

The Borough of Sayreville
Community Development Block Grant
2025-2029 Consolidated Plan

June 2025

Executive Summary

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

1. Introduction

The 2025-2029 Consolidated Plan informs HUD how the Borough of Sayreville intends to use federal and no-federal resources to meet community needs. In the Borough's case, the primary funding source is HUD's Community Development Block Grant (CDBG), which is authorized under Title 1 of the Housing and Community Development Act of 1974, as amended. The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, affordable housing supply, and expanded economic development, and administration of the CDBG program. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, and administration.

The Borough of Sayreville will use its Community Development Block Grant entitlements from the United States Department of Housing and Urban Development during the next five years to respond to the changing needs of the Borough of Sayreville. Through collective efforts between the Borough and various State, Local, private organizations, and Borough residents; infrastructure will be improved, and housing needs of low and moderate income citizens will be addressed. The overall goal of the Borough of Sayreville is to maintain a vital community during a time of increasing demand on resources. It is essential to assist low and moderate income families in this environment to ensure their quality of life and to prevent these residents from slipping into poverty.

Two Public Meetings were held as required by HUD; one while the draft Plan was being prepared and one following release of the draft Plan. A copy of the draft Plan was placed on the Borough's website and a hard copy available for viewing in the Borough Municipal Building

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

The Borough of Sayreville's mission is to build a better community by implementing our Community Development Block Grant Program in response to the needs of our community, to improve public facilities that serve low and moderate neighborhoods, protect homeownership for our low and moderate income residents, and to seek cooperation with other community, state and federal organizations in the development of our initiatives. This document identifies four basic goals against

which HUD will evaluate the Consolidated Plan and the Borough's performance. Each of these goals must benefit primarily low/very low-income persons. These statutory goals are:

1. Provide decent housing;
2. Provide a suitable living environment,
3. Provide expanded economic opportunities

This plan covers allocations awarded to the Borough, including the FY2025 CDBG allocation. The Borough's 2025 Annual Action Plan outlines the activities to be undertaken during this program year that will meet these goals, and continue the overall strategies set forth in the FY 2025-2029 Consolidated Plan

3. Evaluation of past performance

The Community Development Block Grant program seeks to improve the lives and livelihood of low and moderate income individuals in the Borough of Sayreville. Goals and projects are selected where an immediate need exists for low/mod populations and where funding is not available, or insufficient to complete the project.

In order to improve performance, the Borough of Sayreville will be seeking to reprogram funding from a certain number of projects left over from previous Consolidated Plans. These projects were never completed due to unforeseen circumstances or were completed under budget. These changes are discussed in detail in the annual plan section.

4. Summary of citizen participation process and consultation process

The Borough followed the steps and procedures outlined in its Citizen Participation Plan. As part of the Plan development process, a public hearing was held on February 3, 2025. The purpose of the public meeting 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.

The development of the Consolidated Plan and Action Plan involved consultation with those agencies in delivering housing and housing services within the Borough. Meetings and discussions were held between the staff of the Borough Community Development Block Grant Program Office and various officials from the Borough of Sayreville, Department Directors, the Sayreville Office on Aging and the Sayreville Housing Authority

Federal regulations require that a summary of the Plan be published in one or more local, general circulation newspapers. This summary describes the purpose and priorities of the plan, type and

location of activities and the location of the complete document. Copies of the draft Plan will be available for inspection and review on the Borough website. The document will be available for review from June 10 to July 10, 2025, and citizens will have this period inclusive of the required 30-day period to review the document and submit comments to the Borough

A second public hearing on the Plan will be held at 2 p.m. on June 25, 2025. Members of the public will be given the opportunity to speak during this hearing to verbally submit their public comment.

The Final Plan and Resolution of Authorization will be placed on the Municipal Council Meeting Agenda for approval of submission. The document will then be submitted to the Middlesex County Home Consortium and the HUD regional office in Newark, New Jersey.

5. Summary of public comments

There were no comments on the plan

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

N/A

7. Summary

In the process of preparing the 2025 Consolidated Plan, no citizen views were expressed which were at odds with the Borough's Plan.

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		CDBG Administrator

Table 1– Responsible Agencies

Narrative

The Office of Community Development of the Borough of Sayreville is the designated Lead Agency for the preparation, submission, execution, and monitoring of this Consolidated Plan (2025-2029) and Annual Action Plan, which covers the period July 1, 2025 to June 30, 2029.

The Borough Council, through the Office of Community Development, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Office provides the funding and technical assistance to the non-profit housing developers and service providers, and Borough agencies and authorities for projects that meet the needs documented in the plan. The Borough's housing and community development programs are administered by Borough departments, working with a number of other Borough agencies, county offices, and not-for-profit service providers.

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 Borough of Sayreville seeks to coordinate efforts with every level of government, non-profit organizations, businesses and residents alike. A key element in the development of the plan is consultation and information sharing to identify underserved needs and find strategies to address them.

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 Borough recognizes that the preparation of the Consolidated Plan requires discussion and consultation with many diverse groups, organizations, and agencies, and the Borough works closely with a number of agencies to enhance coordination among public and private sector programs, agencies, and activities. The Borough is a member of the Middlesex County Home Consortium. The Borough of Sayreville consulted with the Sayreville Office on Aging, Sayreville Public Works, Sayreville Recreation and the Sayreville Housing Authority in the development of the plan. These agencies provided valuable information on the needs of their facility and constituents.

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

In New Jersey, the state requires that each county establish a Human Services Advisory Council (HSAC) to coordinate the provision of all human/social services in the county. The state further requires that a Comprehensive Emergency Assistance System (CEAS) subcommittee be established in each county, specifically to coordinate the provision of services and housing to the homeless.

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 Borough does not receive ESG funds, however, each year, a Point-in-Time count is made of the persons residing in shelter and transitional facilities and living unsheltered in the County of Middlesex. The Borough of Sayreville is part of the Middlesex County HUD Continuum of Care (CoC). The Continuum of Care process is a collaboration of agencies seeking funding through the McKinney-Vento Act; a program that includes services such as Supportive Housing Programs, Shelter+ Care Vouchers, etc.

With the assistance from the Continuum of Care committee and documents submitted through the Continuum of Care process, the facilities and services and ESG allocations specific to the Borough have been identified.

The facilities include Emergency Shelters, Transitional Housing and Permanent Supportive Housing. Services include prevention activities, outreach and emergency supportive services.

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

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Sayreville Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with the Director of the Housing Authority for their needs of the facility and ways to better serve populations that use their services. The views expressed regarding housing needs are that the Borough needs much more affordable.
2	Agency/Group/Organization	SAYREVILLE OFFICE ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed the needs of the facility and ways to better serve populations that use their services.
3	Agency/Group/Organization	Sayreville Public Works Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Facility Improvements; Public Improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed needs that exist in areas of town that serve low/moderate income populations. The main input received through this process is that the Borough is in need of funds to invest in infrastructure of better roads in the Borough.

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

There were no agencies that were not consulted

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	Middlesex County	The Borough of Sayreville and Middlesex County work in conjunction to identify and address underserved needs.

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))**

The Borough of Sayreville CDBG coordinator consults with the Public Works Department, the Recreation Department, Engineering, Middlesex County Office of Community Development and Housing, the Sayreville Housing Authority and the Sayreville Office on Aging in the development of the plan. Each department offers their own viewpoints of the residents they serve and assists the CDBG committee in selecting programs and projects to improve the lives of the residents served

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

The Borough followed the steps and procedures outlined in its Citizen Participation Plan. As part of the Plan development process, an initial public hearing was held in February 2025. The purpose of the public meeting was to obtain the views of citizens, public officials and agencies and other interested parties regarding the housing and community development needs.

In addition to the Public Hearing, the Borough conducted stakeholder discussions to gather additional information to assist with determining the goals for the Borough's Five-Year Consolidated Plan. Topics discussed included:

Special Needs of Non-Homeless

Affordable Housing

Homeless Needs

Community Development and Public Works (Non-Housing)

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A second public hearing on the Plan will be held on June 25, 2025.

The Final Plan and Resolution of Authorization will be placed on the Municipal Council Meeting Agenda for approval of submission.

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	Non-targeted/broad community	The ad ran in newspapers throughout Middlesex County in January 2025 and on June 10, 2025.	There were no comments on the plan	N/A	
2	Public Meeting	Non-targeted/broad community	The meetings were held on February 3 and June 25, 2025	There were no comments on the plan	N/A	

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Borough of Sayreville invests Non-housing Community Development Block Grant funds to projects in qualifying geographical areas most in need of improvement. The basis for assigning priority of needs is comparing the relative condition of areas that have high concentration of low/moderate income residents to other parts of town. Priority is granted to any identified needs that cause disparity of quality of life for these residents compared to residents living in other areas.

During the five-year period covered by the Consolidated Plan, the Borough will undertake the following activities to address its various housing and community development needs:

Housing Needs

1. Expand homeownership - develop new homeownership opportunities through implementation of the Borough's Affordable Housing Plan.
2. Preservation of housing - provide assistance to lower income homeowners to rehabilitate their homes to meet code standards.
3. Expand rental housing - provide assistance to developers to construct new rental housing or conversion of non-residential facilities into housing with funding through the Borough's Affordable Housing Trust fund.
4. Support the actions of Borough's Housing Authority to improve affordable Housing.
5. Support the actions of developers (non-profit and for-profit) seeking funds to develop housing to address the needs of persons with disabilities and the elderly.
6. Support the development of new permanent supportive housing for persons who need more than just an apartment to end the cycle of homelessness.

Community Development Needs

1. Undertake a street reconstruction program to provide safe and efficient transportation in the borough and enhancing the streetscape through streetscape improvements, tree-planting, sidewalk improvements, and handicap accessibility upgrades.

2. Rehabilitate and develop parks and other infrastructure as needed.
3. Provide funds for the rehabilitation of public facilities, particularly those operated by non-profits that provide services to low income residents and senior citizens.
4. Support economic development activities that provide jobs and much needed services for the residents of the Borough
5. Continue to provide support to the non-profit agencies that provide a safety net of services and programs that encourage economic self-sufficiency and education and support the homeless.

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:

Street/Sidewalk/Parks Improvements 03K/03L/3F:

The Borough of Sayreville will utilize Community Development Block Grant funds to improve streets and sidewalks in low/mod neighborhoods.

Priority need level: High

Basis for assigning priority: Need is based on safety issues for residents in low/mod neighborhoods that need sidewalks and drainage improvements.

Senior Citizens – 03A

The Borough of Sayreville seeks to provide improved access to facilities that are no longer substandard for Senior Citizens, many of whom are also disabled.

Priority Level : High

Senior Citizens – 03A

The Borough of Sayreville seeks to provide improved access to facilities that are no longer substandard for Senior Citizens, many of whom are also disabled.

Priority Level : High

How were these needs determined?

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from a wide range of service providers and public agencies. These inputs were provided in a series of meetings and public hearings described in the public participation section of this Plan.

The Borough is also in touch with agency officials and organization heads, forwarding program information to them prior to meetings and hearings. The Community Development Department is in contact with County and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods. The Borough has considered the many and varied needs, and the funding and project selection process reflect the input and weighing of needs and requests in light of the overall objective and availability of funds.

Describe the jurisdiction's need for Public Improvements:

The Borough is faced with the physical problems of older public improvements including streets, water and sewer systems, and public buildings. Thus, the need to repair and replace aging infrastructure is ongoing. The repair of roads, sidewalks and public spaces are necessary to support neighborhood livability objectives. These activities provide visual evidence of neighborhood improvements and directly reinforce the efforts being made in maintaining and upgrading the housing stock.

Parks, Recreational Facilities 03F

The Borough will also continue to improve recreational facilities in low/mod areas.

Priority Need Level: Medium

Basis for assigning priority: There is a great importance to providing safe recreational facilities to youth in low/mod areas. The improvements will also provide barrier free park design to serve the needs of those with impaired mobility.

Rehabilitation, Single-Unit Residential 570.202/14A

The Borough will continue its Housing Rehabilitation Loan Program for low/mod income residents that live throughout the Borough of Sayreville

Priority need level: Medium

Basis for assigning priority: Many applicants fall into one of the at-risk non-homeless special needs groups. Providing rehabilitation assistance may help those residents maintain ownership who may otherwise become homeless

How were these needs determined?

These needs were determined through consultation with the Sayreville Recreation Department, The Sayreville Office on Aging, The Sayreville Office of Code Enforcement and borough residents.

Describe the jurisdiction's need for Public Services:

The Borough wishes to do all that it can to improve the quality of life for its most vulnerable low- and moderate-income populations, including the elderly, the disabled, and the homeless. Many of the non-profit agencies serving the neediest in Sayreville's low-income neighborhoods rely on various sources of funds to serve the greatest number of citizens possible. Public Services play a vital role in providing for some of the most vulnerable residents, and Public Services are increasingly in demand. Services that are

needed include transportation, day care, basic health screening programs, nutrition programs, and job placement and retraining

How were these needs determined?

These needs were determined through consultation with Sayreville residents and the agencies listed above that are currently serving the resident needs.

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Borough of Sayreville is located in Middlesex County, New Jersey. The state is one of the most densely populated and expensive metropolitan areas in the country.

The 2025 projected population for Sayreville is 46,216. This projection assumes an annual rate of change of 0.8%, consistent with the population change from 2022 to 2023 according to the US Census Bureau's 2023 Population Estimates Program. The median household income is \$98,629. There are 16,853 households in the Borough.

The largest Sayreville racial/ethnic groups are White (45.6%) followed by Hispanic (21.2%) and Asian (16.8%).

The median home price in the Borough of Sayreville is currently \$524,000 and the median rent is \$2,692 per month for a two bedroom unit.

The following market analysis will also demonstrate that low incomes and limited job opportunities for “living wage” jobs keep household incomes low in the face of increasing rents. As noted in the Needs Assessment, Sayreville, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in “good” jobs are losing ground financially. The rent figures continue to increase as the population declines and the supply of units remains stable. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

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

Introduction

The objective of expanding economic opportunities continues with this plan particularly as it relates to the improvement of older communities business districts, many of which have deteriorated in the last few years and as shopping patterns have changed. While definite progress has been made in this area, more remains to be done.

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	62	0	0	0	0
Arts, Entertainment, Accommodations	1,377	0	6	0	-6
Construction	1,463	0	6	0	-6
Education and Health Care Services	5,325	0	22	0	-22
Finance, Insurance, and Real Estate	1,780	0	7	0	-7
Information	654	0	3	0	-3
Manufacturing	1,861	0	8	0	-8
Other Services	1,098	0	5	0	-5
Professional, Scientific, Management Services	2,963	0	12	0	-12
Public Administration	1,124	0	5	0	-5
Retail Trade	2,893	0	12	0	-12
Transportation and Warehousing	2,706	0	11	0	-11
Wholesale Trade	823	0	3	0	-3
Total	24,129	0	--	--	--

Table 5 - Business Activity

Alternate Data Source Name:

2019-2023 American Community Survey

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	25,450
Civilian Employed Population 16 years and over	24,129
Unemployment Rate	5.10
Unemployment Rate for Ages 16-24	9.20
Unemployment Rate for Ages 25-65	4.40

Table 6 - Labor Force

Alternate Data Source Name:

2019-2023 American Community Survey

Data Source Comments:

Occupations by Sector		Number of People
Management, business and financial	9,987	
Farming, fisheries and forestry occupations	0	
Service	3,498	
Sales and office	5,084	
Construction, extraction, maintenance and repair	1,653	
Production, transportation and material moving	3,907	

Table 7 – Occupations by Sector

Alternate Data Source Name:

2019-2023 American Community Survey

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,845	51%
30-59 Minutes	7,068	33%
60 or More Minutes	3,207	15%
Total	21,120	100%

Table 8 - Travel Time

Alternate Data Source Name:
2019-2023 American Community Survey
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	1,133	166	428
High school graduate (includes equivalency)	6,169	326	1,445
Some college or Associate's degree	4,979	202	921
Bachelor's degree or higher	8,228	279	1,105

Table 9 - Educational Attainment by Employment Status

Alternate Data Source Name:
2019-2023 American Community Survey
Data Source Comments: Data is for population 25-64 years of age, only data available.

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	28	55	256	476

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
9th to 12th grade, no diploma	370	288	334	766	364
High school graduate, GED, or alternative	943	1,387	1,921	2,632	2,367
Some college, no degree	1,117	870	883	2,323	943
Associate's degree	257	527	618	881	388
Bachelor's degree	471	2,416	1,530	2,624	1,522
Graduate or professional degree	21	1,082	815	1,145	706

Table 10 - Educational Attainment by Age

Alternate Data Source Name:

2019-2023 American Community Survey

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	38,821
High school graduate (includes equivalency)	48,560
Some college or Associate's degree	60,232
Bachelor's degree	72,500
Graduate or professional degree	82,044

Table 11 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2019-2023 American Community Survey

Data Source Comments:

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

The major employment sectors in The Borough of Sayreville include Education and Healthcare, Retail Trade, Professional/Scientific/Management Services, Arts/Entertainment/Accommodations and Finance/Insurance/Real Estate.

Describe the workforce and infrastructure needs of the business community:

The Borough of Sayreville is an extremely desirable location to work and live. Our location and access to major thoroughfares and mass transit provide excellent opportunities for businesses and workers alike.

The greatest need for the Borough in terms of economic development is the creation or attraction of new jobs for Borough residents that pay a living wage. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them. To this end the Borough has, and will continue to, support education and job training programs. These efforts include job training for younger persons, retraining for older workers, the provision of a good basic education for the Borough's youth, and the assisting young persons in the development of life skills.

The Borough's infrastructure needs are varied, given its age and condition. Infrastructure projects are often large scale, multi-year projects that require significant resources, which the Borough by itself does not possess. There is also a need for streetscaping, street paving, and additional street improvements and maintenance.

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.

The Borough of Sayreville Economic and Redevelopment Agency is making strides in a very large redevelopment of a brownfield located at a formal industrial site. This redevelopment project, known as The Point at Sayreville will create many opportunities for jobs and businesses in the future. Currently, the site is under remediation with plans to start construction during this planning cycle.

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

The skills and education of the current workforce match the opportunities in the jurisdiction. There are jobs for workers of all skill and education level.

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 Borough of Sayreville is working with the Middlesex County Office of Workforce Development & Workforce Investment Board on job creations and ways to train residents for business and industry opportunities as they arise. This will also help with the business recruitment.

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

No

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

Discussion

MA-50 Needs and Market Analysis Discussion

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

The following are areas the Borough of Sayreville have a high concentration (50% or more of the total population) of low to moderate income levels. These block groups are:

Census Tract	Block Group	Low/Mod Percent
71.03	1	65.14
71.01	3	62.75
73.04	4	60.26
72.03	1	56.75
71.03	2	53.83
74.02	5	52.46
73.04	3	52.13

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

Sayreville has a diverse but dispersed population. The largest racial/ethnic groups are:

- White: 60%
- Asian: 15%
- Hispanic/Latino: 14%
- Black or African American: 8%

These populations are fairly distributed throughout the borough, with no single neighborhood dominated by any minority group.

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

Although fairly distributed, slightly higher areas in the Borough include Census Tract 71.03 block group 2 which consists mainly of rental units. There is a very large garden apartment complex known as Winding Woods that is the primary housing stock in that block group. There are units that are below the median rent within the complex. The second area is Census Tract 73.04 Block Group 1 is a series of developments of single-family, detached homes and one large apartment complex.

Are there any community assets in these areas/neighborhoods?

Aside from neighborhood parks and public schools there are currently no community assets currently in the areas.

Are there other strategic opportunities in any of these areas?

All of the areas are near mass transit and major highways, making them very easily accessible to and from work and desirable for businesses.

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 2024 data provided by the FCC, all households and neighborhoods in Sayreville have broadband available to them.

Per the 2019-2023 American Community Survey, more than 93% of households in Sayreville have some type of broadband subscription plan.

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

According to Broadband Now, New Jersey is the most connected state in the country in terms of broadband and Woodbridge Township is no exception. Sayreville is 99.6% covered by broadband with up to 11 different providers available.

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

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

In 2022, Middlesex County adopted its current Hazard Mitigation Plan (HMP) with input from and appendices for all County municipalities. The HMP identifies the County's vulnerability to the effects of the hazards, as well as the goals, objectives, and actions required for minimizing future loss of life, injury, property damage, and economic disruption as a result of hazard events.

The HMP identified these potential hazards:

- Coastal Erosion
- Dam/Levee Failure
- Drought
- Earthquakes
- Extremely High Temperatures
- Extremely Low Temperatures
- Flood (Riverine, Coastal, Storm Surge, local, and Sea Level Rise)
- Geologic Hazards (Landslides, Subsidence, and Sinkholes)
- Hazardous Materials (Fixed Sites, Rails, and Other Transportation)
- Hurricanes and Tropical Storms
- Nor'easters
- Power Outages
- Severe Weather (High Winds, Tornadoes, and Hail)
- Wildfire
- Winter Storm (Snow, Blizzards, and Ice Storms)
- Pandemic
- Civil Unrest

Many of the hazards listed above are weather-related. As climate change increases the frequency and intensity of these storms, the risk for property damage and injury or loss of life rises.

With the Raritan River and the South River both running along its borders, flooding is a slightly higher concern in Sayerville than in the County as a whole. The same is true of wildfire hazard as Sayerville has several wooded acres in its southeast section.

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

Housing occupied by low- and moderate-income households may be more vulnerable to weather-related hazards due to delays in maintenance work such as roofs and windows and because the housing may tend to be older and more susceptible to damage. Also, mobil homes, some of which are occupied by lower-income households, are more susceptible to damage from severe storms.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Borough's priorities are based on the needs assessment, market analysis and program eligibility requirements. The Borough has focused its priorities on the types of projects and programs that meet program eligibility requirements, have long term impacts on low- and moderate-income residents, and help address other federal, state and local priorities, such as fair housing choice and sustainability.

The highest priority needs for these target areas and the Borough's low/mod population are:

- Maintenance and improvement of existing housing stock
- Continued support of programs for the homeless, especially in the areas of prevention and of transitioning to independent living
- Continued support of provision of services to those individuals and groups with special needs, such as the disabled and the elderly
- Continued support of key public service programs, the improvement of public facilities and infrastructure
- Implementation of economic development Initiatives in support of and in coordination with the county and state programs and entities, and
- Execution of anti-poverty efforts that support and build upon existing programs, relate to economic development efforts and integrate job training and placement, welfare to work initiatives and other programs aimed at improving opportunities for economic self-sufficiency.

Market conditions, especially increasing rental costs, low incomes, stagnant wages, and a low vacancy rate create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs. The Borough has identified a number of barriers to affordable housing, including low income levels that make affordability a major concern. The Borough is attempting to address these issues through community and economic planning initiatives, as well as by providing financial assistance to developers and homebuyers.

The Borough's homelessness strategy is a multi-pronged approach that emphasizes homelessness prevention, immediate assistance and rapid re-housing; support for persons and families as they transition to economic and housing stability; and efforts to prevent those persons from returning to homelessness.

The Borough's anti-poverty strategy is part of an effort to create jobs and improve the local economy. The creation of economic opportunities is not an isolated solution to alleviating poverty, and the Borough also works with community partners to identify educational, life skills and training needs and provide opportunities for self-empowerment that will enable low- and moderate-income residents to become and continue to be self-sufficient and economically independent.

The Borough has a set of procedures to monitor all of its federal activities, programs, and projects and to ensure long-term compliance with applicable program requirements and comprehensive planning.

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

Geographic Area

Table 12 - Geographic Priority Areas

1	Area Name:	Borough Wide
	Area Type:	Borough Wide
	Other Target Area Description:	Borough Wide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The Borough allocates its CDBG funds in qualifying areas that are the most in need. In selecting projects for funding, the Borough consults with reports from the Borough Engineer. In their reports, the Engineer ranks community assets in order of priority.

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

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Public Facility Improvements - Streets & Sidewalks
	Priority Level	High
	Population	Moderate Families with Children Elderly
	Geographic Areas Affected	Borough Wide
	Associated Goals	Public Facility Improvements - Streets Sidewalks
	Description	Public Facility Improvements - Streets & Sidewalks
	Basis for Relative Priority	There are many roadways in low and moderate income area of the Borough of Sayreville that are desperate need of reconstruction. The conditions of the roadways in the Borough of Sayreville are the cause of many complaints from residents.
2	Priority Need Name	Public Facility Improvements - Senior Citizens
	Priority Level	High
	Population	Low Elderly Elderly Frail Elderly Non-housing Community Development
	Geographic Areas Affected	Borough Wide
	Associated Goals	Public Facilities - Senior Citizens
	Description	The Sayreville Senior Citizens Center offers many programs and services to the elderly population in the Borough of Sayreville. The facility is an old school building that has fallen into a state of disrepair.

	Basis for Relative Priority	The Sayreville Senior Center is located in a building that was a former school. The facility has fallen into a state of disrepair and is not adequately serving the needs of the 4,000 elderly patrons
3	Priority Need Name	Public Facility Improvements - Parks
	Priority Level	High
	Population	Low Moderate Families with Children Non-housing Community Development
	Geographic Areas Affected	Borough Wide
	Associated Goals	Public Facility Improvements - Parks
	Description	The Borough of Sayreville Community Development Block Grant program seeks to provide recreational opportunities for children living in low and moderate-income areas of the Borough of Sayreville. Reconstructing parks will provide a safer and more enjoyable experience for them.
	Basis for Relative Priority	The parks in the Old Bridge and Winding woods section of Sayreville are located in an area that is removed from the center of town. The neighborhood's parks need rehabilitation and the youth cannot walk to another park nearby
4	Priority Need Name	Housing Rehabilitation Assistance
	Priority Level	High
	Population	Low Moderate Families with Children Elderly
	Geographic Areas Affected	Borough Wide
	Associated Goals	Housing Rehabilitation Assistance
	Description	Housing Rehabilitation assistance to low/moderate income homeowners
	Basis for Relative Priority	Housing Rehabilitation assistance to low/moderate income homeowners

5	Priority Need Name	Grant Administration
	Priority Level	Low
	Population	Middle Other
	Geographic Areas Affected	Borough Wide
	Associated Goals	Grant Administration
	Description	Grant Administration
	Basis for Relative Priority	Grant Administration

Narrative (Optional)

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

Introduction

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	227,914	0	0	227,914	911,656	Continue the Community Development Block Grant program and satisfy needs outlined in plans

Table 14 - Anticipated Resources

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

The Borough of Sayreville will use the CDBG funds to leverage local funding necessary to complete the projects outlined in the plan. Sayreville will also seek additional grants from the County of Middlesex and the State of New Jersey, if available.

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 Borough owns no publicly owned land or property that will be used to address the needs identified in the plan.

Discussion

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SAYREVILLE	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction

Table 15 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Borough of Sayreville's Community Development Committee is responsible for monitoring grant recipients for compliance with contracts and compliance with regulations. The Community Development Committee will assist any appropriate agencies that are involved in community development and housing activities and will continue to complete all HUD performance and evaluations reports and will continue to notify interested parties of the funds and programs available.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			

Supportive Services			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			

Table 16 - Homeless Prevention Services Summary

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

Sayreville will continue to coordinate efforts with Middlesex County offices in addressing the problem of homelessness and will follow plans put forth by the County in the elimination of homelessness.

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 Community Development Block Grant Committee is responsible for carrying out the Borough's community development and housing plans. The Sayreville Housing Authority, The Middlesex County Department of Housing and Community Development, The Sayreville Housing Authority and the Borough of Sayreville Community Development Block Grant Coordinator will coordinate efforts with public and private providers of assistance by meeting with them to identify needs and by the use of a referral system.

The entities listed above, work in conjunction with one another to see that the needs of the community are identified in terms of both the short and long term. All available resources are used in striving to meet these assessed needs. The Borough of Sayreville is not aware of any gaps in the delivery system of the program.

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 Borough Council, through the Community Development Committee, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Department provides the funding and technical assistance to the non-profit housing developers and service providers, and Borough agencies and authorities for projects that meet the needs documented in the plan, The Borough's housing and community development programs are administered by the Community Development Department, working with a number of other Borough agencies, county offices, and not-for-profit service providers. The Borough is also a member of the Middlesex County Home Consortium.

Both the Borough and the Housing Authority, coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance..

The Borough maintains a close relationship with State and County organizations that provide assistance to low- and moderate-income persons as well as the homeless.

The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though various regional entities and the CEAS work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop this Action Plan. The Community Development Department has established procedures to ensure coordination with the relevant Borough Departments, including Finance, Engineering, and Public Works.

The Borough maintains a very close relationship with the Middlesex County CDBG Program. Efforts are also coordinated with the programs in other municipalities on specific issues. The Borough has worked closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income persons. Also, the Borough Community Development Department maintains a positive relationship with the builders, developers, and financial institutions in the County and the region. This collaborative approach has assisted in the creation of affordable housing projects.

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	Public Facilities - Senior Citizens	2025	2029	Non-Housing Community Development		Public Facility Improvements - Senior Citizens		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
2	Public Facility Improvements - Streets Sidewalks	2025	2029	Non-Housing Community Development		Public Facility Improvements - Streets & Sidewalks	CDBG: \$205,123	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
3	Public Facility Improvements - Parks	2025	2029	Non-Housing Community Development		Public Facility Improvements - Parks		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
4	Housing Rehabilitation Assistance	2025	2029	Affordable Housing		Housing Rehabilitation Assistance		Homeowner Housing Rehabilitated: 5 Household Housing Unit
5	Grant Administration	2025	2029	Grant Administration		Grant Administration	CDBG: \$22,791	Other: 1 Other

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities - Senior Citizens
	Goal Description	Provide improvements to facility for Senior Citizens to bring to standard.
2	Goal Name	Public Facility Improvements - Streets Sidewalks
	Goal Description	Public Facility Improvements - Streets Sidewalks
3	Goal Name	Public Facility Improvements - Parks
	Goal Description	Public Facility Improvements - Parks
4	Goal Name	Housing Rehabilitation Assistance
	Goal Description	Housing Rehabilitation Assistance
5	Goal Name	Grant Administration
	Goal Description	Grant Administration

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)

The Borough of Sayreville does not currently receive enough funding to provide affordable housing under the CDBG program and does not receive HOME funding.

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

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

According to the American Community Survey approximately 15,597 total units (9,329 owner occupied, 6,268 renter-occupied) were constructed prior to 1980, posing a threat of lead-based paint exposure.

The following policies and programs are in place to address this issue.

For rehabilitation projects, the Borough will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities;
- Staff properly determines whether proposed projects are exempt from some or all lead-based paint requirements;
- The level of federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined;
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction and clearance services when required;
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications;
- Risk assessment, paint testing, lead hazard reduction and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35;
- Required notices regarding lead-based paint evaluation, presumption and hazard reduction are provided to occupants and documented;
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead-based paint maintenance activities, when applicable;
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities, when applicable.

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

The Borough will continue to implement the following initiatives to reduce the hazards of lead-based paint in homes occupied by LMI households:

- Educational programs on lead poisoning hazards for the general public.
- In conjunction with any application for housing rehabilitation, units will be tested for the presence of lead-based paint, and hazard reduction will be required as part of any rehabilitation project.
- Housing inspectors will continue to be trained and licensed for lead paint detection, and the presence of such will be an item identified during housing inspections.
- Pursue all available State and federal funding for lead-based paint abatement.

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

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

The 2023 ACS 5-year estimate via Census Reporter notes 6.0 percent, which translates to approximately 2,718 individuals. The local entity that is most directly involved with the provision of anti-poverty services is the Middlesex County Board of Social Services. The Borough of Sayreville will coordinate efforts to assist in reducing the number of families living in poverty.

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

The Borough of Sayreville will continue to refer families and individuals in need to a suitable program or department of Middlesex County. Other education and training programs contribute to achieving the objective of reducing poverty. Examples of these include job training and job placement activities sponsored by the Workforce Investment Board, and the Division of Social Work Services, the Welfare to Work Program, day care funding throughout the Borough, long-term employment opportunities for severely disabled adults, and life skills development programs. The Middlesex County Vocational and Technical Schools, the Middlesex County College, and the Continuing Education Program also provide important training and educational opportunities for local residents.

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 Borough has developed procedures to insure that approved projects will meet the purpose of the Consolidated Plan and that available funds will be distributed in a timely manner. The Sub-recipient Agreement is the contractual document between the Borough and the sub-recipient which specifies the activities that are to be completed and the conditions which must be met, including compliance with the applicable laws and regulations. This agreement is the basis for monitoring all sub-recipients.

It is the Borough's policy to monitor sub-recipients on a continuing basis from the inception of the award. Monitoring addresses program benefit, program progress and compliance with other applicable laws. This is accomplished through standard reports from the recipient, telephone contact with the sub-recipient and periodic on-site monitoring visits.

Sub-recipients are required to set up a record keeping and filing system to maintain documentation on program benefit and compliance with other applicable laws. Sub-recipients must establish appropriate accounts for funds awarded and maintain the necessary fiscal records consisting of journals and ledgers on the receipt and disbursement of funds as well as supporting documentation. These fiscal records are reviewed during on-site monitoring to determine whether proper documentation exists to facilitate the performance of an audit.

Periodic on-site visits are conducted, at minimum, on an annual basis to review of sub-recipient records, project site inspections and interviews with beneficiaries. Such monitoring is scheduled with a sub-recipient and followed up with a monitoring report. The monitoring report contains observations about the documents reviewed and the inspections made as well as any recommendations to correct deficiencies.

Expected Resources

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

Introduction

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	227,914.00	0.00	0.00	227,914.00	911,656.00	Continue the Community Development Block Grant program and satisfy needs outlined in plans

Table 18 - Expected Resources – Priority Table

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

The Borough of Sayreville will use the CDBG funds to leverage local funding necessary to complete the projects outlined in the plan. Sayreville

will also seek additional grants from the County of Middlesex and the State of New Jersey, if available.

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 Borough owns no publicly owned land or property that will be used to address the needs identified in the plan.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facility Improvements - Streets Sidewalks	2025	2029	Non-Housing Community Development	Borough Wide	Public Facility Improvements - Streets & Sidewalks	CDBG: \$205,123.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
2	Grant Administration	2025	2029	Grant Administration	Borough Wide	Grant Administration	CDBG: \$22,791.00	Other: 1 Other

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facility Improvements - Streets Sidewalks
	Goal Description	Public Facility Improvements - Street/Sidewalk improvements in low/mod eligible block groups
2	Goal Name	Grant Administration
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The Borough of Sayreville plans to undertake one project during the program year 2025. This project was identified as a serving a need that is of high priority in the Borough of Sayreville for low and moderate income residents, or those with special needs. Funding for the project was based on the anticipated allocation estimate.

#	Project Name

Table 20 – Project Information

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

The basis for allocating the funds was not geographic. The Borough, given the socio-economic status of a significant portion of its population, elected to fund activities that were deemed to have the greatest benefit to low- and moderate-income residents, and the most likely to expend the allocated resources in the shortest time period and of the city.

The system for establishing the priority for the selection of these projects in the Borough is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG Programs
- Meeting the needs of low- and moderate-income residents
- Focusing on low- and moderate-income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

Consequently, the Borough's funds are invested in all of the low- and moderate-income census areas in the Borough and are not targeted to specific neighborhoods

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate number of fa will the p activ
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]>							

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 Borough, in accordance with US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) rules and regulations will allocate resources either on a low-moderate income area benefit basis (LMA) or on a low-moderate income clientele (LMC) basis or on an Urgent Needs basis.

Sayreville focuses particular attention on neighborhoods having larger concentrations of low-income households. The intent is to address problems and to provide services to residents most in-need.

Geographic Distribution

Target Area	Percentage of Funds

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The basis for allocating the funds was not geographic. The Borough, given the socio-economic status of a significant portion of its population, elected to fund activities that were deemed to have the greatest benefit to residents, and the most likely to expend the allocated resources in the shortest time period and of the city.

The system for establishing the priority for the selection of these projects in the Borough is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG
- Meeting the needs of low- and moderate-income residents
- Focusing on low- and moderate-income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success

Discussion

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

Introduction

The Borough of Sayreville Community Development Block Grant Committee takes a comprehensive approach to providing services to low and moderate income residents of the Borough of Sayreville. In order to effectively identify and serve need, the CDBG committee places a high priority on communication, coordination and cooperation with residents, businesses, other units of government, and local service providers.

Actions planned to address obstacles to meeting underserved needs

The Borough of Sayreville will continue with its citizen participation efforts and consultation initiatives to identify and close the gap for underserved needs.

Actions planned to foster and maintain affordable housing

The Borough has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents. Efforts have been made to streamline and facilitate the permitting process locally.

Actions planned to reduce lead-based paint hazards

The Borough proposes no changes to its existing lead based paint hazard reduction programs. All homes that are qualified for assistance are tested before work begins and must have a clearance report filed before final payment is made to the contractor.

Actions planned to reduce the number of poverty-level families

The implementation of CDBG activities meeting the goals established in the Consolidated Plan and this Annual Action Plan will help to reduce the number of poverty level families by:

- Supporting activities that expand the supply of housing that is affordable to low and moderate-income households;

- Supporting activities that preserve the supply of decent housing that is affordable to low and moderate income households;

- Supporting a continuum of housing and public service programs to prevent and eliminate homelessness;

- Supporting housing preservation programs that assure low income households have a safe, decent and appropriate place to live;

- Supporting public services for low and moderate income residents including those with special needs and those at risk of homelessness offered by nonprofit organizations

In addition to these local efforts, mainstream state and federal resources also contribute to reducing the number of individuals and families in poverty. Federal programs such as the Earned Income Tax Credit and Head Start provide pathways out of poverty for families who are ready to pursue employment and educational opportunities. Additionally, in New Jersey, the primary programs that assist families in poverty are food stamps and Medicare. Together, these programs provide individuals and families with employment assistance, subsidy for food, medical care, childcare and cash payments to meet basic needs such as housing, nutrition and transportation. Other services are available to assist persons suffering from substance abuse, domestic violence and mental illness.

Actions planned to develop institutional structure

The Borough Council, through the Community Development Committee, has the ultimate responsibility in assuring that the priority needs of the Consolidated Plan are met. The Office provides the funding and technical assistance to the non-profit housing developers and service providers, and Borough agencies and authorities for projects that meet the needs documented in the plan. The Borough's housing and community development programs are administered by the Office of Community Development, working with a number of other Borough agencies, county offices, and not-for-profit service providers. The Borough is also a member of the Middlesex County Home Consortium. Both the Borough and the Housing Authority, coordinate their efforts and activities to ensure adequate and efficient service in the areas of public housing and housing assistance.

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

The Borough maintains a close relationship with State and County organizations that provide assistance to low- and moderate-income persons as well as the homeless.

The Comprehensive Emergency Assistance System (CEAS) Committee coordinates homeless strategies and programs countywide. Though various regional entities and the CEAS work well together, there are opportunities for improved coordination and communication. All agencies involved in these efforts are seeking new ways to better serve their target populations and the general public.

Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop this Action Plan. The Office of Community Development staff asked the Health Officer to provide data on the lead-based paint hazard. The Office of Community Development has established procedures to ensure coordination with the relevant Borough Departments, including Finance, Engineering, and Public Works.

Discussion

Program Specific Requirements

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

Introduction

Projects planned with all CDBG funds expected to be available during the year are identified in the projects table. The executive summary includes the objectives and outcomes identified in the plan as well as a evaluation of past performance, and a summary of the citizen participation and consultation process.

The City anticipates receiving no CDBG Program Income during the FY2025 Program Year.

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
Total Program Income:	0

Other CDBG Requirements

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

Discussion

Appendix - Alternate/Local Data Sources

1	Data Source Name 2019-2023 American Community Survey
	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a brief summary of the data set. Wide variety of data for the Municipality.
	What was the purpose for developing this data set? To provide the most recent, most accurate data available.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data is comprehensive for entire Municipality.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2019-2023
	What is the status of the data set (complete, in progress, or planned)? Complete.