survey.

### **Describe the jurisdiction's need for Public Services:**

The Township of Franklin allocates 15% of the CDBG grant to support public services. The need for these services exceeds the grant limit, with many nonprofits offering beneficial services to residents. Requests for funding always surpass available amounts. Priority needs include:

- Children and Youth services
- Senior services and programs
- Services and programs for Alcohol, drug abuse and mental health
- Services and programs for general health
- Services and programs the support fair housing and homeownership opportunities
- Services and programs that aid the homeless

### **How were these needs determined?**

These needs were determined through our consolidated plan needs assessment survey which ranked the need for public services as a high priority. We also solicited input in the survey from local non-profits and current subgrantees regarding Township resident needs and various Township staff members.

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

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Franklin Township is a community comprising 46 square miles located in the southeastern section of Somerset County, adjacent to Middlesex County. The township is extremely diverse in terms of land use, economy, population and character. It is simultaneously urban, and rural; historic and modern. It is characterized primarily by single family homes in defined neighborhoods. However, there are large tracts of agricultural and open space lands and employment centers.

The Township's location has contributed to its rich historical significance and early development, location within a major transportation network which spurred its growth. The population trends since 2015 indicate that growth has slowed, although there remains significant interest in residing in the Township. Franklin once again was rated as one of the best places to live in America. The Township hopes to capture that interest and create a niche market for housing in the East Franklin section of the Township to spur growth and stability in that portion of the Township while also maintaining and preserving the existing housing stock in East Franklin and throughout the Township.

A full discussion of the housing market is included in the Somerset County submission.



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

### Introduction

The following data comprises a view of Franklin Township businesses, the labor force characteristics and economic conditions for businesses within the Township. This information is based on the American Cities Data from the US Census.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	40	11	0	0	0
Arts, Entertainment, Accommodations	1,767	1,406	6	4	-2
Construction	736	1,190	3	3	0
Education and Health Care Services	7,016	5,410	25	14	-11
Finance, Insurance, and Real Estate	1,830	722	6	2	-4
Information	757	455	3	1	-2
Manufacturing	2,039	4,794	7	13	6
Other Services	3,221	5,078	11	13	2
Professional, Scientific, Management Services	4,099	8,652	14	23	9
Public Administration	916	323	3	1	-2
Retail Trade	2,371	2,522	8	7	-1
Transportation and Warehousing	2,012	3,644	7	10	3
Wholesale Trade	1,566	4,039	6	11	5
Total	28,370	38,246	--	--	--

**Table 64 - Business Activity**

**Alternate Data Source Name:**  
LEHD Origin-Destination Employment Stats  
**Data Source Comments:**

**Labor Force**

Total Population in the Civilian Labor Force	38,718
Civilian Employed Population 16 years and over	37,002
Unemployment Rate	4.40
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00

**Table 65 - Labor Force**

**Alternate Data Source Name:**

ACS 2023

**Data Source Comments:**

<b>Occupations by Sector</b>		<b>Number of People</b>
Management, business and financial	18,462	
Farming, fisheries and forestry occupations	0	
Service	4,228	
Sales and office	6,267	
Construction, extraction, maintenance and repair	2,039	
Production, transportation and material moving	6,758	

**Table 66 – Occupations by Sector**

**Alternate Data Source Name:**

ACS 2023

**Data Source Comments:**

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	15,503	50%
30-59 Minutes	11,162	36%
60 or More Minutes	4,341	14%
<b>Total</b>	<b>31,006</b>	<b>100%</b>

Table 67 - Travel Time

Alternate Data Source Name:  
ACS 2023  
Data Source Comments:

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,797	113	307
High school graduate (includes equivalency)	4,075	392	1,076
Some college or Associate's degree	6,253	172	1,117
Bachelor's degree or higher	18,511	442	2,274

Table 68 - Educational Attainment by Employment Status

Alternate Data Source Name:  
ACS 2023  
Data Source Comments:

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	206	1,714	0	0	0

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	213	1,349	0	0	0
High school graduate, GED, or alternative	1,794	11,297	9,611	16,369	13,500
Some college, no degree	1,049	7,925	0	0	0
Associate's degree	0	2,537	0	0	0
Bachelor's degree	669	14,523	6,658	8,323	6,655
Graduate or professional degree	0	13,600	0	0	0

**Table 69 - Educational Attainment by Age**

**Alternate Data Source Name:**

ACS 2023

**Data Source Comments:**

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	33,534
High school graduate (includes equivalency)	46,790
Some college or Associate's degree	55,662
Bachelor's degree	77,897
Graduate or professional degree	105,301

**Table 70 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**

ACS 2023

**Data Source Comments:**

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

Most Franklin residents are employed in management, professional and related occupations followed by education and health care services.

#### Describe the workforce and infrastructure needs of the business community:

A review of the available workforce in Franklin in accordance with ACS data above indicates that there are more jobs than workers available in the following sectors, manufacturing, professional, scientific, management services, retail trade, transportation and warehousing and wholesale. The remaining sectors have more workers than jobs indicative of commuters leaving Franklin Township for employment. The Township is easily accessible by Route 287 and Route 27 and Interstate 1. However, these areas do experience backups during peak commute times, this is a regional issue beyond local control and does not deter businesses from locating here.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

It is expected that warehousing will impact development for the near future as approved projects are completed. Also, future development in the East Franklin area as well as more housing development will impact street grid and parking. The Planning department is reviewing all projects with an eye on these anticipated developments.

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

Most Franklin Township residents have a high school diploma and at least half have a bachelor's degree or higher. The need for technically skilled workers has outpaced the available workforce. Hence, employers are forced to hire outside of Franklin.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Greater Raritan Workforce Investment Board (GRWIB) serves all of Somerset and Hunterdon County residents. The One Stop Career training Center, which is part of the GRWIB structure, provides services to individuals seeking career training, education or certificate programs. Participants are also helped with job networking and workshops on interviews and resumes. Raritan Valley Community College also offers training in partnership with local business to create new career paths. The Township supports a Youth Center in the East Franklin section of the Township, it houses a Library annex, classrooms, and a gym for special programs geared toward the youths of the Township. One of the goals of the Township is to facilitate employment and training opportunities for area youths.

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

Yes

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

The Township of Franklin is a participant in the Somerset County CEDS. The high priority goals of the CEDS are as follows:

- 1) marshaling business resources such as hiring incentives, job training programs, financial assistance programs, entrepreneurial resources, help for displaced workers and energy efficient improvement programs which can be leveraged to attract and retain businesses consistent with available resources in Somerset County.
- 2) the reuse of significant properties, and
- 3) reducing regulatory burdens

### **Discussion**

The Township supports the CEDS goals but also recognizes a need to develop specific goals which would enhance the growth of businesses in Franklin Township. As a part of its regular review of the Master Plan zoning changes were made to both the Corporate Business District and the Hamilton Business Area. In addition, the Township commissioned a market and economic development study of its business areas to develop goals and objectives that would attract more businesses to the Township. The Hamilton Business area, which is in the East Franklin portion was expanded from Hawthorne Street abutting the New Brunswick boundary down to Franklin Boulevard encompassing the business located on both sides of Franklin Boulevard.

## **MA-50 Needs and Market Analysis Discussion**

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

For purpose of this Consolidated Plan areas with multiple housing problems concentrated in census block groups that are greater than 51% low and moderate income have been identified utilizing the CHAS data and ACS data. Census tract 533 located in the East Franklin section of the Township 865 households or 56.72% have any of 4 housing problems. This area extends from Churchill Road to Brookline Ave between Hamilton Street and Somerset Street (Rt 27) along the New Brunswick border.

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

For purposes of this Consolidated Plan, an area of concentration of minority/ethnic residents is a Census tract in which the percentage of minority residents exceeds 50% or have a minority population that is 20% higher than the minority percentage of the Township as a whole. Township wide, 61% of the population is composed of racial and ethnic minorities-48.23% racial minorities (25.50% Black/African Americans,19.93% Asian/Pacific Islanders, Other 2.8% other races). and 12.92% Hispanic.

The areas with a concentration of racial/ethnic minorities are listed below.

Census Tract 533 Block Group 01

Census Tract 533 Block Group 02

Census Tract 532 Block Group 04

Census Tract 534 Block Group 03

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

Census Tract 533,532 and 534.04 are in the East Franklin section of the Township, this neighborhood is the oldest part of Franklin Township. It consists mainly of single-family homes, multi-family tax credit units, and public housing integrated into a tax credit development.

### **Are there any community assets in these areas/neighborhoods?**

There are neighborhood schools in the area, including two elementary schools and a middle school nearby. The Hamilton Street Business District is situated in this area. The Township has a newly

constructed Community Youth Center in the neighborhood, which accommodates CDBG-funded youth activities, an employment and training program, a local library branch, and other programs of interest to the community. There are also three small shopping areas in the neighborhood in addition to the small businesses on Hamilton Street and along Somerset Street (Rt 27).

**Are there other strategic opportunities in any of these areas?**

This neighborhood is partly included in the Hamilton Street Business revitalization area and the Renaissance Redevelopment area. The Township is developing strategies to improve the business district and enhance walkability in the community. Security measures have been implemented to increase safety, and private development is being encouraged in the business sector. A community policing unit has been established in the business area. Recent developments have involved the construction of new mixed-use commercial and residential properties near the terminus of the business district, adjacent to the New Brunswick border. There are also opportunities for further commercial development in the area, which could create jobs.

**Low Mod Census Tracts-FTWP**

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The Township of Franklin's broadband wiring and connections for households is fully available to all residents in all census tracts. Residents can choose from a variety of options access is available through ADSL, cable, fiber, fixed wireless, or satellite. There are 22 providers in the area that offer services to Township residents and for Township residents free services are available in the Township Library at 485 DeMott Lane.

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

The Township of Franklin has a contract agreement with Comcast and the State of New Jersey has an authorized agreement with Verizon which also services residents of Franklin Township. The contract agreement is not exclusive and does not prevent residents from contracting with any carrier of their choice who is able to provide the requested services. The 2019-2023 ACS reports an internet connection rate of 96.80% within Franklin Township.

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

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

The New Jersey Scientific Report on Climate Change (6/2020) published by the New Jersey Department of Environmental Protection identified 3 areas which will impact Franklin Township.

The Township faces increased ozone levels affecting air quality, leading to respiratory and heart diseases. Rising temperatures and higher water demand may compromise water quality. More frequent rainstorms will lead to flooding issues in areas such as the Millstone River and Raritan River. The attached 100-year flood map outlines hazardous areas.

The Township adopted a Flood Mitigation Plan and the Somerset County Multi-Hazard Plan last revised in 2025 .

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

The Fourth National Climate Change Assessment Volume II: Impacts, Risks, and Adaptation in the United States identified three areas where climate changes impact low-income households: (1) low-income households are at risk of living in areas exposed to multiple pollutants, (2) low-income children have a higher risk of experiencing heat stroke than adults, and (3) low-income households are at greater risk from physical and mental illness during flooding in overcrowded shelters.

Low-income residents live throughout Franklin Township, with the largest concentration in the East Franklin area in census tracts 533 and 532. Although this area is not located in the 100-year flood plain, homes with basements may experience flooding during intense rain events.

The Township does not have specific plans in its multi-hazard mitigation plan targeted at low-income residents; rather, the issue is addressed for the benefit of all Township residents. Initiatives taken to reduce flooding issues include:

- obtaining conservation easements in flood-prone areas to prevent future building.
- Encouraging new developments to build stormwater detention facilities that infiltrate rainwater back into the ground, helping to recharge the aquifers as many residents use wells.
- Incorporating green engineering into public works projects.
- Encouraging new developments to install underground utilities to prevent outages.
- Working with Somerset County and adjacent municipalities on regional issues beyond its control.
- Continuing to work on all the above items and others included in its multi-hazard mitigation plan adopted by the Township.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Township in accordance with federal regulations must develop a Consolidated Plan that describes the needs, resources, priorities and proposed activities to be undertaken with CDBG funds during the planning period of September 2025 through August 2029. The Township is also required to submit a 1-year Action Plan outlining the specific activities that will be funded for the first plan year 2025-2029 and is included with this submission. The Township's planning cycle coincides with Somerset County's program planning cycle. This document is a result of analysis of demographics of the Township and consultation with our stakeholders including residents and agencies that provide services to low- and moderate-income people in the Township.

The Franklin Township Consolidated Plan is intended to serve as the strategy outlining how these funds will be applied to assist the Township's low- and moderate - income residents over the next five years. The Township will implement this Consolidated Plan utilizing the following principles in keeping with the Community Development Block Grant national objectives of providing decent housing, a suitable living environment and providing economic opportunities by:

- Providing strong public services. This includes different activities that help improve the social, mental, and physical health of residents.
- Providing decent affordable housing for low- and moderate-income homeowners, renters and special needs for the frail elderly, disabled, homeless and those in transitional housing.
- Providing funds for public facility improvements that increase access and improve services for the benefit of the low-and- moderate income residents.
- Funding non-housing community development projects including infrastructure improvements, street improvements, water and sewer, new sidewalks all to improve the safety and livability of neighborhoods.
- Expanding economic opportunities, including those that create jobs that are accessible to low and very-low-income people. This includes providing technical assistance and loan support to microenterprise businesses in the Hamilton Street Business District and East Franklin section of the Township.

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

### Geographic Area

Table 71 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	East Franklin
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The East Franklin portion of the Township extends from Brookline Street at the New Brunswick border to Churchill Ave between Franklin Boulevard and Rt. 27(Somerset Street).
	<b>Include specific housing and commercial characteristics of this target area.</b>	This neighborhood is comprised of single- family homes, apartment complexes and a mixture of small neighborhood commercial spaces, local restaurants, and small shopping centers. The small remaining public housing units are in this area contained in a LITC property. There are other developments in the area that are a mix of LITC and market rate housing.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	This area is prioritized in the Township Master Plan and in the Economic and Marketing strategy for the Township to increase economic opportunities, increase tax rateables in the area by encouraging mixed residential and commercial development. There was full community input in these plans through the hearing processes for the Master Plan update and the development of the business strategy. This area also contains the Renaissance Redevelopment Area, which is still in the final phases of completion. The plan will bring more new housing into the area, which will be a mix of market-rate, affordable and for sales housing.	

	<b>Identify the needs in this target area.</b>	<p>The areas' needs are as follows:</p> <ul style="list-style-type: none"> <li>• rehabilitation of older single-family homes in the area</li> <li>• increase availability of job opportunities for residents in this area</li> <li>• improve the safety and walkability of the area</li> <li>• increase new business and residential opportunities in the area</li> </ul>
	<b>What are the opportunities for improvement in this target area?</b>	<p>The Township has developed a marketing and economic strategy to increase private investment in this area which is designed to encourage mixed commercial business and residential development. In addition, this area also contains the Churchill Millstone Redevelopment area which is the remaining section of the Renaissance Redevelopment Plan. This area will include a mixed income housing development in Phase One and for sale housing in Phase 2 the intent is to uplift the economic conditions of the East Franklin area.</p>
	<b>Are there barriers to improvement in this target area?</b>	<p>The number of multiple owners in the Hamilton Street area somewhat restricts some business opportunities, but there are some spaces that provide for future opportunities.</p>
2	<b>Area Name:</b>	Township of Franklin
	<b>Area Type:</b>	Township wide
	<b>Other Target Area Description:</b>	Township wide
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	

<p><b>Identify the neighborhood boundaries for this target area.</b></p>	<p>The Township is comprised of communities that include low- and moderate-income residents disbursed throughout its 46 square miles due to where housing has been built in the Township. It includes the following neighborhoods within its boundaries: Somerset, Clyde, Blackwell Mills, East Millstone, East Rocky Hill, Griggstown, Franklin Park, Middlebush, Pleasant Plains, Six Mile Run, Ten Mile Run, Voorhees, Weston and Zarepath.</p>
<p><b>Include specific housing and commercial characteristics of this target area.</b></p>	<p>Most neighborhoods in the Township have low- and moderate income residents residing who in need of the limited number of services that can be provided with our grant funds.</p>
<p><b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b></p>	<p>This area is prioritized in the Township Master Plan and in the Economic and Marketing strategy for the Township to increase economic opportunities, increase tax rateables in the area by encouraging mixed residential and commercial development. There was full community input in these plans through the hearing processes for the Master Plan update and the development of the business strategy. This area also contains the Renaissance Redevelopment Area, which is still in the final phases of completion. The plan will bring more new housing into the area, which will be a mix of market-rate, affordable and for sales housing.</p>
<p><b>Identify the needs in this target area.</b></p>	<p>The areas' needs are as follows:</p> <ul style="list-style-type: none"> <li>• rehabilitation of older single-family homes in the area</li> <li>• increase availability of job opportunities for residents in this area</li> <li>• improve the safety and walkability of the area</li> <li>• increase new business and residential opportunities in the area</li> </ul>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The Township's service providers can service all our residents who qualify regardless of location arrangements made for those in need of services at alternate locations when necessary if they are unable to reach the main offices of the providers.</p>

<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Residents who reside outside of the East Franklin and Somerset portion of the Township must travel for services to these areas of the Township, for the residents in the southernmost portion of the Township better access to transportation and services would assist the low and moderate income residents in these areas. Unfortunately, this is a need that exceed the funding available from CDBG and requires further work by the Township with local and regional entities to bring better services to the area. A car is necessary residing in this portion of the Township.</p>
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**General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The Township consists of diverse communities, including low- and moderate-income residents spread across its 46 square miles due to the locations of housing developments. It encompasses neighborhoods such as Somerset, Clyde, Blackwell Mills, East Millstone, East Rocky Hill, Griggstown, Franklin Park, Middlebush, Pleasant Plains, Six Mile Run, Ten Mile Run, Voorhees, Weston, and Zarepath.

Many neighborhoods in the Township have low- and moderate-income residents who rely on the limited services available through grant funds. There is a general need for public services and housing rehabilitation, particularly for the early affordable housing units developed during the initial Fair Share rounds, which now require renovations.

Residents living outside the East Franklin and Somerset areas must travel there for services. For those in the southernmost part of the Township, better transportation and access to services would greatly benefit low- and moderate-income individuals. Unfortunately, these needs exceed the funding available through CDBG and require additional efforts by the Township and regional entities to improve services. Living in this part of the Township often necessitates having a car.

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

### Priority Needs

Table 72 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Individuals Families with Children veterans Victims of Domestic Violence Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	East Franklin Township wide
	<b>Associated Goals</b>	AH-1 Affordable Existing Homeowner Rehabilitations AH-2 Rental Housing Rehabilitation-Frail Elderly AH-3 Rental Housing Rehabilitation-Special Needs
	<b>Description</b>	Affordable housing is a high priority housing costs are high throughout Franklin Township.
	<b>Basis for Relative Priority</b>	Reponses to community needs surveys and non-profit service providers
	2	<b>Priority Need Name</b>
<b>Priority Level</b>		High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	East Franklin Township wide
	<b>Associated Goals</b>	NCHD-1 Public Services NCHD-2 Public Facilities NHCD-3 Infrastructure
	<b>Description</b>	Providing funding for: 1) public facility improvements that increase access and improve services for the benefit of low- and moderate-income residents 2) people with disabilities, and other special needs populations. The provision of non-housing services to low- and moderate-income residents is inclusive of all activities that provide a benefit that improves the well-being and sustainability of their living environment.
	<b>Basis for Relative Priority</b>	Community needs survey, input from Township staff and non-profit providers.
<b>3</b>	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	East Franklin Township wide
	<b>Associated Goals</b>	NCHD-4-Economic Development
	<b>Description</b>	Provide job training and opportunities for jobs, technical assistance to small businesses and commercial trade improvements.
	<b>Basis for Relative Priority</b>	Community needs survey and Township staff.
4	<b>Priority Need Name</b>	Program Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	East Franklin Township wide
	<b>Associated Goals</b>	AH-1 Affordable Existing Homeowner Rehabilitations AH-2 Rental Housing Rehabilitation-Frail Elderly AH-3 Rental Housing Rehabilitation-Special Needs HP-Homeless Prevention NCHD-1 Public Services NCHD-2 Public Facilities NHCD-3 Infrastructure NCHD-4-Economic Development PA- Program Administration
	<b>Description</b>	Program administration for community development block grant program.
	<b>Basis for Relative Priority</b>	Program administration to provide oversight and implementation of strategic and annual plan goals.

**Narrative (Optional)**

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

**Introduction**

The Township will receive an allocation of 348,012.00 for the program year 2025. The Township anticipates the receipt of program income from housing rehabilitation loan repayments during the grant year in the amount of 50,000.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	348,012	50,000	0	398,012	1,392,048	This budget assumes that the federal funding level for CDBG remains constant during the grant funding cycle should reductions in spending occur, it will reduce the amount of funds expended

**Table 73 - Anticipated Resources**

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

The Township anticipates utilizing its Affordable Housing Trust fund to assist the CDBG program with the rehabilitation of low-and -moderate income homeowner occupied units. The township does not require matching funds to receive CDBG funds, all grantees have other sources of

funding to carry out their respective missions as CDBG dollars are programmatically limited. These sources are often in the form of private donations from fund raising and other state or local grant sources.

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

The Township does not anticipate acquiring any property to fulfill the goals of its Consolidated Plan. It does assist Habitat for Humanity in building affordable for sale housing from time to time utilizing property in its inventory.

**Discussion**

The Township will use the funds to address housing needs, public services, public facilities, public improvements, economic development and administrative expenses for the program. A report on these accomplishments is provided in the Annual Performance and Evaluation Report or (CAPER).

**SP-40 Institutional Delivery Structure - 91.415, 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
FRANKLIN TOWNSHIP	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Franklin Township redevelopment Agency	Redevelopment authority	Planning	Jurisdiction
Franklin Township Foodbank	Subrecipient	public services	Jurisdiction
THE CENTER FOR GREAT EXPECTATIONS	Subrecipient	Homelessness public services	Jurisdiction
The ARC of Somerset County, Inc	Subrecipient	Non-homeless special needs Rental	Jurisdiction
Alternatives Inc			Jurisdiction
HOMESHARING INC NJ	Subrecipient	Homelessness public services	Jurisdiction
SOMERSET COUNTY	Government	Homelessness Non-homeless special needs Planning	Jurisdiction
Middle Earth			
Greater Somerset County YMCA			Jurisdiction

**Table 74 - Institutional Delivery Structure  
Assess of Strengths and Gaps in the Institutional Delivery System**

The Township of Franklin provides funding to assist organizations who serve Franklin Township's low- and moderate-income residents. All are working at capacity to deliver much needed services with the

resources available. The funding levels for services from various public and private sources continue to dwindle making coordination of services a necessity. The Somerset County Continuum of Care is one avenue through which communication with other service providers can assist in coordination. The Township has limited staff capacity available to provide additional coordination. The Township most recently further consolidated the social services function by transferring responsibility for the case management of its remaining component of welfare services over to Somerset County. They now administer all welfare cases for individuals and families in Franklin Township.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance			
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			
	X		

**Table 75 - Homeless Prevention Services Summary**

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

Services are available through our sub recipients, and referrals are made to other county and state agencies for services. Some HIV services are not located in Somerset County at all, those services are in Middlesex County, New Brunswick, Essex County or Morris County which require transportation for access.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The largest number of people requiring assistance in Franklin Township are those who are in the process of applying for disability assistance. The waiting time for approval can be extraordinarily long and complicated requiring repeated applications. Another area where there are gaps in the structure is in meeting the needs of residents who are released from mental institutions without a secure place to live. This is a problem beyond the local level that requires a coordinated solution. of all agencies responsible for serving the mentally ill.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The most effective strategy in maximizing resources is communication and coordination. The Township will encourage the service providers to continue their participation in the Continuum of Care to assist in service coordination and resource management where appropriate.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH-1 Affordable Existing Homeowner Rehabilitations	2025	2029	Affordable Housing	East Franklin Township of Franklin	Affordable Housing Program Administration	CDBG: \$50,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	AH-2 Rental Housing Rehabilitation-Frail Elderly	2025	2029	Affordable Housing	East Franklin Township of Franklin	Affordable Housing Program Administration	CDBG: \$0	Rental units rehabilitated: 10 Household Housing Unit
3	AH-3 Rental Housing Rehabilitation-Special Needs	2025	2029	Affordable Housing	East Franklin Township of Franklin	Affordable Housing Program Administration	CDBG: \$74,080	Rental units rehabilitated: 10 Household Housing Unit
4	HP-Homeless Prevention	2025	2029	Homeless	East Franklin Township of Franklin	Program Administration	CDBG: \$8,630	Homelessness Prevention: 850 Persons Assisted
5	NCHD-1 Public Services	2025	2029	Non-Housing Community Development	East Franklin Township of Franklin	Non- Housing Community Development Program Administration	CDBG: \$43,571	Public service activities other than Low/Moderate Income Housing Benefit: 975 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	NCHD-2 Public Facilities	2025	2029	Non-Housing Community Development	East Franklin Township of Franklin	Non- Housing Community Development Program Administration	CDBG: \$181,345	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3840 Persons Assisted
7	NHCD-3 Infrastructure	2025	2029	Non-Housing Community Development	East Franklin Township of Franklin	Non- Housing Community Development Program Administration	CDBG: \$0	
8	NCHD-4-Economic Development	2025	2029	Non-Housing Community Development	East Franklin Township of Franklin	Economic Development Program Administration	CDBG: \$0	
9	PA- Program Administration	2025	2029	Program Administration of CDBG	East Franklin Township of Franklin	Program Administration	CDBG: \$40,386	Other: 0 Other

Table 76 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	AH-1 Affordable Existing Homeowner Rehabilitations
	<b>Goal Description</b>	Providing funds to eligible low and moderate single family homeowners for minor home rehabilitation and emergency repairs. This goal is not funded at this time, due to the sporadic receipt of program income from paid off loans. It is anticipated that receipt of funds will occur.
2	<b>Goal Name</b>	AH-2 Rental Housing Rehabilitation-Frail Elderly
	<b>Goal Description</b>	Provide rehabilitation support to eligible non-profit senior housing for low and moderate income residents. This goal is not funded at this time.
3	<b>Goal Name</b>	AH-3 Rental Housing Rehabilitation-Special Needs
	<b>Goal Description</b>	Provide assistance to non-profits who provide housing for special needs population.
4	<b>Goal Name</b>	HP-Homeless Prevention
	<b>Goal Description</b>	Provide services to assist in housing placements or support service referrals to Franklin residents seeking assistance.
5	<b>Goal Name</b>	NCHD-1 Public Services
	<b>Goal Description</b>	Funding for public services that are inclusive of all eligible low- and moderate- income Franklin residents that provide a benefit that improves the well-being and sustainability of their living environment.
6	<b>Goal Name</b>	NCHD-2 Public Facilities
	<b>Goal Description</b>	The provision of funding for public facilities projects that are of benefit to Franklin Township low and moderate income residents which include physical improvements.
7	<b>Goal Name</b>	NHCD-3 Infrastructure
	<b>Goal Description</b>	The provision of funding for public facilities projects that are of benefit to Franklin Township low and moderate income residents which include physical improvements. This is not funded at this time.

8	<b>Goal Name</b>	NCHD-4-Economic Development
	<b>Goal Description</b>	Funding for activities inclusive of small business technical assistance, job training and placement, micro-enterprise development and commercial improvements, this is not funded at this time.
9	<b>Goal Name</b>	PA- Program Administration
	<b>Goal Description</b>	Program administration for community development block grant program.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

homeowner housing units rehabilitated- 10

existing rental housing rehabilitations for frail elderly-10

existing rental housing rehabilitations for special needs-10



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

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

Franklin Township relies on the Somerset County Department of Health for all health matters, including annual lead screening of school-age children. In 2018, out of 957 tests, 10 cases required follow-up due to issues with food, toys, or medication—not lead-based paint. If lead paint abatement is needed, county staff handle specifications and supervision. Most Franklin housing (about 62%) was built after 1979 and is unlikely to contain lead paint, thanks to ongoing new construction.

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

The Township's Housing Rehabilitation Guidebook and contracting procedures outline steps for testing and abating lead-based paint if necessary. All contractors must be certified in lead-based paint and registered according to New Jersey requirements. Every home undergoing rehabilitation is tested for lead-based paint before any work that could disturb it begins.

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

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

The Township has limited resources and relies on the local nonprofits who receive funding from the Township to provide services to these families. All adult residents in need of employment training and development are referred to in Somerset County for these services. The Township uses the block grant funds to assist in elevating the youth of Franklin which includes programs that mentor and encourage youth personal development, leadership skills and in preparing for the future. There are 13,626 children in Franklin Township under the age of 18 11.5% are below the poverty level. The overall poverty rate for Franklin Township is 6% of the population of 67,719. This is the highest rate in Somerset County.

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

The Township supports affordable decent housing for its residents, CDBG funds and Affordable Housing Trust funds which the Township has set aside are utilized to rehabilitate single family homes for low- and moderate-income residents. The fund also provides downpayment assistance for low- and moderate-income residents through the Central Jersey Housing Resource Center, the Township's affordable housing agent. In addition, other local nonprofits apply annually for funding that provide services that are needed by the Township.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Township begins program compliance in the applicant process. It requires that each applicant provide documentation that they are following federal audit procedures, have DUNS numbers and have filed their IRS 990 forms. They must also submit a copy of their most recent audit for review. These documents are reviewed with the Township Financial Oversight Committee prior to any grant award.

The Township also requires that prior to any drawdown of funds the subrecipient must execute a written contract for formal approval by the Township Council and execution by the mayor. Technical assistance is provided to subrecipients through contract execution, budget revisions, procurement and amendments.

The drawdown requests must also include a quarterly report which contains data regarding the number of people served during the reporting period. This allows the Township to determine if the subrecipient is going to be timely in meeting the goals outlined in the contract.

The Township goes out on site visits annually on a rotating basis of all subrecipients varied with distance monitoring and more frequently if quarterly reports indicate there are performance issues.

The Township advertises regularly for minority contractors for its Housing Rehabilitation Program. It uses a competitive public bid process to award contracts.

## Expected Resources

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

#### Introduction

The Township will receive an allocation of 348,012.00 for the program year 2025. The Township anticipates the receipt of program income from housing rehabilitation loan repayments during the grant year in the amount of 50,000.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	348,012.00	50,000.00	0.00	398,012.00	1,392,048.00	This budget assumes that the federal funding level for CDBG remains constant during the grant funding cycle should reductions in spending occur, it will reduce the amount of funds expended

Table 77 - Expected Resources – Priority Table

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

The Township anticipates utilizing its Affordable Housing Trust fund to assist the CDBG program with the rehabilitation of low-and -moderate income homeowner occupied units. The township does not require matching funds to receive CDBG funds, all grantees have other sources of funding to carry out their respective missions as CDBG dollars are programmatically limited. These sources are often in the form of private donations from fund raising and other state or local grant sources.

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

The Township does not anticipate acquiring any property to fulfill the goals of its Consolidated Plan. It does assist Habitat for Humanity in building affordable for sale housing from time to time utilizing property in its inventory.

**Discussion**

The Township will use the funds to address housing needs, public services, public facilities, public improvements, economic development and administrative expenses for the program. A report on these accomplishments is provided in the Annual Performance and Evaluation Report or (CAPER).

## Annual Goals and Objectives

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

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	AH-3 Rental Housing Rehabilitation-Special Needs	2025	2029	Affordable Housing	Township of Franklin	Affordable Housing	CDBG: \$74,080.00	Rental units rehabilitated: 3 Household Housing Unit
2	HP-Homeless Prevention	2025	2029	Homeless	East Franklin Township of Franklin	Non- Housing Community Development	CDBG: \$8,630.00	Homelessness Prevention: 250 Persons Assisted
3	NCHD-1 Public Services	2025	2029	Non-Housing Community Development	East Franklin Township of Franklin	Non- Housing Community Development	CDBG: \$43,571.00	Public service activities other than Low/Moderate Income Housing Benefit: 261 Persons Assisted
4	NCHD-2 Public Facilities	2025	2029	Non-Housing Community Development	East Franklin Township of Franklin	Non- Housing Community Development	CDBG: \$181,345.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
5	PA- Program Administration	2025	2029	Program Administration of CDBG	East Franklin Township of Franklin	Program Administration	CDBG: \$40,386.00	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	AH-1 Affordable Existing Homeowner Rehabilitations	2025	2029	Affordable Housing	East Franklin Township of Franklin	Affordable Housing	CDBG: \$50,000.00	Homeowner Housing Rehabilitated: 2 Household Housing Unit

Table 78 – Goals Summary

### Goal Descriptions

1	Goal Name	AH-3 Rental Housing Rehabilitation-Special Needs
	Goal Description	
2	Goal Name	HP-Homeless Prevention
	Goal Description	
3	Goal Name	NCHD-1 Public Services
	Goal Description	
4	Goal Name	NCHD-2 Public Facilities
	Goal Description	
5	Goal Name	PA- Program Administration
	Goal Description	
6	Goal Name	AH-1 Affordable Existing Homeowner Rehabilitations
	Goal Description	



## AP-35 Projects - 91.420, 91.220(d)

### Introduction

The CDBG funding allocation for 2025 will be utilized to fund the following activities: housing rehabilitation for the disabled and renovations for a transitional housing facility for young mothers and children, housing services to increase opportunities for homeownership, homeless prevention, youth programs. The public facilities improvements will include improvements for a food bank, and improvements for a cancer support facility for victims of breast cancer.

#	Project Name
1	AH-3 Rental Housing Rehabilitation-Disabled(Special Needs)
2	HP-Homeless Prevention
3	NH-Community Development-NCHD-1 Public Services
4	NH-Community Development-NCHD-2 Public Facilities
5	PA-Program Administration
6	AH-1 Housing Rehabilitation

**Table 79 – Project Information**

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

The funding allocations are based upon the strategic goal priorities included in the strategic plan which strives to meet the needs of the extremely low, low and moderate income residents of Franklin Township.

The needs are far greater than the amount of funds received especially in the area of public service. The Township is constantly in search of supplemental funds to meet these needs; however, resources are scarce.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	AH-3 Rental Housing Rehabilitation-Disabled(Special Needs)
	<b>Target Area</b>	Township of Franklin
	<b>Goals Supported</b>	AH-3 Rental Housing Rehabilitation-Special Needs
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$74,080.00
	<b>Description</b>	This project will complete renovations to special needs housing in Franklin Township inclusive of disabled township group homes and transitional housing facilities.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	28
	<b>Location Description</b>	19 Dellwood Drive, Somerset NJ Claremont Road, Franklin Park NJ
	<b>Planned Activities</b>	Safety upgrades, HVAC upgrades and other building repairs of a transitional housing facility.  Egress improvements for ADA compliance, and emergency exit, exterior deck and grading of the grounds to prevent flooding.
<b>2</b>	<b>Project Name</b>	HP-Homeless Prevention
	<b>Target Area</b>	East Franklin Township of Franklin

	<b>Goals Supported</b>	HP-Homeless Prevention
	<b>Needs Addressed</b>	Non- Housing Community Development
	<b>Funding</b>	CDBG: \$8,630.00
	<b>Description</b>	Providing services to assist homeless individuals with matches to homeowners willing to share their homes.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	170
	<b>Location Description</b>	120 Finderne Ave Bridgewater NJ
	<b>Planned Activities</b>	Funding services for persons seeking assistance in finding housing, providing referrals to support services that may be affecting ability find housing. Locating housing match placements.
<b>3</b>	<b>Project Name</b>	NH-Community Development-NCHD-1 Public Services
	<b>Target Area</b>	East Franklin Township of Franklin
	<b>Goals Supported</b>	NCHD-1 Public Services
	<b>Needs Addressed</b>	Non- Housing Community Development
	<b>Funding</b>	CDBG: \$43,571.00
	<b>Description</b>	Providing various public service eligible activities to benefit extremely low-, low- and moderate-income residents of Franklin Township.
	<b>Target Date</b>	8/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	For program year 223 low and moderate income families and individuals to benefit from services
	<b>Location Description</b>	429 Lewis Street Somerset NJ 92 Main Street Somerville NJ 19 E Mountain Rd Hillsborough NJ
	<b>Planned Activities</b>	Program funding for youth activities and housing services
<b>4</b>	<b>Project Name</b>	NH-Community Development-NCHD-2 Public Facilities
	<b>Target Area</b>	East Franklin Township of Franklin
	<b>Goals Supported</b>	NCHD-2 Public Facilities
	<b>Needs Addressed</b>	Non- Housing Community Development
	<b>Funding</b>	CDBG: \$181,345.00
	<b>Description</b>	These projects all provide for improvement to various facilities who provide services which are of direct benefit to Franklin Township extremely low, -low and -moderate income residents.
	<b>Target Date</b>	8/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1500
	<b>Location Description</b>	224 Churchill Ave Somerset NJ 1201 Hamilton Street Somerset NJ
	<b>Planned Activities</b>	Renovations to a food bank and a cancer victim center.

5	<b>Project Name</b>	PA-Program Administration
	<b>Target Area</b>	East Franklin Township of Franklin
	<b>Goals Supported</b>	PA- Program Administration
	<b>Needs Addressed</b>	Affordable Housing Non- Housing Community Development Economic Development Program Administration
	<b>Funding</b>	CDBG: \$40,386.00
	<b>Description</b>	This project provides program planning and administration for CDBG activities.
	<b>Target Date</b>	8/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1163 low and moderate income residents of Franklin Township will receive direct benefit of this program
	<b>Location Description</b>	475 DeMott lane Somerset NJ
	<b>Planned Activities</b>	
6	<b>Project Name</b>	AH-1 Housing Rehabilitation
	<b>Target Area</b>	East Franklin Township of Franklin
	<b>Goals Supported</b>	AH-1 Affordable Existing Homeowner Rehabilitations
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$50,000.00
	<b>Description</b>	Rehabilitation of extremely low, -low and moderate-income single-family homes.
	<b>Target Date</b>	8/31/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2
	<b>Location Description</b>	
	<b>Planned Activities</b>	Single family housing rehabilitation

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The Township of Franklin has allocated its funding to best meet the needs of its low- and moderate-income residents who reside in Franklin Township. The area of East Franklin is the area of highest minority concentration which is comprised of Census Tracts 533 and 532. This area extends from Churchill Ave to Home Street between Route 27 and Franklin Boulevard. The balance of Franklin Township contains scattered low- and moderate- income housing units and special needs housing throughout the Township. The Township will utilize its exception data for any LMA projects undertaken in this plan.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
East Franklin	45
Township of Franklin	55

**Table 80 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

In this annual plan the Township allocated 45% of the funding to benefit low, extremely low, and moderate- income residents residing in the CDBG target area. The remainder of funds were distributed among projects that benefit all low, extremely low and moderate- income residents who reside throughout the Township. The Township is also able to assist in meeting the housing rehabilitation needs of impacted residents through its affordable housing trust fund as discussed in other actions.

### **Discussion**

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

### **Introduction**

This section of the plan specifies other actions that will be undertaken by the Township of Franklin to meet the needs of its low- and moderate-income residents during the action plan year.

### **Actions planned to address obstacles to meeting underserved needs**

The Township will continue to work with the Somerset County Continuum of Care on behalf of Franklin Township residents as needed. The Township is committed to providing decent housing and suitable living conditions for its residents and will work together with the County and its local non-profits to achieve these goals.

### **Actions planned to foster and maintain affordable housing**

The Township actively supports affordable housing development in Franklin Township utilizing the combination of its Affordable Housing Trust Fund and CDBG to maximum benefit of its low- and moderate-income residents. The Township will also continue to fund from its affordable housing trust fund downpayment assistance and closing costs to promote homeownership opportunities for low- and moderate-income residents with its available trust fund, currently the Township has amassed 12,000,000 in its Trust Fund the bulk of which is expected to be committed to future developments to meet its next round of affordable housing obligations, the exact amount is pending final approval by NJ Court hearing. The Township intends to commit sufficient funding for rehabilitation of income eligible owner occupied units of over 300 units from its affordable housing obligation. The Township will continue its housing rehabilitation and assist with rental rehabilitation for special needs and will support organizations that encourage low- and moderate-income residents to prepare for homeownership. The Township has revised its Affordable Housing Plan to accommodate the next cycle of its affordable housing obligation and will utilize those funds to meet its housing obligation.

### **Actions planned to reduce lead-based paint hazards**

The Township adopted revised lead-based paint inspection standards in its municipal code as required by P.L. 2021, c. 182 which requires the inspection of single-family, two-family, and multiple-family rental dwellings. The Township will retain a lead evaluation contractor to inspect units in the Township. Exceptions to inspections are: units constructed after 1978, if a unit already has a lead free certificate, is a multiple dwelling registered with the Department of Community Affairs for at least 10 years and has no outstanding lead violations, or is a single family or two family dwelling which is rented for less than six months each year on non consecutive lease renewals.

If lead-based paint hazards are identified, the owner, landlord or agent must remediate in accordance

with State of NJ standards. If no hazards are found then the unit is certified for a period of two years.

There is a 30 day period to cure the violations after which it shall be subject to a 1,000 per week penalty until the the property passes inspection.

When the Township utilizes the CDBG program funds for rehabilitation the standards applied follow the Uniform Inspection Standards for housing inspections and the lead-based paint requires imposed within the State of New Jersey and the Township of Franklin.

### **Actions planned to reduce the number of poverty-level families**

The Township coordinates with the Somerset County Continuum of Care and with the State of New Jersey to combat issues of poverty level families. In addition, the Township has funded in this Action Plan the Franklin Township Foodbank which is dedicated to its mission of hunger prevention in Franklin Township.

### **Actions planned to develop institutional structure**

The organizations that we are funding are working at the maximum capacity within their limited budgets; all could do much more if funding opportunities were available. We will continue to maintain an open dialogue with our service providers.

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

The organizations that we are funding are working at the maximum capacity within their limited budgets; all could do much more if funding opportunities were available. We will continue to maintain an open dialogue with our service providers.

### **Discussion**

## Program Specific Requirements

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

#### Introduction

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

## **Discussion**

Specific years included in the determination of overall benefit of CDBG funds. FY 2025,2024, 2023.

The Township in general does not receive steady program income from its housing rehabilitation program, rather loans are repaid sporadically as properties are sold. Therefore, it is difficult to project receipt of this income. However, this does tend to impact the ability to keep funding within compliance with the timeliness requirements from time to time. If additional program funds become available during the program year, those funds will be redirected towards rental housing rehabilitation or public facility projects.

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> FTWP Affordable Housing Spending Plan
	<b>List the name of the organization or individual who originated the data set.</b> Township of Franklin Department of Planning and Zoning
	<b>Provide a brief summary of the data set.</b> This document contains the most recently amended spending plan for the Township of Franklin's affordable Housing Trust Fund. As approved by the Township Council it documents the Township's efforts to provide affordable housing to Franklin Township residents.
	<b>What was the purpose for developing this data set?</b> This contains information on the leveraging of funds in the Township to provide affordable housing opportunities in support of the Consolidated Plan activities.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> This data is specific to Franklin Township Somerset County NJ
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> July 2012
	<b>What is the status of the data set (complete, in progress, or planned)?</b> In progress
	2
<b>Data Source Name</b> Township Of Franklin Master Plan	
<b>List the name of the organization or individual who originated the data set.</b> Township of Franklin Department of Planning and Zoning as prepared and amended through 2014.	
<b>Provide a brief summary of the data set.</b> The document contains the Township's plan for regulating growth and development in the Township of Franklin.	
<b>What was the purpose for developing this data set?</b> This document contains information regarding Township priority needs.	
<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> This information is specific to Franklin Township Somerset County NJ.	

	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2006 through 2014.</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b> In progress, this document is reviewed and revised as needed. The Township is preparing to undertake the development of a new master plan in the near future.</p>
<b>3</b>	<p><b>Data Source Name</b> FTWP Fair Share Affordable Housing 2018</p>
	<p><b>List the name of the organization or individual who originated the data set.</b> Franklin Township Department of Planning</p>
	<p><b>Provide a brief summary of the data set.</b> Contains updated list of all fair share housing in FTWP and updated spending plan</p>
	<p><b>What was the purpose for developing this data set?</b> To verify the Franklin Township provides its fair share of affordable housing.</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Franklin Township</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> up to April 2018</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b> in progress</p>
	<p><b>4</b></p> <p><b>Data Source Name</b> LEHD Origin-Destination Employment Stats</p>
<p><b>List the name of the organization or individual who originated the data set.</b> US Census Bureau</p>	
<p><b>Provide a brief summary of the data set.</b> Provides educational attainment by worker Age, earnings, industry sector jobs by NAICS codes.</p>	
<p><b>What was the purpose for developing this data set?</b> To complete the response to M45 of the Consolidated Plan for Franklin Township Somerset NJ.</p>	
<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Prepared by the US Census collection of employment in Franklin Township Somerset NJ</p>	
<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2002-2022</p>	

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
5	<p><b>Data Source Name</b></p> <p>ACS 2023</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>American Cities Survey and US census Data</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>provides employment data on labor for for a 5 period through 2023</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>Providing employment and labor data on Franklin Township</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>Stats are for all of Franklin Township Somerset County NJ</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>2023 (5 Years 2018-2023)</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>complete</p>