

Atlantic County,
New Jersey

2020 ANNUAL ACTION PLAN DRAFT
**For the Community Development Block Grant &
Home Investment Partnerships Program**



County of Atlantic
FY 2020 ANNUAL ACTION PLAN
September 1, 2020 – August 31, 2020

Atlantic County Improvement Authority
John C. Lamey, Jr.
Executive Director

Executive Summary

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

1. Introduction

Atlantic County, NJ has prepared a Five-Year Consolidated Plan to identify housing and community development needs and to develop specific goals and objectives to address those needs over a five-year period. The Five-Year Consolidated Plan for the County covers the period of September 1, 2016 through August 31, 2021. The Annual Action Plan presented here covers the fifth and final year of this 5-year period, specifically from September 1, 2020 to August 31, 2021.

The Annual Action Plan sets forth the goals and objectives for the period and is a continuation of efforts begun in Years 1, 2, 3 and 4 of the 5-year cycle to address needs identified in the current Consolidated Plan. More specifically, this Annual Action Plan details the County's planned use of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds provided by the U.S. Department of Housing and Urban Development (HUD).

The 2016-2020 Consolidated Plan stipulates that the Atlantic County Improvement Authority will administer the CDBG and HOME programs.

The FY 2020 Annual Action Plan describes to HUD and to our stakeholders how Atlantic County intends to use CDBG and HOME funds to meet community needs. The funds are intended to provide low and moderate-income households with viable communities by addressing one of HUD's three objectives; 1. Provide decent housing, 2. Create a suitable living environment, and 3. Create economic opportunities. Eligible activities include community facilities and improvements, roads and infrastructure, housing rehabilitation and preservation, development activities, public services, economic development, planning and administration.

Program outcomes are designed to show how each activity benefits the community or people served. All activities must provide one of the following benefits; 1. Improved Availability / Accessibility, 2. Improved Affordability or 3. Improved Sustainability.

Community Development Block Grant funds allocated to Atlantic County in 2020 to address the needs outlined in this Plan are \$1,197,645. The County will also receive \$694,274 in 2020 HOME funds.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The goals of this 2020 Annual Action Plan include:

- the preservation of existing housing through the housing rehab program (28 units)
- improvements to public infrastructure, including the removal of architectural barriers to accessibility (at least 40,000 people to benefit).

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Atlantic County has an excellent record of using CDBG and HOME funds in an efficient and compliant manner to address identified needs in the County. Along with its public and private partners, the County has regularly completed projects that improve the lives of County residents, particularly low-mod income residents.

In preparing this plan, the successful outcomes previously achieved suggested that some activities, such as housing rehab, were efficient, effective uses of HUD funds and should be continued if there was still a need. Proficiency in completing infrastructure and facility projects and seeing both observed and documented benefits of public service efforts also suggested that inclusion of such activities, where warranted, would enhance opportunities for positively impacting our communities.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Given the COVID-19 public health crisis that required social distancing beginning in March 2020, the County did not hold its annual kick-off meeting for Urban County municipalities. Instead they sent the meeting documents and information to the municipalities and invited them to submit comments, questions and discussion on municipal needs, the CDBG program and funding process. Most municipalities were represented and identified needs, through their applications, for infrastructure improvements, including the removal of architectural barriers to accessibility.

- Note public review period here -

Finally, through its various divisions, Atlantic County maintains an ongoing dialogue with local governments, school districts, non-profit service providers and residents allowing for a consistent and current read on community needs and opportunities.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Consensus was that a need continues for housing, infrastructure improvements, removal of architectural barriers and public services, including transportation.

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

All comments received were accepted in the preparation of this plan.

7. Summary

Through consultation with a wide array of stakeholders, Atlantic County has developed an Annual Action Plan for the use of CDBG and HOME funds. The overarching purpose of that Plan is the efficient use of limited resources to effectively address identified needs among the County's most vulnerable residents. The Plan is built on the County's proven methods of meeting needs but with a recognition that needs and the forces that drive them are subject to change. Housing, public buildings and systems, and public services that inform, educate or otherwise elevate the quality of life continue to be the focus of Atlantic County's efforts in this arena.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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		Atlantic County Improvement Authority
HOME Administrator		Atlantic County Improvement Authority

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

John C. Lamey, Jr., Executive Director, Atlantic County Improvement Authority, 1333 Atlantic Ave., Atlantic City, NJ 08401; 609-343-2390; lamey_john@aclink.org

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Atlantic County, through the Atlantic County Improvement Authority, has prepared a Five-Year Consolidated Plan for the Program Years 2016 through 2020 in order to strategically implement federal programs that fund housing, community development, and economic development activities within the municipalities that comprise the Urban County. Through a collaborative planning process that involved a broad range of public and private agencies, the County has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Programs.

For this, the 5th and final Annual Action Plan under the current 5-Year Consolidated Plan, the County similarly consulted with local governments and organizations to identify projects that would meet the goals enumerated in the 5-Year Plan.

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

Coordination begins with communication and the jurisdiction maintains open channels of communication among a varied network of service providers - including health and mental health providers - and the various representatives of low-mod income residents, including public and assisted housing. Atlantic County, through its appropriate divisions, is active in countywide and regional organizations, including the CEAS Committee and Continuum of Care, and is a willing conduit for information and coordination.

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

The Homeless Committee of the Atlantic County Human Services Advisory Council has prepared a request for funding to the U.S. Department of Housing and Urban Development under the SuperNOFA Continuum of Care for the Homeless Program. The Continuum planning process is led by a voluntary association of service and housing providers, City and County government, faith-based and community-based organizations whose focus is to find collaborative solutions for the needs of homeless persons in Atlantic City and Atlantic County.

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

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

N/A - Atlantic County does not receive ESG funding.

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

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Atlantic County Womens Center
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Public services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
2	Agency/Group/Organization	Mental Health Association in Atlantic County
	Agency/Group/Organization Type	Services-Health Health Agency

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Public services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
3	Agency/Group/Organization	HAMILTON TOWNSHIP (ATLANTIC COUNTY)
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Public infrastructure and facilities

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
4	Agency/Group/Organization	Pleasantville Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
5	Agency/Group/Organization	ABSECON
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public services, infrastructure & facilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.

6	Agency/Group/Organization	City of Brigantine
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
7	Agency/Group/Organization	BUENA VISTA TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public facilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
8	Agency/Group/Organization	BUENA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public facilities & infrastructure

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
9	Agency/Group/Organization	City of Corbin City
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Slum/blight elimination
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
10	Agency/Group/Organization	EGG HARBOR TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public Infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.

11	Agency/Group/Organization	ESTELL MANOR
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public facilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
12	Agency/Group/Organization	FOLSOM
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public facilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
13	Agency/Group/Organization	GALLOWAY TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public facilities

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
14	Agency/Group/Organization	City of Linwood
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
15	Agency/Group/Organization	Borough of Longport
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public facilities & infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.

16	Agency/Group/Organization	Margate City
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public facilities & infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
17	Agency/Group/Organization	MULLICA TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
18	Agency/Group/Organization	NORTHFIELD
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public infrastructure

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
19	Agency/Group/Organization	PLEASANTVILLE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Public facilities & infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
20	Agency/Group/Organization	City of Port Republic
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public facilities & infrastructure

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
21	Agency/Group/Organization	City of Somers Point
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public facilities & infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.
22	Agency/Group/Organization	VENTNOR CITY
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public facilities & infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.

23	Agency/Group/Organization	WEYMOUTH TOWNSHIP
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public facilities & infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences.

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

All appropriate types of agencies were 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	Atlantic County Homeless Consortium	Action Plan goals include the prevention of homelessness through rehab programs and other means. This supports the CoC goal to reduce homelessness in the County.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Given the COVID-19 public health crisis that required social distancing beginning in March 2020, the County did not hold its annual kick-off meeting for Urban County municipalities. Instead they sent the meeting documents and information to the municipalities and invited them to submit comments, questions and discussion on municipal needs, the CDBG program and funding process. Most municipalities were represented and identified needs, through their applications, for infrastructure improvements, including the removal of architectural barriers to accessibility. The municipalities are charged with knowing their community's needs and applying the parameters of the CDBG program to develop an eligible application. County and consultant assistance is available to facilitate this process.

Additionally, two virtual public hearings were held April 8, 2020 and June 11, 2020 to discuss community needs and the draft 2020 Annual Action Plan while respecting the need for COVID-19 related social distancing.

Feedback from the municipalities helped shape goals for the annual plan by providing a sense of infrastructure, facilities, services, etc. needed in each municipality.

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	Email Outreach	All Urban County municipalities	36 individuals representing 17 municipalities received the information packets	Questions primarily concerned the application process or the eligibility of particular activities.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	Held April 8, 2020 virtually to solicit input on community needs while respecting social distancing requirements. No members of the public attended.	No comments were received.	No comments were received.	
3	Public Hearing	Non-targeted/broad community	Held June 11, 2020 virtually to solicit input on community needs while respecting social distancing requirements. No members of the public attended.	No comments were received.	No comments were received.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

For 2020, the County has been allocated \$1,197,645 in CDBG funds and \$694,274 in HOME funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,197,645	0	0	1,197,645	0	This is the 5 th and final year of the Con Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	694,274	0	0	694,274	0	This is the 5 th and final year of the Con Plan.

Table 5 - 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 County will partner with municipalities, other public agencies and non-profit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development. Virtually all planned activities have some degree of leveraging from non-federal sources. The source of these funds ranges from municipal capital funds to state grants to developer equity. Economic Development activities are expected to receive little or no CDBG Entitlement funds directly, but will be supported by a Section 108-backed loan program and will be contributing millions of non-federal dollars toward the same goals as the CDBG program.

Atlantic County will continue to leverage funds from the state and regional sources, effectively multiplying the impact of CDBG and HOME funds.

The Match for the HOME Program will be met through a combination of cash from non-federal sources, including developers equity, sweat equity, land donated by municipalities and private bank investment in housing projects.

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

Publicly owned streets and other facilities are expected to be used to address some of the needs identified in this Plan.

Discussion

Through leveraging, partnering, extensive engagement of the local business, non-profit and government entities, Atlantic County is dedicated to getting the most out of its annual CDBG and HOME allocations.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve existing housing stock	2016	2020	Affordable Housing	Countywide Buena Borough Hamilton Longport Port Republic	Preservation of existing housing stock	CDBG: \$61,936 HOME: \$207,705	Homeowner Housing Rehabilitated: 28 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Improve public facilities & infrastructure	2016	2020	Non-Housing Community Development	Countywide Eligible census tracts/block groups Brigantine Buena Vista Twp Corbin City Egg Harbor TWP Estell Manor Folsom Galloway Hamilton Twp Linwood Margate Mullica Northfield Pleasantville Somers Point Ventnor Weymouth Twp Atlantic County	Improvements to public facilities & infrastructure	CDBG: \$871,754	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
3	Support Public Services	2016	2020	Non-Homeless Special Needs Non-Housing Community Development	City of Absecon	Diverse & viable public services	CDBG: \$24,426	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase home ownership opportunities	2016	2020	Affordable Housing	Countywide	Increase home ownership opportunities	HOME: \$354,142	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
6	Administer CDBG & HOME programs	2016	2020	Planning & Administration	Countywide	General program administration	CDBG: \$239,529 HOME: \$69,427	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing housing stock
	Goal Description	Includes countywide housing rehab program (\$270,705 in HOME funds) plus municipal programs in Buena Borough (\$16,079 in CDBG), Hamilton (\$15,857), Longport (\$15,000) and Port Republic (\$15,000).
2	Goal Name	Improve public facilities & infrastructure
	Goal Description	17 different municipal and county projects to either improve eligible areas or remove architectural barriers to public access.
3	Goal Name	Support Public Services
	Goal Description	Absecon senior bus program

4	Goal Name	Increase home ownership opportunities
	Goal Description	Homebuyer program (\$250,000 in HOME funds) plus CHDO homeowner housing construction (\$104,142 in HOME CHDO funds).
6	Goal Name	Administer CDBG & HOME programs
	Goal Description	General administration and planning of the CDBG and HOME programs

Projects

AP-35 Projects – 91.220(d)

Introduction

With input from a variety of stakeholders, with data from a variety of sources and with hands-on experience in front-line services to the most vulnerable populations in the County, Atlantic County plans a mix of activities in FY 2020 to address a wide range of challenges for those populations. Infrastructure improvements, housing rehab and community facilities are just some of the approaches to improving neighborhoods, houses and, most importantly, families in Atlantic County.

Projects

#	Project Name
1	General administration and planning 2020
2	Housing rehab 2020
3	Homebuyer Assistance 2020
4	Affordable Housing - CHDO 2020
5	Absecon - Senior Bus 2020
6	Brigantine ADA Curb Cuts 2020
7	Buena Vista - MLK Center 2020
8	Corbin City - ADA 2020
9	Egg Harbor Twp. – ADA 2020
10	Estell Manor - ADA City Hall 2020
11	Folsom – ADA Court Room 2020
12	Galloway Senior Center Improvements 2020
13	Hamilton Township – ADA 2020
14	Linwood - ADA 2020
15	Margate - ADA 2020
16	Mullica – Senior Exercise Equipment 2020
16	Northfield – ADA 2020
17	Pleasantville – Park Improvements 2020
18	Somers Point – Street Improvement 2020
19	Ventnor – ADA 2020
20	Weymouth – Pedestrian Improvements 2020
21	Atlantic County - ADA 2020

Table 7 - Project Information

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

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AP-38 Project Summary
Project Summary Information

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1	Project Name	General administration and planning 2020
	Target Area	Countywide
	Goals Supported	Administer CDBG & HOME programs
	Needs Addressed	General program administration
	Funding	CDBG: \$239,529 HOME: \$69,427
	Description	Operation of the CDBG and HOME programs, including planning, monitoring and reporting.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Operation of the CDBG and HOME programs, including planning, monitoring and reporting.
2	Project Name	Housing Rehab 2020
	Target Area	Countywide Buena Borough Hamilton Longport Port Republic
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Preservation of existing housing stock
	Funding	CDBG: \$61,936 HOME: \$270,705
	Description	Countywide through the HOME Program and in Buena Borough, Longport and Port Republic through the CDBG Program, interest-free loans to eligible homeowners to make needed repairs on their properties.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Countywide through the HOME Program and in Buena Borough, Longport and Port Republic through the CDBG Program, interest-free loans to eligible homeowners to make needed repairs on their properties.
3	Project Name	Homebuyer Assistance 2020
	Target Area	Countywide
	Goals Supported	Increase home ownership opportunities
	Needs Addressed	Increase home ownership opportunities
	Funding	HOME: \$250,000
	Description	Loans to assist eligible families with down payment and closing costs for purchase of single-family homes.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Outreach, intake, record-keeping and reporting of loans made to eligible families for assistance with down payment and closing costs associated with purchase of a single-family home.
4	Project Name	Affordable Housing - CHDO 2020
	Target Area	Countywide
	Goals Supported	Increase home ownership opportunities
	Needs Addressed	Increase home ownership opportunities
	Funding	HOME: \$104,142
	Description	Assistance to a Community Housing Development Organization for production of an affordable housing unit.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Assistance to a Community Housing Development Organization for production of an affordable housing unit.
5	Project Name	Absecon - Senior Bus 2020
	Target Area	City of Absecon
	Goals Supported	Support Public Services
	Needs Addressed	Diverse & viable public services
	Funding	CDBG: \$24,426
	Description	Operating support for bus that provides transportation to senior and disabled residents of Absecon.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Operating support for bus that provides transportation to senior and disabled residents of Absecon.
6	Project Name	Brigantine - ADA Curb Cuts 2020
	Target Area	Countywide
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$33,342
	Description	Removal of architectural barriers at various city intersections.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Removal of architectural barriers at various city intersections.

7	Project Name	Buena Vista - MLK Center 2020
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$35,408
	Description	HVAC improvements to ML King Center. NOTE - This is a continuation of Buena Vista Township's project from previous program years.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HVAC improvements to a community center that serves an eligible low-mod area.
8	Project Name	Corbin City - ADA 2020
	Target Area	Corbin City
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	Accessibility improvements at the Corbin City Beach, including ramps and accessible parking improvements.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Accessibility improvements at the Corbin City Beach, including ramps and accessible parking improvements.
9	Project Name	Egg Harbor Twp. – ADA 2020
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure

	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$153,481
	Description	ADA Path Improvements to Shires Park
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	ADA Path Improvements to Shires Park
10	Project Name	Estell Manor - ADA City Hall 2020
	Target Area	Estell Manor
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	Continuation of 2017/2018 project to remove architectural barriers at City Hall by replacing deteriorated walkway and rebuilding handicapped parking places.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Replace deteriorated handicap parking spaces and walkway. Both are made of pavers, are uneven and are impediments to wheelchair use.
11	Project Name	Folsom – ADA Court Room 2020
	Target Area	Folsom Borough
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	ADA compliant improvements to municipal Court Room doors
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	ADA compliant improvements to municipal Court Room doors
12	Project Name	Galloway Senior Center Improvements 2020
	Target Area	Galloway Township
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$114,709
	Description	Improvements to the Township Senior Center, including signage, landscaping and HVAC work.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Improvements to the Township Senior Center, including signage, landscaping and HVAC work.
13	Project Name	Hamilton Township - ADA 2020
	Target Area	Hamilton Township
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$84,747
	Description	ADA Paths at Underhill Park
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	ADA path improvements to a public park.
	Project Name	Linwood - ADA 2020

14	Target Area	Linwood
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	Installation of ADA-compliant door at the public library.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Installation of ADA-compliant doors at the public library.
15	Project Name	Margate – ADA 2020
	Target Area	Margate
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$19,420
	Description	Construction of accessible entrance to the Atlantic Ocean beach at Knight Avenue.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Construction of accessible entrance to the Atlantic Ocean beach at Knight Avenue.
16	Project Name	Mullica – Senior Exercise Equipment 2020
	Target Area	Mullica
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	\$16,068

	Description	Installation of Senior Exercise equipment at a public park.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Installation of Senior Exercise equipment at a public park.
17	Project Name	Northfield – ADA 2020
	Target Area	Northfield
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$29,552
	Description	Construction of an ADA Ramp at City Hall
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Construction of an ADA Ramp at City Hall
18	Project Name	Pleasantville – Park Improvements 2020
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$146,737
	Description	Improvements to public parks in eligible areas.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Improvements to public parks in eligible areas.

19	Project Name	Somers Point – Street Improvement 2020
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$44,835
	Description	Continuation of 2017/2018 Project to reconstruct Meyran Avenue from Shore Road to Bay Avenue.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Continuation of 2017/2018 Project to reconstruct Meyran Avenue from Shore Road to Bay Avenue.
20	Project Name	Ventnor – ADA 2020
	Target Area	Countywide
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$48,453
	Description	Accessibility improvements at Ventnor and Dorset.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Accessibility improvements at Ventnor and Dorset.
21	Project Name	Weymouth – Pedestrian Improvements 2020
	Target Area	Weymouth Township
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000

	Description	Continuation of the 2017 and 2018 project for the installation of sidewalks along the east side of Route 50 from the municipal boundary to Lowell Street.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Installation of sidewalks along the east side of Route 50 from the municipal boundary to Lowell Street.
22	Project Name	Atlantic County - ADA 2020
	Target Area	Countywide
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$70,000
	Description	Need additional information.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Additional information needed.

AP-50 Geographic Distribution – 91.220(f)

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

Assistance from the CDBG and HOME programs will be allocated throughout the Urban County municipalities. As discussed in the response to the next question, the County sets aside funding for each municipality based on HUD's allocation formula. The largest allocation goes to Pleasantville, which has the Urban County's largest concentrations of minority residents - 40% African-American/Black and 40% Hispanic - and the Urban County's highest concentration of low-income residents, with nearly 24% below the Poverty Rate. Many of the municipalities use their CDBG funding for activities that benefit population groups presumed to be eligible, including seniors and severely disabled adults.

Geographic Distribution

Target Area	Percentage of Funds
Countywide	57
Eligible census tracts/block groups	20
City of Absecon	1
Buena Borough	1
Corbin City	1
Estell Manor	1
Folsom Borough	1
Hamilton Township	5
Galloway Township	6
Linwood	1
Longport	1
Margate	1
Mullica Township	1
Northfield	1
Port Republic	1
Weymouth Township	1

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Atlantic County allocates CDBG funds to each municipality through a pro-rata formula based on HUD's allocation breakdown of percentages that each municipality contributes to the County allocation as a whole. Each community can then select a project that meets its needs, provided the activity also meets the national objectives and eligibility of the CDBG program. HOME funds are used for housing activities

county-wide.

This process results in a distribution of CDBG resources that addresses needs throughout the County in a manner that emphasizes assistance to municipalities with lower median incomes and meets all program regulations.

Discussion

DRAFT

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The Atlantic County Improvement Authority Office of Community Development has developed a plan to address the key issues raised in the course of the housing analysis that met the HUD requirements for elements to be addressed by this plan.

The five overarching goals, intended to benefit low- and very low-income persons are:

- 1) To provide decent housing
- 2) To provide a suitable living environment
- 3) To expand economic opportunities
- 4) Prevention of Chronic Homelessness
- 5) Increase Minority Home Ownership

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	54
Special-Needs	0
Total	54

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	28
Acquisition of Existing Units	25
Total	54

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Atlantic County has adopted the following AFFORDABLE HOUSING STRATEGIES.

1: Preservation of the existing affordable housing stock in residential neighborhoods (renter and

owner occupied).

The County will continue its Owner-Occupied Housing Rehabilitation Program, which provides financial assistance to low and moderate income homeowners. The financial assistance is provided for the repair or rehabilitation of substandard housing to meet local building codes and Section 8 Housing Quality Standards, and to ensure safe and sanitary living conditions.

2: Increase homeownership for lower income households through homebuyer assistance, new construction and/or Rehab/Sale

HOME Program funding is being set aside to provide homebuyers assistance to low- and moderate-income households. These funds will be used to provide down payment assistance. This program includes active involvement from local banks and mortgage companies that provide permanent mortgage financing for low- and moderate-income homebuyers. Subsidies of up to \$10,000 per household will be allowed.

Funding will be allocated to assist CHDO and non-profit organizations to construct affordable housing to be sold to low and moderate income households. The county conservatively estimates the creation of one new affordable homes during the coming fiscal year.

AP-60 Public Housing – 91.220(h)

Introduction

There are 2 Public Housing Authorities located within the Atlantic County Urban County municipalities - the Pleasantville Housing Authority and the Buena Borough Housing Authority. Both were consulted in the preparation of this plan and both provided much of the information used to complete this section. Their cooperation is greatly appreciated.

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

No actions using CDBG funds are planned.

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

Both Housing Authorities within the jurisdiction will continue to meet with the resident councils that exist at each public housing community and to consider their input for planning and decision making.

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

Neither the Pleasantville Housing Authority nor the Buena Borough Housing Authority are designated as troubled.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The County's strategy for implementing its homelessness program is a multi-faceted approach to the problem, focusing on the prevention of homelessness and the provision of emergency services for homeless persons and families.

The strategy for eliminating chronic homelessness flows from the priorities described in the Consolidated Plan. Treating the homeless and providing the means and support necessary to make the transition to permanent housing and independent living are all a part of the efforts and programs in place in the County. The institutions and structure to properly address this issue are in place.

The County plans to employ the resources of the CDBG program, the HOME program, the Workforce Investment Board, the municipal housing authorities, the County Board of Social Services, and a number of not-for-profit service providers to achieve our goals.

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

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

Just over 6 years ago, the Atlantic County Continuum of Care created a new Board and adopted new by-laws for operation. Staff support will still be provided by the Atlantic County Department of Family and Community Development. To implement the 10 year Plan to End Homelessness, which was approved in 2012, a new single point of entry was developed. The Atlantic Homeless Alliance, comprised of the Atlantic County Department of Welfare, Jewish Family Services and the Pleasantville Housing Authority began operation in February 2014. The SPOE employs 11 staff to facilitate the coordination of care of those who present as homeless in Atlantic County. Continuing this effort in 2020 will help divert people from homelessness and will rapidly re-house individuals who present to the system.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Homeless Committee of the Atlantic County Human Services Advisory Council annually prepares a request for funding to the U.S. Department of Housing and Urban Development under the SuperNOFA Continuum of Care for the Homeless Program. The Continuum planning process is led by a voluntary association of service and housing providers, City and County government, faith-based and community-based organizations whose focus is to find collaborative solutions for the needs of homeless persons in Atlantic City and Atlantic County. Funding obtained through this process supports emergency shelter

and transitional housing programs, among other efforts directed at homelessness.

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

The County's support network, provided by government and private, non-profits alike, includes services that connect the homeless to transitional programs in the areas of health care, employment and training, housing, transportation and life skills.

Goals contained in this Consolidated Plan that relate to these efforts include improving public facilities, supporting public services and increasing home ownership opportunities.

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

The prevention of homelessness is a key element in Atlantic County's efforts to address homelessness. By providing rehabilitation assistance and referral services for low-income households the County aims to prevent the conditions that would precipitate homelessness.

The goal is to make significant steps in eliminating the sources of homelessness by providing not only emergency assistance to the homeless, but also by providing assistance to very low- and low-income households that are threatened by homelessness. The objective is to assist low-income households or individuals who are homeless or in danger of becoming homeless with housing rehabilitation funds, emergency repair funds and other forms of emergency assistance.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The major barrier to affordable housing in Atlantic County is the unemployment and underemployment conditions caused by a sharp contraction of the casino/entertainment industry in Atlantic City, which had been the dominant economic engine for the County and much of the region. The downturn has resulted in many foreclosures and a decline in housing prices, but it has also moved many families out of consideration for home ownership because their incomes have fallen. Naturally, the ability to pay rent is also impacted by the same dynamics.

While the gaming industry has experienced some gains in the past year, it is nowhere near earlier levels of employment. That fact continues to drag on the local economy.

Funding: This impediment involves the lack of Federal and State resources for affordable housing initiatives. Continuously shrinking Federal and State funding sources to subsidize affordable housing projects is limiting opportunities, whether new construction or the conversion of vacant, foreclosed houses into homes occupied by families with low to moderate incomes.

Low Incomes: The relatively low-income level of many of the residents of the County is another significant impediment to affordable housing. The median household income, according to the 2014-2018 American Community Survey, is \$59,989. Per the same source, the median value of an owner-occupied home is \$218,300. The level of subsidies required to engage developers in the construction of affordable housing or to acquire and rehabilitate vacant houses is often high, and this limits the number of units that can be built or repurposed in any given period. Low incomes also make it more difficult for potential homeowners to accumulate the funds for down payments, or to qualify for loans with many financial institutions. Deeper subsidies are needed to entice private developers and qualify potential buyers.

A similar dynamic impacts renters in the County, where approximately 59% of renters spend more than 30% of their income on housing, again according to the Census Bureau's 2014-2018 American Community Survey.

Working from the other direction, the Atlantic County Improvement Authority is intimately involved in Economic Development efforts in the county. Currently utilizing non-HUD resources plus a Section 108-backed component, the ACIA helps grow businesses that, in turn, increase economic opportunities for County residents.

Building and Construction Fees: To some degree, the fees to construct a new house, including connection fees to municipal water and sewer systems and new State approved development fees are a barrier to new affordable housing. Presently, these fees cannot legally be reduced or waived as they are

set by municipal ordinances.

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

1) Regional economic development efforts, including employer attraction and retention as well as job training efforts are underway, but reconfiguring the County's economic identity and make-up will take several years.

2) Atlantic County, through the use of HOME funds, continues to assist non-profit affordable housing development. The County will continue to provide technical assistance to non-profit organizations seeking state and federal funds for affordable housing development both rental and homeownership.

3) The County will continue its homebuyers program during Program Year 2020. The County will also assist business start-ups and expansions to bring job opportunities to the region.

4) Review building fee ordinances if requested by municipalities and recommend modifications as necessary; investigate possibility of non-profit organizations having fees waived.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Whether fostering partnerships among Atlantic County's various agencies and organizations or looking to continue to develop the County's own staff or keeping on top of the latest tools to combat lead-based paint poisoning and the cycle of poverty, the Atlantic County Improvement Authority will continue going beyond minimum requirements and basic expectations for one simple reason – so many of our County's most vulnerable residents deserve no less.

Actions planned to address obstacles to meeting underserved needs

Continued vigilance for opportunities to link, leverage and otherwise expand resources for the County and its many partners.

The primary obstacle to meeting underserved needs is a lack of funds. There are many needs in all of the areas - public facilities, public services, infrastructure, and economic development – and municipal resources go only so far. The development of more and better jobs for low and moderate income persons would help reduce the scale or scope of needs as well.

Actions planned to foster and maintain affordable housing

Atlantic County has adopted the following AFFORDABLE HOUSING STRATEGIES.

1: Preservation of the existing affordable housing stock in residential neighborhoods (renter and owner occupied).

The County will continue its Owner-Occupied Housing Rehabilitation Program, which provides financial assistance to low and moderate income homeowners. The financial assistance is provided for the repair or rehabilitation of substandard housing to meet local building codes and Section 8 Housing Quality Standards, and to ensure safe and sanitary living conditions.

2: Increase homeownership for lower income households through homebuyer assistance, new construction and/or Rehab/Sale

HOME Program funding is being set aside to provide homebuyers assistance to low- and moderate-income households. These funds will be used to provide down payment assistance. This program includes active involvement from local banks and mortgage companies that provide permanent mortgage financing for low- and moderate-income homebuyers. Subsidies of up to \$10,000 per household will be allowed.

Funding will be allocated to assist CHDO and non-profit organizations to construct affordable housing to be sold to low and moderate income households. The county conservatively estimates the creation of

one new affordable homes during the coming fiscal year.

Actions planned to reduce lead-based paint hazards

Lead hazards are addressed during housing rehabilitation efforts. All homes that receive rehabilitation assistance are tested for the presence of lead-based paint. When evidence of paint is found, surfaces are removed or the material is encapsulated to prevent exposure. In the homebuyers program, when defective painted surfaces are found, the surface must be tested for lead-based paint as well and treated by a qualified trained contractor.

The County's Lead-Based Hazard reduction strategy, administered by the Department of Health, involves the administration of the Lead Intervention for Children at Risk Program (LICAR) which supports the abatement or reduction of lead-based paint hazards in low-income housing. The Department of Health provides administrative and program delivery staff responsible for marketing the LICAR program; conducting application intake, review, and approval; completing environmental reviews; completing housing inspections and when funding is available preparing work write-ups and cost estimates for lead hazard control work; preparing contractor bid packages and supervising advertisement for bids and selection of contractors; managing temporary resident relocation while lead hazard control work is being completed and monitoring work in progress through to completion.

Actions planned to reduce the number of poverty-level families

The County's anti-poverty strategy is linked to economic programs provided by a variety of entities, including the Atlantic County Improvement Authority, Casino Reinvestment Development Agency (CRDA), Workforce Investment Board and more. The objective of poverty reduction requires programming for job readiness areas, including job training and placement, supportive public services, education and basic skills development. The overriding principle however is to create new jobs and opportunities for households with incomes below the poverty level. It is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life, that people can improve their situation.

It is anticipated that current efforts will continue during the 2020 Program Year. In addition, Atlantic County will continue its business loan program funded by a Section 108 loan from HUD. The program's objective is to add jobs to a county severely impacted by recent, dramatic contraction of the casino industry.

Actions planned to develop institutional structure

In order to fulfill the goals established in the Annual Action Plan, cooperation from all levels of government and the private sector is essential. County and local level agencies and lending institutions have already been working together to provide more affordable housing and promote community development. However, as the needs for housing assistance, public services and economic development

increase while public funding decreases, greater involvement and cooperation from all sectors will be necessary.

To that end, the Atlantic County Improvement Authority and various departments in County government will continue to be active in a broad range of conversations, plans and program implementation ranging from housing to homelessness to social service delivery to job creation and workforce training.

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

As a common partner with so many of the public and private housing and social service providers, the Atlantic County Improvement Authority and Atlantic County government have been a natural conduit for communication and interaction among these entities. The County CD Program will continue to serve in that capacity while respecting the autonomy and uniqueness of each partner.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Atlantic County has identified all CDBG and HOME activities to be undertaken in FY 2020 in the Projects Table, including administrative, public infrastructure projects, public services and affordable housing, both rehabilitation and new construction.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(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%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

as follows:

Atlantic County will use 2020 HOME funds only for investments that conform to 24 CFR 92.205(b).

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

Atlantic County will use the Recapture option for all of its homebuyer activities. Recapture provisions will be in effect for the entire Period of Affordability for all homebuyer activities, both down payment assistance and new construction subsidies.

It is the policy of Atlantic County to recapture the appropriate amount of the HOME investment by using the following method: In accordance with 24 CFR 92.254(a)(5)(ii)(A)(3), the County will share the net proceeds. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's downpayment and any capital improvement investment made by the owner since purchase, the County may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds are divided proportionally as set forth in the following mathematical formula.

The HOME investment will be forgiven if the home is owned beyond the period of affordability as described in 24 CFR Part 92.254.

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

The HOME program's investment, and thus the period of affordability, is ensured in all cases by a mortgage and note payable to Atlantic County should the property be sold during the period of affordability.

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

Atlantic County will not use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds.