



STRATEGIC PLAN TO END HOMELESSNESS

Ocean County, NJ

Homeless Prevention and Assistance Coalition Mission

The HPAC works to ensure that people who experience homelessness or at imminent risk of homelessness will have access to community resources to resolve their immediate housing crisis and facilitate transition from homelessness to stability in permanent housing as rapidly as possible.



Prepared by Monarch Housing Associates

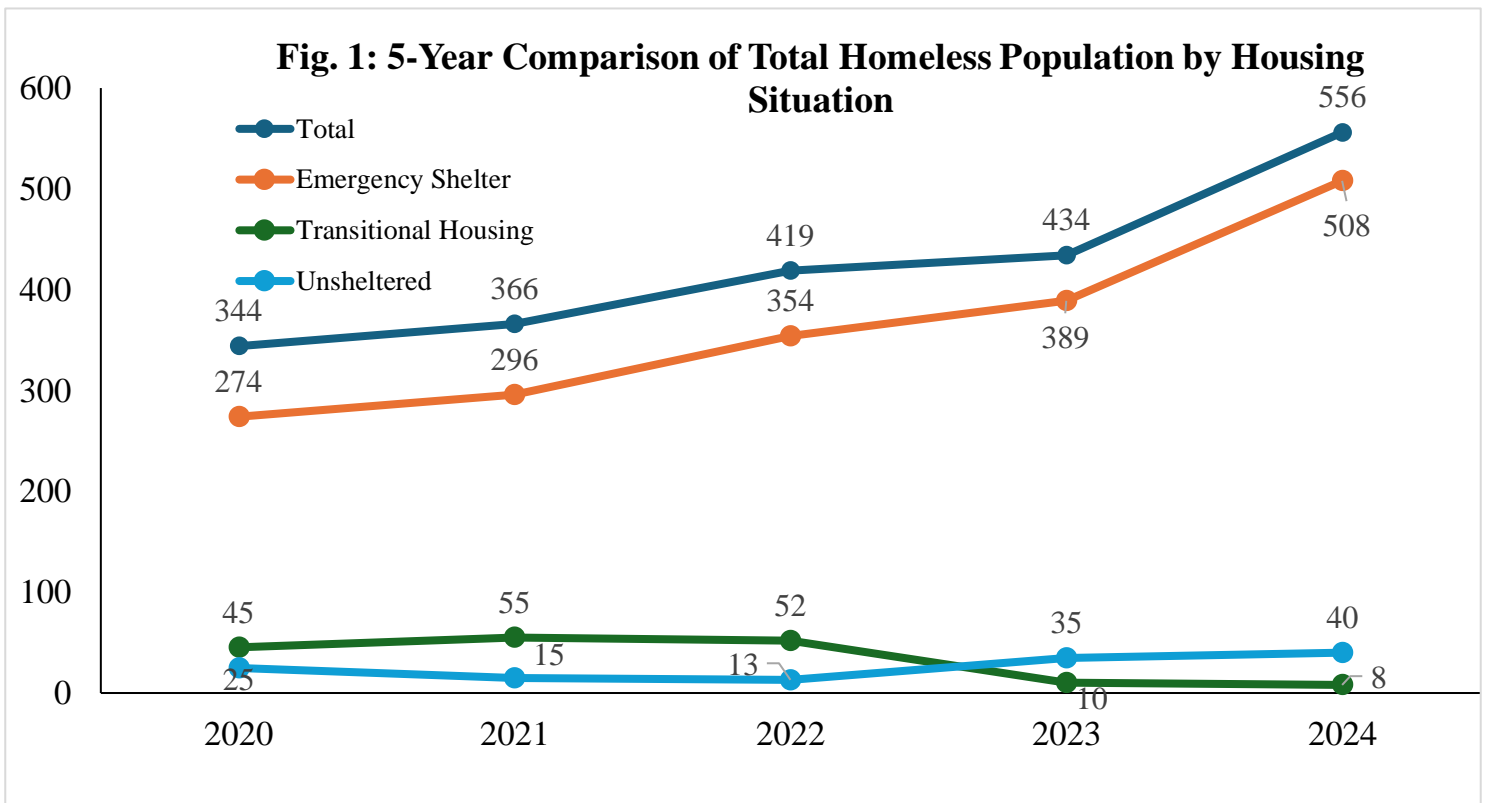
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Introduction

Ocean County has seen a 62% increase in homeless persons between 2020 and 2024. According to the Point in Time Count 556 persons were experiencing homelessness in Ocean County on January 23rd, 2024. While many counties throughout the State of New Jersey have been experiencing increases in the number of families and individuals experiencing homelessness, how each community addresses this increase is based on their population's needs, resources and local strategies. A community's homeless service system is composed of multiple components and project types, each working to address a different need of the households they serve. With limited resources available to address homelessness, communities need to be strategic about where funding is allocated, what types of programs are implemented and what outcomes the community is working to achieve.

To aid in these decisions, the following report evaluates the homeless population seen within Ocean County, what program types are currently being implemented and recommendations regarding program types that may have the most impact in moving Ocean County forward with the goal of reducing the number of households experiencing homelessness, ending unsheltered homelessness, and ensuring that if a household experiences homelessness it is brief, and there are resources to transition persons into permanent housing.



Definitions

For the purposes of this report, when discussing households experiencing homelessness, or those at risk of homelessness, the following definitions, provided by the U.S. Department of Housing and Urban Development¹ will be used:

Person Experiencing Homelessness – an individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- i. Has a primary nighttime residence that is a public or private place not meant for human habitation;
- ii. Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or federal, state and local government program); or
- iii. Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution

A Person experiencing homelessness will also include anyone who is considered homeless due to fleeing or attempting to flee domestic violence, meaning any individual or family who:

- i. Is fleeing, or is attempting to flee, domestic violence;
- ii. Has no other residence; and
- iii. Lacks the resources or support networks to obtain other permanent housing

At-Risk of Homelessness – an individual or family who will imminently lose their primary nighttime residence, provided that:

- i. Residence will be lost within 14 days of the date of application for homeless assistance;
- ii. No subsequent residence has been identified; and
- iii. The individual or family lacks the resources or support networks needed to obtain other permanent housing

*Person Experiencing Chronic Homelessness*² -

- i. A homeless individual with a disability who:
 - a) Lives in a place not meant for human habitation, a safe haven, or in an emergency shelter, and
 - b) Has been homeless and living as described for at least 12 months or on at least 4 separate occasions in the last 3 years, as long as the combined occasions equal at

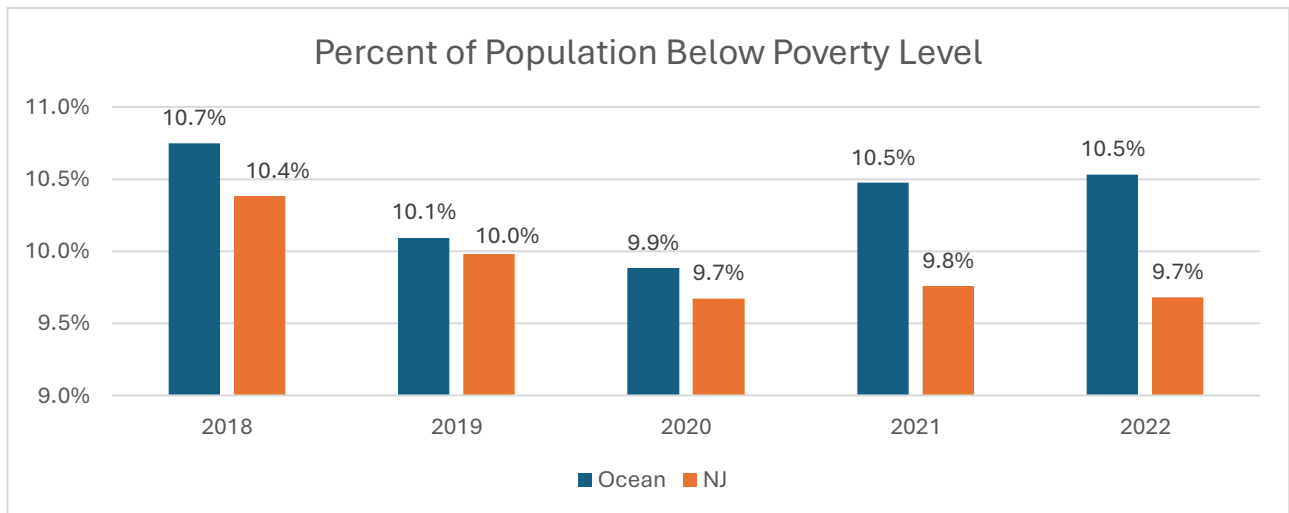
¹ U.S. Department of Housing and Urban Development (2012). "Criteria and Recordkeeping Requirements for Definition of Homeless."
https://files.hudexchange.info/resources/documents/HomelessDefinition_RecordkeepingRequirementsandCriteria.pdf

² U.S. Department of Housing and Urban Development (2015). "Definition of Chronic Homelessness."
<https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-esg-homeless-eligibility/definition-of-chronic-homelessness/#:~:text=Has%20been%20homeless%20and%20living,of%20not%20living%20as%20described.>

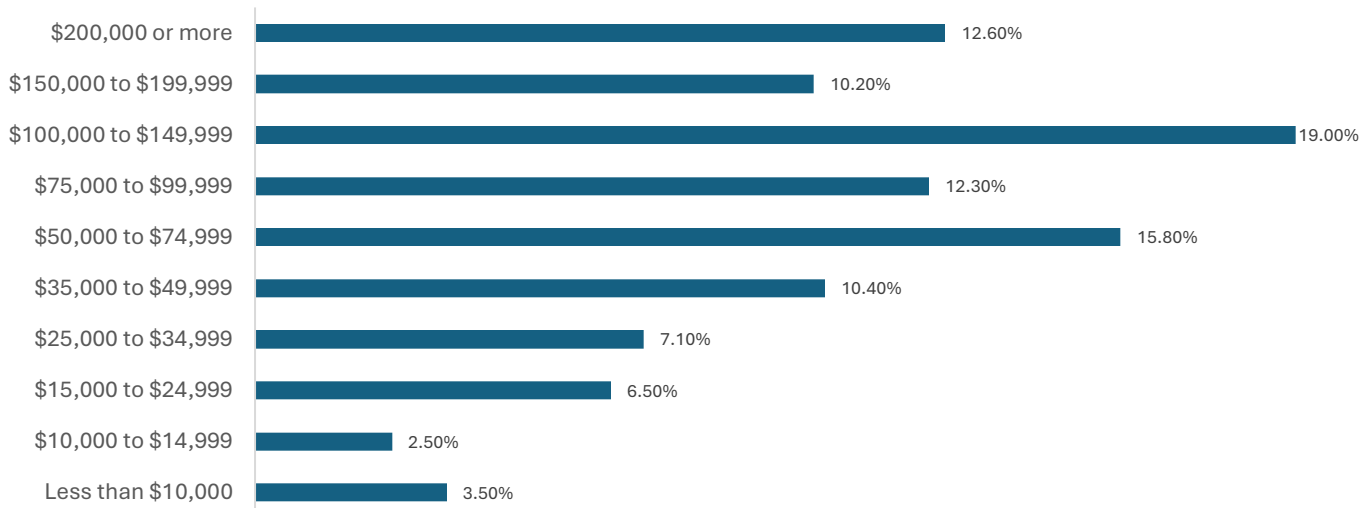
- least 12 months and each break in homelessness separating the occasions included at least 7 consecutive nights of not living as described.
- ii. An individual who has been residing in an institutional care facility, including jail, substance abuse or mental health treatment facility, hospital or other similar facility, for fewer than 90 days and met all of the criteria of this definition before entering that facility; or
- iii. A family with an adult head of household (or, if there is no adult in the family, a minor head of household) who meets all of the criteria of this definition, including a family whose composition has fluctuated while the head of household has been homeless.

Ocean County Population

According to the US Census Bureau, Ocean County has a population of 637,229 persons, of which those persons make up approximately 241,983 households. The average family size is 3.31 persons. Approximately 10.5% of the population is living below the poverty level according to the American Survey 2022. Below you can see the poverty level has stayed relatively level during a five year look back, but still falls above the state poverty levels.



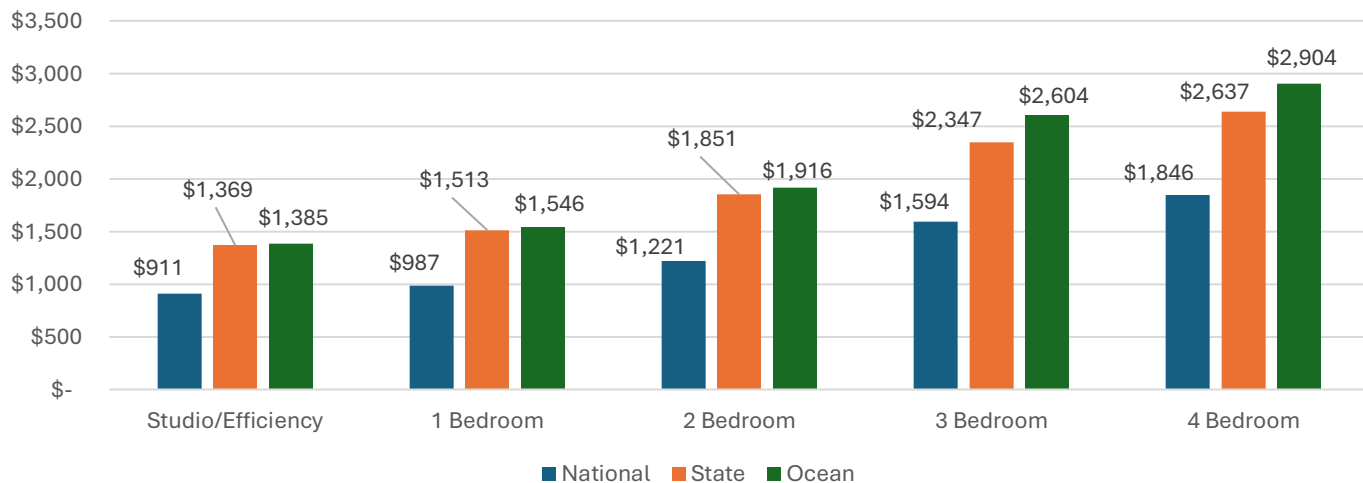
Household Income Distribution 2022



The average median income for a household in Ocean County is \$81,101. The chart above displays the income distribution for residents of Ocean County. As you can see the majority of households, 19%, make between \$100,000 and \$149,000 annually, with 15.8% earning \$50,000 to \$74,999. As you can see below the Fair Market Rent in Ocean County is higher than the state and far higher than the national average. This creates additional challenges for those facing homelessness in Ocean County.

2024 FMR Ocean County				
Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$1,385	\$1,546	\$1,916	\$2,604	\$2,904

Average Fair Market Rent 2024



The average family size in Ocean County is 3.31 persons, which means there is a need for two- or three-bedroom rentals. A family would spend approximately between 30% to 40% of their income towards rent for their family. There is a significant need in the community for more affordable housing opportunities as well as resources to assist households that are likely to fall into the ‘at risk’ category.

Homeless Population

The Homeless Management Information System (HMIS) is the most comprehensive data source on households experiencing, or at risk of, homelessness across Ocean County. The following data sets are primarily produced through analysis of the Ocean County HMIS data set for the dates of January 1st, 2023 through December 31st, 2023. A comprehensive understanding of the homeless population is critical for a community to have to make impactful funding and programming decisions.

HOUSEHOLDS RECEIVING SERVICES



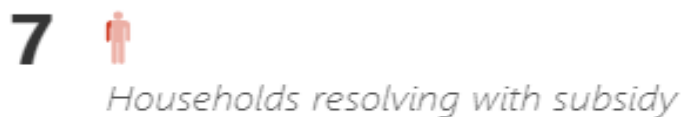
The chart above depicts households from all HMIS program types including prevention and services only projects, thus some households may not have met the homeless definition but would be categorized as ‘at risk of homelessness’. The data set is unduplicated but does include households that engaged with the system prior to January 1st, 2023 and continued receiving services into 2023. The chart below depicts only programs that serve that meet the definition of ‘homeless’.

HOUSEHOLDS EXPERIENCING HOMELESSNESS



As you can see the state trend of homelessness being on the rise will continue in 2024 and thus the system needs to be prepared to divert, shelter, and rapidly house the households entering the system to drive numbers back down. The estimated housing need in 2023 can be seen below.

ANNUAL HOUSING NEED



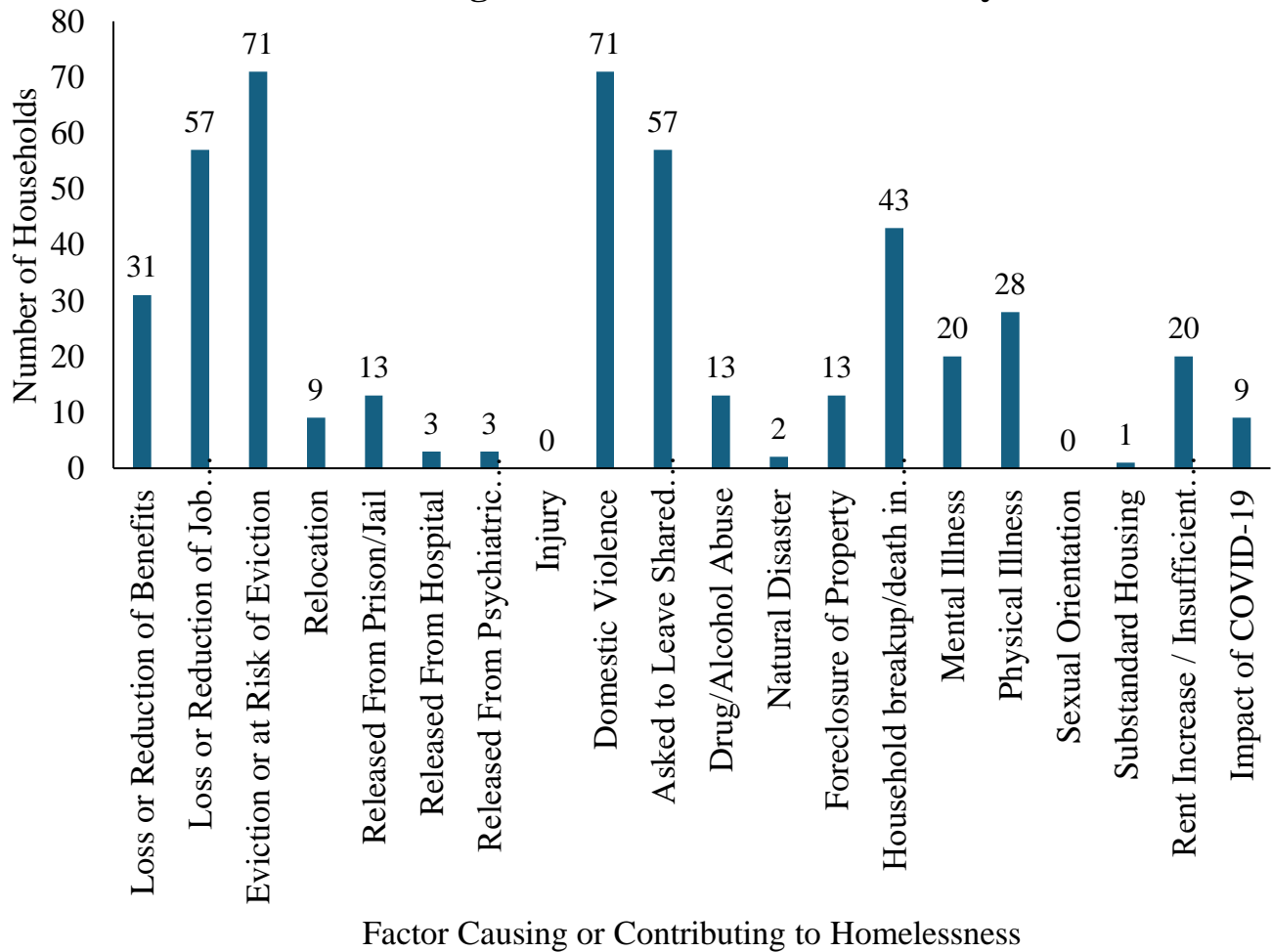
Approximately 1500 households need some type of rental assistance to resolve their homelessness. This could be short- or longer-term rental assistance.

During the 2023-2024 Code Blue season Ocean County operationalized six Warming Centers that opened on nights where the temperatures fell below 32 degrees. The average number of guests served throughout the season was 50-60 on any given night, but on the coldest nights, with the highest acuity the centers saw 95 individual persons seeking shelter. During times outside of the Code Blue season at least 95 persons are experiencing unsheltered homelessness within Ocean County.

Causes of Homelessness

The NJCounts 2024 survey included a question asking persons experiencing homelessness what the cause of homelessness was for their household. The majority of households in Ocean County identified Domestic Violence or Eviction/Risk of Eviction as their main cause. This accounted for approximately 15% of households respectively. The next leading cause was loss or reduction in job income or being asked to leave a shared residence (12%, respectively).

Fig. 11: Cause of Homelessness by Household



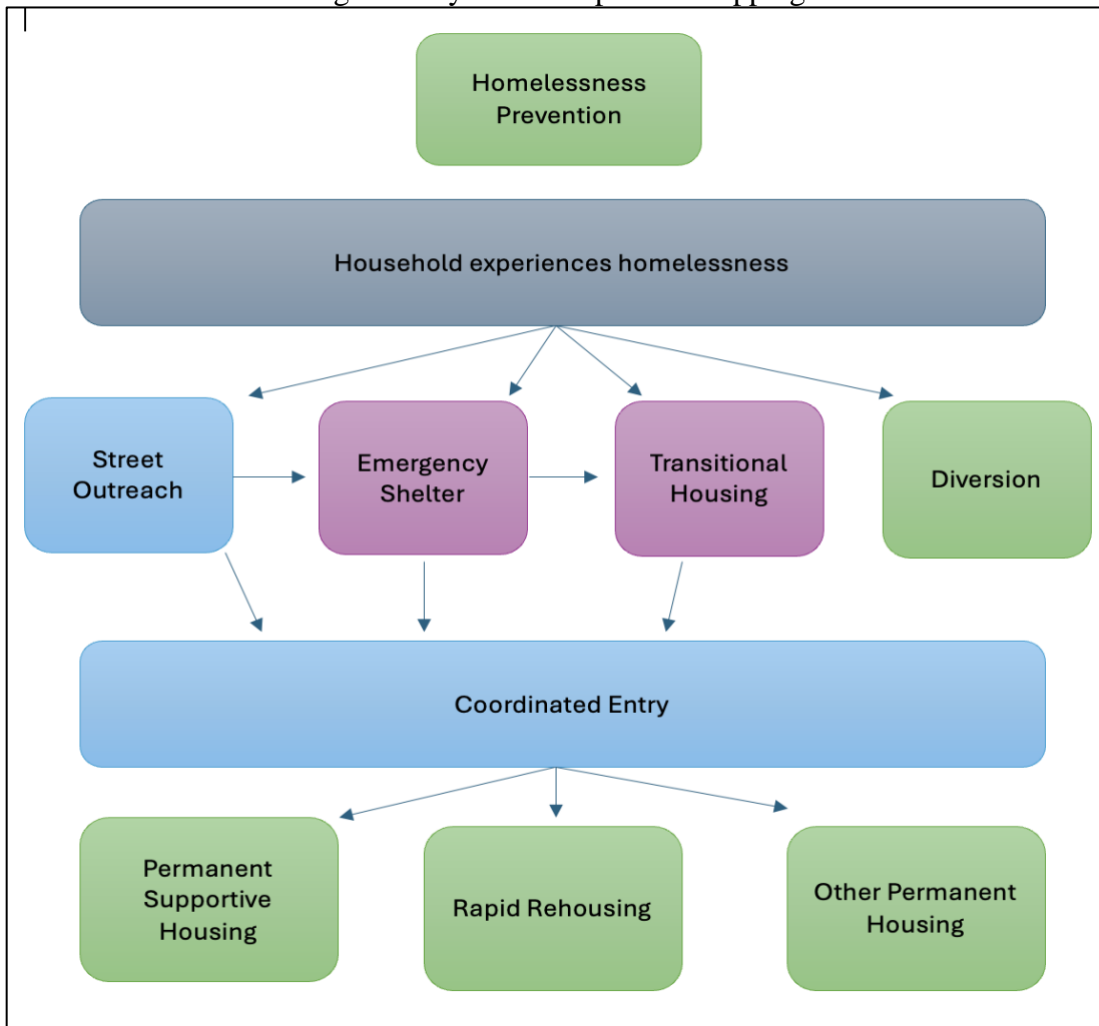
According to the 2023 Office of Homelessness Prevention’s ‘Homelessness Update’ report the leading cause of homelessness in 2023 was “Asked to Leave a Shared Residence” which accounted for 25% of persons in NJ experiencing homelessness. The critical insight to gain from the data above and these statistics is that rhetoric around cause of homelessness is largely incorrect. As noted above eviction and reduction or loss of job income were notable causes of homelessness in Ocean County. This suggests broader issues regarding affordability of housing in the community and challenges the notion that those that are employed don’t become homeless. This data indicates that many in the community are living so precariously that an interruption in job income, even if it is short term unemployment, can lead households becoming homeless. The homeless causes of ‘domestic violence’ and ‘being asked to leave a shared residence’ highlight changes in familial structures and compositions and suggest there may be other, more complex, social factors to consider. Regardless of the shifting of familial structure the community is not adept to respond to the crisis of household breakups in a way that facilitates persons moving from an unsafe, or unwelcome, housing situation to another permanent, safe, affordable option.³

Homeless System Components and Estimated Component Costs

Households experiencing homelessness seek assistance from a homeless service system through a multitude of doors with varying levels of need, trauma, and strengths. For this reason, homeless service systems must be composed of multiple service and housing opportunities. The following components are used to serve households experiencing homelessness in different capacities throughout New Jersey and nationally:

³ New Jersey Department of Community Affairs (2023). “2023 Homelessness Update: Office of Homelessness Prevention.” <https://www.nj.gov/dca/dhcr/offices/pdf/OHPdocs/2023-State-Homelessness-Update-FINAL.pdf>

Figure 1. System Component Mapping



The cost of each type of housing component in the system is based on several factors depending on the housing component, the agency that is administering the program, the cost of housing within the area of interest and the level of services provided by the program. The follow section provides a description of each housing component as well as an estimated cost of each component based on programs currently operating in New Jersey and national averages with some adjustments tailoring them to Ocean County.

Homelessness Prevention

Homeless prevention programs are targeted to households who are at risk of homelessness with the purpose of keeping the household in their current housing or moving them to a more stable permanent housing situation before they enter homelessness. Generally, homeless prevention

programs are a combination of financial assistance in the form of back rent, back utility payments and case management services.⁴

The majority of homeless prevention programs provide up to four months' worth of financial assistance and services to stabilize the household. Estimating 4 months' worth of financial assistance at the current fair market rent and part-time case management services. The estimated cost to resolve an individual's housing instability with homelessness prevention is **\$5,900**, with the cost for a family requiring a two-bedroom unit costing **\$7,400**.

Diversion

Diversion programs target households who are seeking emergency shelter placements or are at the front door for the homeless service system. Programs provide case management and mediation services to identify immediate alternate housing arrangements and, if necessary, connect households with services and financial assistance to help them return to permanent housing. Generally, diversion programs consist of conflict mediation, short-term case management, connection to mainstream services and/or benefits, housing search and if needed short-term financial, utility and/or rental assistance.⁵

The primary difference between diversion and homelessness prevention programs is that prevention focuses on households that are still in permanent housing and at risk of homelessness while diversion focuses on households that have just entered homelessness but before they enter the traditional homeless service system.

As the goal of a diversion program is to keep a household out of the homeless service system by assessing the other resources, they may be able to access, such as residing with friends and family, the primary cost to a diversion program is the personnel costs to provide the conflict mediation and case management. Traditionally these programs do not provide a large amount of direct financial assistance to households. Of the 2,300 households the NJ DCA Diversion Pilot Program diverted from homelessness in 2023, the average cost per housing exit was **\$650**⁶.

Street Outreach

Street outreach programs are designed to meet the immediate needs of people experiencing unsheltered homelessness by connecting them with emergency shelter, housing or critical services. Generally, outreach programs consist of case management and engagement services, working to

⁴ U.S. Dept. of Housing and Urban Development (2024). "ESG Program Components – Homelessness Prevention." <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/esg-program-components/homelessness-prevention/>

⁵ National Alliance to End Homelessness. "Closing the Front Door: Creating a Successful Diversion Program for Homeless Families." <https://endhomelessness.org/wp-content/uploads/2011/08/creating-a-successful-diversion-program.pdf>

⁶ New Jersey Department of Community Affairs (2023). "2023 Homelessness Update: Office of Homelessness Prevention." <https://www.nj.gov/dca/dhcr/offices/pdf/OHPdocs/2023-State-Homelessness-Update-FINAL.pdf>

build relationships with those hardest to serve and act as a front door to the larger homeless service system for those that may be more reluctant to seek services on their own.⁷

The primary costs incurred for a street outreach program involve personnel costs associated with the engagement and street outreach activities as well as any agency costs associated with travel expenses, administrative costs and a small amount of funding for direct client support such as food and supplies to assist in rapport building. In 2023, the DCA Office of Homelessness Prevention provided 8 Counties, including Ocean County with \$250,000 to be used for a street outreach program. Ocean County had two grantees awarded funds. Based on the number of clients served over a six-month period, the cost per client for this street outreach program is **\$3,787**.

Coordinated Entry

A coordinated entry program or system is a process designed to streamline the way households experiencing homelessness access housing services. Coordinated entry programs focus on assessing households experiencing homelessness to ensure program referrals are based on the individual need of the household and prioritizes those most in need for the housing opportunities that provide the strongest supports such as permanent supportive housing programs. Coordinated entry programs are supportive service only programs that do not provide housing assistance directly, but instead help connect households to the appropriate housing supports available within the community.⁸

The Ocean County Continuum of Care funds Coordinated Entry. The FY2023 grant award was \$183,686.

Emergency Shelter

An emergency shelter program is any facility whose primary purpose is to provide temporary shelter for individuals or families experiencing homelessness which do not require occupants to sign leases or occupancy agreements. In addition to a place to sleep, many emergency shelters provide some level of case management to help households identify a longer-term housing solution.⁹

The cost of an emergency shelter program per bed, per night, greatly depends on the level of supportive services provided by that emergency shelter. Based on a 2021 report from Housing Policy Debate, at their most basic level the nightly cost of an emergency shelter for an individual is just over \$38 a night and \$48 a night for a family shelter. Adding in supportive services increases

⁷ U.S. Dept. of Housing and Urban Development (2024). "ESG Program Components – Street Outreach." <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/esg-program-components/street-outreach/>

⁸ U.S. Dept. of Housing and Urban Development (2017). "Coordinated Entry Core Elements." <https://files.hudexchange.info/resources/documents/Coordinated-Entry-Core-Elements.pdf>

⁹ U.S. Dept. of Housing and Urban Development (2022). "Emergency Solutions Grants Program FAQs: Emergency Shelter." https://www.hud.gov/program_offices/comm_planning/esg/faqs#:~:text=576.2%2C%20which%20provide%20s%3A,%22Emergency%20shelter%20means%20any%20facility%2C%20the%20primary%20purpose%20of%20which,sign%20leases%20or%20occupancy%20agreements.

that cost to on average \$70 a night for individuals and \$72 a night for families¹⁰. These amounts are consistent with the nightly shelter rates used by the NJ Division of Family Development for their Social Services for the Homeless and Emergency Assistance funding. Using the goal of discharging a household within 90 days of their entry into an emergency shelter program and averaging the cost of a basic emergency shelter stay and an emergency shelter with robust supportive services, the estimated cost to provide an individual with 90 days of an emergency shelter placement is **\$4,860**, and **\$10,800** for 90 days of emergency shelter stay for a family of two.

An alternative to a facility-based emergency shelter and the current practice in Ocean County is the use of hotel or motel rooms for emergency shelter placements. The current approved rate by the New Jersey Division of Family Development for an individual is \$62 per room, per night, and \$72 per room per night for a family of two¹¹. Based on these numbers, the estimated cost for an individual for 90 days of emergency placement is **\$5,580** and **\$6,480** for 90 days for a family of two.

Transitional Housing

Transitional Housing programs provide up to 24 months of temporary housing and supportive services to households experiencing homelessness with the goal of stability and support to successfully move and maintain permanent housing by the end of the 24 months. Transitional Housing services are facility-based programs where the household resides in a building or unit owned or rented by the provider.¹²

Based on a 2010 Homeless Program Costs report released by the U.S. Department of Housing and Urban Development the average nightly cost of a transitional housing program for individuals is \$45, and \$71 a night for a family¹³. Because there has been a decrease in the use of transitional housing programs as an intervention for the general homeless population, current cost estimates are harder to obtain. It is likely that the amounts listed above are lower than they would be if a new transitional housing program were funded. To try and account for that increase in cost, the estimates above were increased based on approximately 35% inflation rate, so the estimated cost for transitional housing for an individual is \$64 a night and the cost for a family is \$100 a night. While the average length of stay in transitional housing, based on New Jersey HMIS data for 2023 was 357 days, the length of assistance a transitional housing program can provide is 24 months,

¹⁰ Culhane, Dennis P. & An, Seongho (2021). "Estimated Revenue of the Nonprofit Homeless Shelter Industry in the United States: Implications for a More Comprehensive Approach to Unmet Shelter Demand." <https://nlihc.org/sites/default/files/Estimated-Revenue-of-the-Nonprofit-Homeless-Shelter-Industry-in-the-United-States-Implications-for-a-More-Comprehensive-Approach-to-Unmet-Shelter.pdf>

¹¹ New Jersey Register, Monday, August 7, 2023. "Division of Family Development: Notice of Administrative Changes Increases to Work First New Jersey Benefit Schedules and Emergency Assistance Hotel and Motel Per Diem Rates." [https://www.nj.gov/humanservices/providers/rulefees/ruleadop/ruleadoptfiles/NOAC%2010_90%20\(55%20N.J.R.%201738\(a\)\).pdf](https://www.nj.gov/humanservices/providers/rulefees/ruleadop/ruleadoptfiles/NOAC%2010_90%20(55%20N.J.R.%201738(a)).pdf)

¹² U.S. Dept. of Housing and Urban Development (2024). "CoC Program Components – Transitional Housing (TH)." <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-program-components/transitional-housing/>

¹³ U.S. Department of Housing and Urban Development (2010). "Costs Associated with First-Time Homelessness for Families and Individuals." https://www.huduser.gov/publications/pdf/costs_homeless.pdf

making the estimated annual cost for an individual to be served in a transitional housing program **\$23,360**, and **\$36,500** for a family.

As mentioned earlier in the emergency shelter section, the following estimates for rapid rehousing and permanent supportive housing costs may fluctuate based on the level of service and cost of the organization running the housing program.

Rapid Rehousing

Rapid Rehousing programs provide up to 24 months of rental assistance and supportive services to households experiencing homelessness with the goal of helping the household stabilize in order to maintain their housing unit after the rental assistance ends. The program focuses on quickly connecting families and individuals with a rental unit in the community and providing wrap around services focused on budgeting, increasing income, and connection to community services, allowing the household to stabilize in their own housing as soon as possible.¹⁴

The average cost of services used in this estimate was based on a sample of rapid rehousing programs supportive service budgets currently being funded by the U.S. Department of Housing and Urban Development through the continuum of care and the full fair market rent for a one bedroom and two-bedroom unit for Ocean County. Based on these estimates, the cost of one year's worth of assistance to an individual in rapid rehousing would be **\$19,235**, and **\$23,735** for a family requiring a two-bedroom unit. This estimate may be higher than the actual cost, as this does not factor in the household contributing towards their rent, but instead uses the full fair market rent.

Permanent Supportive Housing

Permanent Supportive Housing programs combine long term rental assistance and wrap around supportive services to provide households with a disability with long term housing stability. Supportive services provided through these programs are based on the individual needs of the clients and focus on serving the hardest to serve in the community.¹⁵

The average cost of services used in this estimate was based on a sample of newly funded permanent supportive housing program supportive service budgets funded by the U.S. Department of Housing and Urban Development through the Continuum of Care and the full fair market rent for a one bedroom and two-bedroom unit for Ocean County. Based on these estimates, the cost of one year's worth of assistance to an individual in permanent supportive housing would be **\$23,852**, and **\$28,244** for a family requiring a two-bedroom unit. This estimate may be higher than the actual cost, as it does not factor in the household contributing towards their rent, but instead uses the full fair market rent.

Other Permanent Housing

Other Permanent Housing programs provide rental assistance or some form of a housing subsidy to enable long term housing stability but may not come with the ongoing supportive services, as

¹⁴ U.S. Dept. of Housing and Urban Development (2014). "Rapid Re-Housing Brief" <https://files.hudexchange.info/resources/documents/Rapid-Re-Housing-Brief.pdf>

¹⁵ U.S. Dept. of Housing and Urban Development (2024). "CoC Program Components – Permanent Supportive Housing (PSH)." <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-program-components/permanent-housing/permanent-supportive-housing/>

in the permanent supportive housing model. Additionally, other permanent housing programs may not require the household to have a disability to be eligible, but instead may just be based on income guidelines. An example of this housing is the Housing Choice Voucher program, formerly known as Section 8 Housing.¹⁶

The 2023 award of HUD Housing Choice Vouchers made available to Public Housing Authorities allowed for approximately 9% of funds to be used for administering these vouchers. Using this amount, in conjunction with the Fair Market Rents, the estimated cost of an Other Permanent Housing program for an individual for one year is **\$18,552** and **\$22,992** for a family requiring a two bedroom. This estimate may be higher than the actual cost, as it does not factor in the household contributing towards their rent, but instead uses the full fair market rent.

As a note, the cost of an other permanent housing program may be closer to the cost of a rapid rehousing or permanent supportive housing program if the program still provides supportive services but just does not require the disability in the way a permanent supportive housing program does.

Primary Homeless Funding Sources

While there are many different funding sources that are used to serve households experiencing homelessness or supplement funding for the overall homeless service system, there are a number of funding sources that are dedicated to funding the program components listed above.

Federal Funding Sources

The following funding sources are available at the federal level¹⁷:

- The *Continuum of Care (CoC)* Program provides funding to both nonprofit and local government agencies focusing on permanent housing solutions. CoC funds can be used to support Permanent Supportive Housing, Rapid Rehousing and Coordinated Entry programs. Continuum of Care funding is provided based on the Annual Renewal Demand and Pro Rata Need of the CoC's geographic area.

Ocean County Continuum of Care, locally known as HPAC, receives federal funding to support programs serving persons experiencing homelessness in the community. All funds are directly allocated to three grantees in the community. The following reflects a five year look back at Ocean County's Annual Renewal Demand for CoC funding.¹⁸

¹⁶ U.S. Dept. of Housing and Urban Development (2023). "Notice CPD-23-11: HIC and PIT Count Data Collection for CoC and ESG Programs." <https://www.hud.gov/sites/dfiles/OCHCO/documents/2023-11cpdn.pdf>

¹⁷ National Housing Conference (2024). The NHC Housing Policy Guide: Federal Homelessness Assistance Program. <https://nhc.org/policy-guide/federal-rental-and-homeownership-programs/federal-homelessness-assistance-program/>

¹⁸ HUD Exchange. "CoC Grant Inventory Worksheet Reports." <https://www.hudexchange.info/programs/coc/coc-giw-reports/>

Grant Year	Annual Renewal Demand
2019	\$ 572,175.00
2020	\$ 657,884.00
2021	\$ 724,392.00
2022	\$ 717,492.00
2023	\$ 717,492.00
2024	\$ 732,920.00

- The *Emergency Solutions Grant (ESG)* Program provides funding for nonprofit and local government agencies focusing on homelessness prevention, street outreach, emergency shelter and rapid rehousing components. ESG funds are provided to entitlement communities that meet a minimum threshold. Ocean County does not meet this threshold directly, so the ESG funding that would be used to cover Ocean County is directed to the State of NJ who releases an annual RFP in which agencies from Ocean County may apply. The State of NJ currently focuses their ESG funding on homelessness prevention, rapid rehousing and shelter support grants that provide one-time repairs or improvements to emergency shelter programs.
- The *Family Unification Program (FUP)* provides Housing Choice Vouchers to families involved in the Child Welfare System or youth who have been involved in the foster care system. Vouchers are administered through a local public housing authority within a community. Currently the Lakewood Housing Authority receives an allocation of FUP vouchers.
- *Housing Opportunities for Persons with AIDS (HOPWA)* program funds are dedicated to serving households with HIV/AIDS through permanent housing, rapid rehousing, transitional housing and supportive services. HOPWA is a competitive grant that is awarded to states and cities who have more than 500,000 people and at least 2,000 HIV/AIDS cases. Ocean County is not currently an eligible entity for HOPWA funding, but Lakewood Township received \$2,219,716 in HOPWA allocation in 2023. While the State of NJ does receive funding for HOPWA, the funds are used specifically for direct rental assistance for eligible households.
- The *Title V Surplus Property Program* enables state, local governments, and nonprofit organizations to use unutilized, underutilized, excess or surplus federal properties to provide shelter, services, storage, and other benefits to persons experiencing homelessness. HUD posts an ongoing list of units that are available and suitable properties, so it is not a set program or funding source that is available to Ocean County, but it could be an opportunity if a property within Ocean County became available.
- The *Youth Homelessness Demonstration Program (YHDP)* is a competitive funding stream, available through a NOFO to Continuum of Care focused on developing systems and programs to meet the needs of youth experiencing homelessness. A portion of program funds are used for system planning with additional funding available for permanent

supportive housing, rapid rehousing, coordinated entry and diversion programs. The Ocean County HPAC has not applied for this grant in the past.

- The *HUD Veterans Affairs Supportive Housing Program (HUD-VASH)* provides veterans experiencing homelessness with housing choice vouchers while the VA provides supportive services for issues like mental health and substance abuse. These vouchers are considered a permanent supportive housing program and are dedicated for veterans who meet specific VA eligibility criteria including a long-standing disability. Ocean County veterans who meet the eligibility criteria set by the VA are eligible for these vouchers.
- *Supportive Services for Veteran Families (SSVF)* program funds are available for nonprofit organizations that assist low-income veteran families who are at-risk or currently experiencing homelessness. Services provided through SSVF include homelessness prevention, street outreach, case management, and rapid rehousing components. Currently there are two nonprofit organizations who received SSVF funds to cover the Ocean County.
- *Homeless Provider Grant and Per Diem Programs (GPD)* funding is provided to community agencies providing supportive housing or service centers that offer case management, education, crisis intervention and counseling to veterans experiencing homelessness. There are currently no GPD programs located in Ocean County, but there is a GPD program located in Atlantic County in which an Ocean County veteran could be served in if they were referred by the VA.
- *Runaway and Homeless Youth (RHY)* Programs support street outreach, emergency shelters and long-term transitional living and maternity group home programs to serve youth between 16 and 22 who are experiencing homelessness. Harbor House receives RHY funding for their Transitional Living Program.
- The *Department of Education McKinney-Vento Education Services* program provides youth experiencing homelessness with services such as transportation, outreach, free lunches, and connection to community services to ensure they have the same educational opportunities as their housed peers. Ocean County school districts are part of the New Jersey Region III McKinney Vento District in which homeless students in Ocean County receive these services. Note that these services are specific to education needs, not housing needs of the family.

Although the following funding sources are not dedicated to serving households experiencing homelessness, many communities that receive these funds have found ways to use these funds to supplement more traditional homeless service funding:

- *Community Development Block Grant Program*¹⁹ provides annual funding to states, cities and counties to expand economic, housing and supportive service programs for low- and moderate-income households. Eligible activities include acquisition, rehabilitation and

¹⁹ U.S. Department of Housing and Urban Development (2024). CDBG Entitlement Program https://www.hud.gov/program_offices/comm_planning/cdbg/entitlement-program

construction and residential and non-residential structures as well as public facilities improvements, public services, activities related to energy conservation and assist to carry out economic development and job creation/retention activities. Lakewood, Brick, and Toms River are the municipalities in Ocean County that receives a direct CDBG allocation. Ocean County also receives a direct allocation

Ocean is a direct recipient of CDBG funds from HUD. The following data reflects the 2022 program funds (07-01-2022 to 06-01-2023).

Type of Activity	Expenditure	Percentage
Acquisition	\$ -	0%
Economic Development	\$ -	0%
Housing	\$ 435,706.22	38.5%
Public Facilities and Improvements	\$ 295,796.37	26%
Public Services	\$ 181,270.79	16%
General Administration and Planning	\$ 219,624.40	19.5%
Other	\$ -	0%
Repayment of Section 108 Loans	\$ -	0%
Total	\$ 1,132,397.78	

The majority of funding in 2022 went to Housing. There were 37 single units rehabilitated with this funding.²⁰

- *HOME Investment Partnerships Program*²¹ provides funding to state and localities to fund building, buying and/or rehabilitating affordable housing for rent or homeownership for low-income households. Ocean County receives a direct allocation of HOME funding.

Ocean County Consortium is a direct recipient of federal HOME funding. The following data is reflective of commitments as of 04/30/2024.²²

Grant Year	Authorized Amount	Amount Committed	Percent Committed	Available to Commit	Expenditure Deadline
2017	\$ 946,213.00	\$ 915,276.47	97%	\$ 30,936.53	9/30/25
2018	\$ 1,380,873.00	\$ 1,248,982.80	90%	\$ 131,890.20	9/30/26
2019	\$ 1,281,999.00	\$ 1,107,453.25	86%	\$ 174,545.75	9/30/27
2020	\$ 1,349,658.00	\$ 652,476.82	48%	\$ 697,181.18	9/30/28

²⁰ HUD Exchange. "Expenditure Report CDBG Funds PY2022."

https://files.hudexchange.info/reports/published/CDBG_Perform_Grantee_OCCO-NJ_NJ_2022.pdf

²¹ U.S. Department of Housing and Urban Development (2024). HOME Investment Partnership's Program.

https://www.hud.gov/program_offices/comm_planning/home

²² Hud Exchange. "HOME Grant Specific Commitment and Disbursement Summary Report as of 2/29/2024."

https://files.hudexchange.info/resources/documents/HOME-GS-Commitment-Disbursement-Summary-Report_PJ_Current.pdf

2021	\$	1,342,509.00	\$	556,193.14	41%	\$	786,315.86	9/30/29
2022	\$	1,487,733.00	\$	260,167.25	17%	\$	1,227,565.75	9/30/30
Total	\$	7,788,985.00	\$	4,740,549.73	61%	\$	3,048,435.27	

There is also an additional \$4,865,698.00 in funding that was provided through the HOME allocation through the American Rescue Plan.

State Funding Sources

In addition to the homelessness prevention and rapid rehousing programs the State of New Jersey administers using their Emergency Solutions Grant funding, the following funding sources are available through the State of New Jersey²³²⁴:

- The *Homelessness Diversion Pilot Program* provides rapid housing stabilization case management paired with flexible funding to rapidly prevent and exit eligible households from risk of unsheltered homelessness and shelter placement. There is one nonprofit agency currently funded by this initiative to cover Ocean County.
- The *Rural and Suburban Street Outreach Program* utilizes mobile case management and no-barrier direct client assistance to exit households experiencing homelessness from unsheltered conditions in order to stabilize housing situations and enter into permanent housing. There are two nonprofit agencies currently funded by this initiative to cover Ocean County.
- The *Integrated Homelessness Prevention and Services* program deploys wrap-around homelessness services (street outreach, diversion, homelessness prevention and rapid rehousing) to targeted areas in the state that enhance local efforts working to accelerate exits from homelessness and reduce system recidivism.
- The *Document Assistance and Support for Housing program* works with persons at-risk and currently experiencing homelessness selected through DCA’s Housing Choice Voucher and Emergency Housing Voucher programs to overcome barriers to tenancy and accelerates permanent housing outcomes in conjunction with municipal, county and continuum-of-care partners. Currently there are two agencies that are receiving DASH funds for DCA clients for Ocean County.
- *Social Services for the Homeless (SSH)* program funding is provided to all Counties throughout New Jersey to administer food, emergency shelter and homelessness prevention programs to families and individuals who are at-risk or currently experiencing homelessness. Ocean County currently receives an allocation of SSH funding from the State of New Jersey to provide all eligible services under the grant.

²³ New Jersey Department of Community Affairs (2024). Office of Homelessness Prevention (OHP) <https://nj.gov/dca/dhcr/offices/dhcrohp.shtml>

²⁴ New Jersey Department of Human Services Division of Family Development (2020). Social Services for the Homeless (SSH) <https://www.nj.gov/humanservices/dfd/programs/ssh/#:~:text=The%20Social%20Service%20for%20the,not%20eligible%20for%20Emergency%20Assistance.>

Ocean County Resources

In order to effectively end homelessness in Ocean County there needs to be a thorough understanding of local resources and how different state funding streams have historically been utilized within the community. The need for more affordable housing is unquestioned, but why has there been so little progress? How have local resources been allocated? And is there a better way to leverage partnerships and resources to ensure households at risk or experiencing homelessness can quickly be connected to permanent housing?

Ocean County Homeless Trust Fund

The Ocean County Commissioners adopted a Homeless Trust Fund in Ocean County in June of 2023. Effective September 1st, 2023 the fund began collecting funds so we do not yet have a year-long estimate of how much funding could be allocated through this source.

American Rescue Plan Funding

The Ocean County Commissioners allocated \$8,027,316.00 in 2023 and 2024 for assistance to households experiencing homelessness. This funding was able to be allocated to provide rapid rehousing assistance to households experiencing homelessness, prioritizing those experiencing unsheltered homelessness, as well as to be used towards construction of a homeless shelter. The funding must be expended by December 2025 and so further impacts cannot be determined until the funding is fully utilized.

Community Feedback

The Homeless Prevention and Assistance Coalition (HPAC) hosted a series of feedback sessions with partners, CoC members, persons with lived experience, to solicit input on the system needs. The majority of issues being discussed surrounded the lack of affordable housing available in the community for persons experiencing homelessness to access and the necessary supports needed to access and sustain housing. Based on this feedback the following housing models were recommended:

- Permanent supportive housing
- Master Leasing
- Rapid Rehousing

Additional supportive service funding was suggested to assist households with the following:

- Housing search
- Linkage to community resources
- Warm hotline or call center
- Transportation assistance
- Connection to IDs/documentation

The following section details the housing models and potential funding sources for implementation.

Housing Models

Permanent Supportive Housing

The permanent supportive housing model provides permanent affordable housing and supportive services to individuals and families with disabilities. Participants in the program receive long-term rental assistance and are offered flexible service and case management options so that they remain stably and supportively housed. Because participants in this program are offered financial, medical, and personal support services as they need them, they are far less likely to return to homelessness.

Funding Sources

Within permanent supportive housing programs there are two primary costs: operations and service funding. According to how the project is created, total cost can also include housing development. Potential funding sources include:

Housing Development (costs associated with purchase, rehab, or new construction of units)

- Ocean County HOME funds
- Ocean County Community Development Block Grant Funds
- Ocean County Homeless Trust Fund
- NJ DCA Affordable Housing Trust Fund (projects with 25 units or less)
- NJ DCA National Housing Trust Fund (projects with 16 units or less)
- NJ DCA HOME funds
- NJ DCA Community Development Block Grant
- NJ DCA CSBG (general funding & innovation fund)
- NJ HMFA Low Income Housing Tax Credit Program (projects with 40 units or more)
- NJ HMFA Special Needs Housing Trust Fund
- HUD 811 Program

Operating Funds (funding to cover the on-going operations of the building)

- Ocean Housing Authority Housing Choice Vouchers
- Ocean County Continuum of Care – Rental Assistance Vouchers
- Ocean County Continuum of Care – Operating Funds
- Ocean County Homeless Trust Fund
- NJ DCA Housing Choice Vouchers
- NJ DCA State Rental Assistance Program
- NJ DCA CSBG (general funding & innovation fund)
- HUD VASH – rental assistance program
- HUD 811 Program

Service Funds (funding to cover the cost of supportive services for enrolled participants)

- Ocean County Continuum of Care – Service Funding
- Ocean County Homeless Trust Fund
- Ocean County Community Development Block Grant
- Medicaid
- NJ DCA CSBG (general funding & innovation fund)
- SAMHSA – supportive services grant for persons with mental health or addiction issues

Standards

There are a variety of ways in which permanent supportive housing programs are designed. In general, these programs target individuals and families in need of long-term support to stabilize their housing. Given Ocean County’s focus on chronically homeless, unsheltered persons, the following standards within permanent supportive housing programs will be key.

1. Low Barrier Housing – Of the persons identified as experiencing unsheltered, chronic homelessness about 42% identified struggles with mental health issues and about 10.5% identified struggles with substance abuse. Additionally, the vast majority of persons identified (83%) had experienced homelessness for 12 months or more. The challenges and trauma impacting persons experiencing unsheltered, chronic homelessness may make it challenging to succeed in programs requiring high standards for entry and retention as well as for programs requiring treatment first. Low barrier programs have been proven effective in helping unsheltered persons access housing and retain that housing. Low barrier programs seek to reduce entry requirements that may be prohibitive to persons experiencing chronic homelessness such as:
 - Requiring sobriety
 - Requiring enrollment in treatment
 - Requiring income
 - Prohibiting criminal background
 - Requiring good credit
 - Requiring limited or no eviction history
 - Extensive documentation (i.e. for ID, income, employment, etc.)
2. Housing First Framework – A housing first framework seeks to meet tenants where they are and focus on helping tenants access housing before addressing any other issues. Working within this framework, programs seek to reduce barriers to entry, prioritize housing and tenancy related services, work with tenants to develop services, and do not mandate that clients participate in or accept any specific services to remain enrolled.
3. Trauma informed care – Trauma informed care and services work from the understanding that trauma has a significant impact on how people maneuver through the work and interact with others. With that understanding in mind, trauma informed care and services seek to recognize the manifestation of trauma/triggers and adjust their service provision to reduce those triggers. Services work to assist participants in understanding their trauma and building resilience and empowerment as a means to reduce the impact of that trauma on their growth.
4. Separation of housing and services – In line with the Housing First Framework, programs should separate housing requirements from service requirements. While every effort is made to engage tenants in services, participation in services is not a factor in retaining

housing. Additionally, tenants cannot be forced to participate in disability specific services to retain housing. Should tenants choose not to engage in treatment, services providers should make every effort to provide other supports so as to remain connected to the tenant and help build their motivation to participate in treatment in the future.

Considerations

1. Development of effective permanent supportive housing programs require the braiding of many different sources of funding. While PSH is recognized as an evidence-based approach for addressing homelessness and securing housing stability for persons with disabling conditions, there are few funding sources that fully fund all aspects of PSH development (including capital, operations, and services). As such, the creation of PSH can be challenging for any one agency to manage as multiple funders with multiple requirements are needed at the table to fully fund programs.
2. Long-term success of PSH programs and stability for tenants rest on the capacity of the service agency to provide the needed level of support services. As a key part of PSH programs, service providers must deeply understand and embed best practices within their service delivery. Additionally, providers must have the capacity to provide varying levels of service to tenants, as some will need intensive services, while other may go through periods of needing limited supports. Throughout program participation, service providers must understand how to engage with the tenants, motivate growth and recovery, and adjust to changing needs over time.

Rapid Rehousing (RRH)

The aim of the rapid Rehousing (RRH) model is to get households and individuals in need into housing as quickly as possible. Under this model, those in need are placed into housing without preconditions (such as employment, sobriety, etc.) so that they can avoid or exit homelessness as quickly as possible. Service providers are responsible for identifying housing, assisting clients with rental payments and move-in, and offering case management to address barriers and difficulties clients may encounter while adjusting to their new living situation, helping them to find stability. Clients receiving support through a RRH program can receive short- (<3 mos.), medium- (3-24mos), or long-term (>24mos) assistance. The RRH model has been proven to help participants find stability quickly and to prevent return to homelessness for the majority of clients.

Funding Sources

Rapid Rehousing programs require funding to cover both the rental assistance provided to enrolled households and the supportive services offered. Potential sources of funding for rapid rehousing include the following:

Rental Assistance:

- Ocean County Continuum of Care – Rental Assistance Vouchers
- Ocean County Homeless Trust Fund
- Ocean County Division of Family Assistance and Benefits – Emergency Assistance/Temporary Rental Assistance
- Ocean County - HOME Tenant Based Rental Assistance
- NJ DCA CSBG (general funding & innovation fund)

- Veterans Administration – Supportive Services for Veterans and their Families (SSVF)

Service Funds (funding to cover the cost of supportive services for enrolled participants)

- Ocean County Continuum of Care – Service Funding
- Ocean County Homeless Trust Fund
- Ocean County Community Development Block Grant
- Medicaid
- NJ DCA CSBG (general funding & innovation fund)

Standards

1. Program Eligibility – given the population to be served in the rapid rehousing program, potential participants should not be restricted to individuals with earned income. The program is designed to assist participants in gaining stability. As such, the program should be open to individuals who are currently employed as well as those who are not employed but are eligible to work.
2. Housing Navigation Support – Agencies selected to implement the rapid rehousing program must be prepared to offer housing navigation supports to enrolled participants. This will include assistance with identifying potential units, assistance with completing housing applications, negotiating with landlords and serving as the tenant advocate through the lease up process. Agencies are expected to provide hands-on support and must not require enrolled participants to identify units or walk through the lease up process on their own.
3. Employment Supports – Given the time-limited nature of the program, a major component of case management services provided should be focused on connecting enrolled households to employment opportunities. Service providers should either have strong internal employment supports or be connected to partner agencies specializing in these supports to assist households with increasing their income.

Considerations

Rapid Rehousing programs must include both focused services for tenants as well as landlords. On the tenant side, providers must have the capacity to work with participants to identify and pursue employment options that will offer a living wage. With regards to landlords, providers must be prepared to serve as mediators and offer technical assistance to maintain landlords as partners in the project.

While rapid rehousing is effective in ending homelessness, compared to permanent supportive housing, the long-term success rate can range from 70 – 80%. As such, all rapid rehousing programs must be prepared to re-engage participants if they experience future housing instability and/or to develop pathways to long-term subsidies for those households that are unable to maintain housing stability after the rental assistance ends.

The county has invested considerable American Rescue Plan money into an extensive Rapid Rehousing program through December 2025. It is recommended to wait until this program sunsets prior to investing other funding sources to RRH.

Master Leasing

The master leasing model is another option for *administering* the models above: in addition to developments or portions of developments being dedicated for PSH or RRH, these programs can also be run in scattered-site units operated under a master leasing agreement. Under the master leasing model, a housing unit or block of units is leased long-term by its owner to an entity such as a service provider or a housing authority while the owner retains the property's legal title. The lessee entity then may sublet the unit to a tenant in need at an affordable rate. Master leasing puts the power of vetting tenants and establishing rents into the hands of organizations whose express purpose is to provide affordable housing to those in need, therefore protecting tenants from rent hikes and discrimination due to income, voucher possession, previous eviction history, or any of the other challenges that individuals experiencing homelessness are likely to face.

Funding Sources

Master leasing serves as an alternative method for providing permanent supportive housing or rapid rehousing. The funding structure of Master Leasing programs is similar to PSH and RRH programs in that resources are required for operations and services. Funds for master leasing programs are unique, however, in that they must allow for an agency to be the lease holder and sublet to tenants. Funding for master leasing may include the following:

Rental Assistance:

- Ocean County Continuum of Care – Leasing Funds
- Ocean County Continuum of Care – Sponsor Based Rental Assistance Funds
- Ocean County Homeless Trust Fund
- NJ DCA CSBG (general funding & innovation fund)
- Ocean County Community Development Block Grant
- Veterans Administration – Supportive Services for Veterans and their Families (SSVF)

Service Funds (funding to cover the cost of supportive services for enrolled participants)

- Ocean County Continuum of Care – Service Funding
- Ocean County Homeless Trust Fund
- Ocean County Community Development Block Grant
- Medicaid
- NJ DCA CSBG (general funding & innovation fund)
- SAMHSA – supportive services grant for persons with mental health or addiction issues

Standards

Each master leasing agreement's terms are delineated by the contract created in agreement between the property owner and the lessee. Otherwise, the program being administered under the master leasing model (i.e., PSH, RRH) is subject to the requirements regulating that program. To operate an effective Master Leasing program, there must be a distinction between lease requirements and service requirements. Sub lease agreements with program participants should reflect the requirements of a standard lease. Sublease agreements should not contain any requirements or prerequisites for program participation.

Agencies administering master leasing programs should be positioned and prepared to pay the landlords 100% of the agreed upon rental value. If tenants in the program are responsible for a portion of the rent, that should be collected in a separate process from the payment of rent to the landlord.

If a tenant has challenges within a particular building, the agency with the master lease should make every attempt to move the tenant to a new unit (preferably in a new building) within the capacity of the program. When there is a turnover in a unit, the service provider should attempt to find a new tenant from the by-name list within 30 days to limit the amount of time the unit remains vacant.

Considerations

Service providers operating master leasing programs must be prepared to take on the responsibility of standard lease agreements. Program funding should be structured to ensure the service provider has enough funding to cover 100% of the rent each month, regardless of tenant contribution responsibilities, to provide for possible contingencies. Further, as the named lessee, the service provider will be legally responsible for ensuring the tenant abides by the terms of the lease agreement.

Flexible funding may be necessary to assist the service provider in prepping units at turnover. This may include covering the cost of repairs necessitated by tenant damage and general cleaning in preparation for new tenants.

In the event that a tenant needs to be removed from the program (*completely* removed and not just transferred to a new unit), the responsibility for eviction will rest upon the service provider, not the landlord, as the provider will aim to maintain their lease with the landlord into the future. In worst-case scenarios, this may mean that the service provider must be prepared to take a tenant to court for eviction.

Recommendations

Ocean County's growing homeless population is in line with state, and nation, wide trends. It is critical that, as a community, Ocean County providers take steps to stem the flow of persons becoming homeless, serve those currently experiencing homelessness, and create a system that is responsive and able to serve those that are facing homelessness. As it has been described above there are several different components to a homeless service system including diversion/prevention, shelter, and permanent housing. To truly end homelessness in the community Ocean County will need to ensure there is a robust system of care in place to ensure that when episodes of homelessness occur those episodes are brief and there are resources available to swiftly connect households to permanent housing. The following strategies are recommended:

1. *Rental Assistance Dedicated to those Experiencing Homelessness*: Ocean County has invested considerable resources into the development of emergency shelter and a robust rapid rehousing program since 2023. These funds are set to sunset in 2025. It is therefore recommended that the community explore utilization of local funds to continue to support and expand rental assistance dollars to assist households that do not make a living wage. The permanent supportive housing and rapid rehousing models described above will be critical in ending homelessness in the community.

2. *Supportive Services to assist those at risk or experiencing homelessness:* The rental assistance programs above would most effective if paired with case management to assist households in the engagement, resource navigation, and connection/maintenance of permanent housing. Throughout the community feedback sessions it was emphasized that the additional support is critical for households to move from homelessness to permanently housed.
3. *Development of Affordable Housing:* It is critical that the community also explore funding to continue to expand affordable housing development within the community to combat the affordability crisis Ocean County, and New Jersey overall, has. The Ocean County Planning Department, as direct recipient of the HOME and CDBG funds, can work collaboratively with the HPAC to identify affordable housing projects in process in the community. HPAC can work to connect those projects to the coordinated entry agency, through MOU or other formal commitment, to ensure that households experiencing homelessness have access to all affordable development in the community.
4. *Development of a Coordinated Prevention System:* It is evident through the data analysis that there is an increase in households entering the homeless service system annually and once in the system they are staying homeless longer. It is critical that a comprehensive prevention system be developed to end homelessness in Ocean County. The community needs to work with providers funded with prevention/diversion dollars as well as those agencies that provide services to the ‘at risk’ population to ensure the resources are being utilized effectively. A working group, subcommittee of HPAC, should be developed to comprehensively look at the data in HMIS, call centers, agency data and develop a streamlined and coordinated process that will work to more effectively utilize prevention funding that already comes into the community, but that can also then work to advocate for more resources through data driven requests. See Appendix II for committee structure recommendations.

Conclusion

Ocean County’s homeless population is growing. The community has seen a rise in homelessness trending upward for the past five years. It is critical to implement new strategies, dedicate additional resources, and develop effective programs to assist households experiencing homelessness. The community must also focus on stemming the flow of those entering homelessness as it is a far more cost-effective use of resources to prevent a household from becoming homeless. Housing is a critical factor to ensure people can stabilize all areas of their life. Safe, affordable housing is the key factor in ensuring a community can end homelessness and with a robust, responsive system the goal of ending homelessness in the community can be achieved.

Appendix A: Prevention Subcommittee Structure:



Appendix B: Funding Matrix

	Ocean County	NJ	Federal
Emergency Solutions Grant (ESG)		\$ 3,512,900.00	
HOME	\$ 1,31,4756	\$ 5,938,846.00	
Community Development Block Grant (CDBG)	\$ 1,487,733.00	\$ 6,707,393.00	
Continuum of Care (CoC)	\$ 732,920.00		
Special Needs Housing Trust Fund**		\$ 4,000,000.00	
Neighborhood Revitalization Tax Credit**		\$ 15,000,000.00	
Low Income Housing Tax Credit**		\$ 20,000,000.00	
Social Impact Investment Fund		\$ 20,000,000.00	
Supportive Services for Veterans & Families (SSVF)**		\$ 22,244,166.00	
HUD VASH***^^		\$ 23,563,800.00	
National Housing Trust Fund**		\$ 26,873,570.00	
Workforce & transit-oriented housing**		\$ 50,000,000.00	
Urban Preservation Fund**		\$ 80,000,000.00	
Affordable Housing Trust Fund**		\$ 100,000,000.00	
Affordable Housing Production Fund**		\$ 305,000,000.00	
811 Program**			\$ 306,000,000.00
202 Program**			\$ 1,075,000,000.00

**Competitive funding program

^^Entitlement Program or formula allocation

Appendix C: Municipal Allocations of Federal Resources

2024 Municipal CDBG Allocations		
Brick	Lakewood	Toms River
\$ 285,486	\$1,634,256	\$413,259