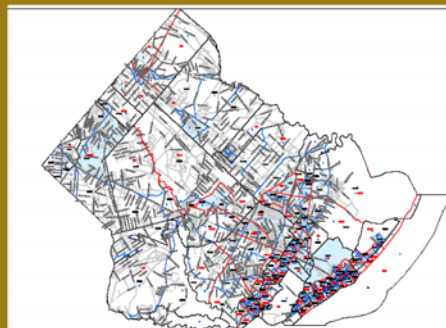


PROGRAM YEARS 2016 - 2020

ATLANTIC COUNTY, NEW JERSEY COMMUNITY DEVELOPMENT BLOCK GRANT & HOME Investment Partnerships Programs 5-Year Consolidated Plan (2016-2020) & FY 2016 Annual Action Plan September 1, 2016 – August 31, 2021

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

PREPARED BY:



ATLANTIC COUNTY

TABLE OF CONTENTS

1. 5 YEAR CONSOLIDATED PLAN FY 2016 – FY 2020

EXECUTIVE SUMMARY	
ES-05 Executive Summary.....	1
THE PROCESS	
PR-05 Lead & Responsible Agencies.....	4
PR-10 Consultation.....	5
PR-15 Citizen Participation.....	21
NEEDS ASSESSMENT	
NA-05 Overview.....	24
NA-10 Housing Needs Assessment.....	27
NA-15 Disproportionately Greater Need: Housing Problems.....	38
NA-20 Disproportionately Greater Need: Severe Housing Problems.....	43
NA-25 Disproportionately Greater Need: Housing Cost Burden.....	48
NA-30 Disproportionately Greater Need: Discussion.....	50
NA-35 Public Housing	51
NA-40 Homeless Needs Assessment.....	57
NA-45 Non-Homeless Special Needs Assessment.....	60
NA-50 Non-Housing Community Development Needs.....	62
MARKET ANALYSIS	
MA-05 Overview.....	65
MA-10 Number of Housing Units.....	66
MA-15 Cost of Housing.....	68
MA-20 Condition of Housing.....	75
MA-25 Public and Assisted Housing.....	79
MA-30 Homeless Facilities.....	82
MA-35 Special Needs Facilities and Services.....	84
MA-40 Barriers to Affordable Housing.....	85
MA-45 Non-Housing Community Development Assets.....	86
MA-50 Needs and Market Analysis Discussion.....	92
STRATEGIC PLAN	
SP-05 Overview.....	97
SP-10 Geographic Priorities.....	98
SP-25 Priority Needs.....	108
SP-30 Influence of Market Conditions.....	113
SP-35 Anticipated Resources.....	116
SP-40 Institutional Delivery Structure.....	118
SP-45 Goals.....	125
SP-50 Public Housing Accessibility and Involvement.....	128
SP-55 Barriers to Affordable Housing.....	129
SP-60 Homelessness Strategy.....	132
SP-65 Lead Based Paint Hazards.....	134
SP-70 Anti-Poverty Strategy.....	135
SP-80 Monitoring.....	138

2. FIRST PROGRAM YEAR FY 2016 ACTION PLAN

ANNUAL ACTION PLAN

AP-15 Expected Resources.....	140
AP-20 Annual Goals and Objectives.....	143
Ap-35 Projects.....	145
AP-50 Geographic Distribution.....	159
AP-55 Affordable Housing.....	160
AP-60 Public Housing.....	163
AP-65 Homelessness and Other Special Needs Activities.....	164
AP-75 Barriers to Affordable Housing.....	166
Ap-85 Other Actions.....	168
AP-90 Program Specific Requirements.....	171

3. SUBMISSION FORMS AND CERTIFICATIONS

Forms SF 424

Certifications.....

4. APPENDIX

Citizen Participation Documentation

Proof of Publications for Public Hearing Notices

Public Hearing Minutes, Sign-In Sheets & Handouts

Executive Summary

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

1. Introduction

The purpose of a Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address those needs over a five-year period. This Five-Year Consolidated Plan for Atlantic County covers the period of September 1, 2016 through August 31, 2021. The Consolidated Plan allows the County to continue to receive federal housing and community development funds as a direct Entitlement from the U.S. Department of Housing and Urban Development (HUD). In order to continue to receive these funds for Fiscal 2016 Atlantic County must submit its Five-Year (2016-2020) Consolidated Plan and FY 2016 Annual Action Plan to HUD by July 15, 2016. The 2016-2020 Consolidated Plan stipulates that the Atlantic County Improvement Authority will continue to administer the County Community Development Block Grant and HOME Investment Partnerships Programs.

The FY 2016-2020 Consolidated Plan describes to HUD how the County intends to use federal and non-federal resources to meet community needs. CDBG and HOME funds are authorized under Title I of the Housing and Community Development Act of 1974, as amended through the Cranston-Gonzalez National Affordable Housing Act. The funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, roads and infrastructure, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning and administration.

As an Entitlement Urban County, Atlantic County will receive an annual share of federal CDBG and HOME funds. In order to receive its Entitlement, Atlantic County must submit an Annual Action Plan to HUD. The Fiscal Year (FY) 2016 Annual Action Plan includes the funding application for CDBG / HOME and information on proposed CDBG / HOME funded projects and beneficiaries.

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

The Five-Year goals of this Consolidated Plan are enumerated in Section SP-45. They include planned accomplishments in the areas of housing, public infrastructure and public services.

3. Evaluation of past performance

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

Through public hearings, surveys and information requested from applicants for funding, Atlantic County gathered community-wide input on the challenges and potential solutions among our low-mod income populations.

Surveys were sent to all 20 Urban County municipalities and approximately 12 social service providers and 2 housing authorities. Responses were received from 8 organizations.

Additionally, public hearings were held for the general public to provide input and review proposed plans. No members of the public attended.

The County also held its annual kick-off meeting for Urban County municipalities to discuss 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.

5. Summary of public comments

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 considered in the preparation of this Plan.

7. Summary

Through consultation with a wide array of stakeholders, Atlantic County has developed a Five-Year plan for the use of CDBG and HOME funds. The overarching purpose of that Plan is the efficient use of precious and 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.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 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		Atlantic County Improvement Authority
HOME Administrator		Atlantic County Improvement Authority

Table 1 – Responsible Agencies

Narrative

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

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Atlantic County, through the Atlantic County Improvement Authority, has prepared a Five-Year Consolidated Plan 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. The County will submit this Five Year Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD).

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)).

Coordination begins with communication and the jurisdiction maintains open channels of communications 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 and evaluate outcomes, and develop funding, policies and procedures for the 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 jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Atlantic County Women’s Center
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Public services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey. 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.
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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Public services

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey. 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.
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 Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Public infrastructure & facilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
4	Agency/Group/Organization	Pleasantville Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey specific to public housing authorities. 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.
5	Agency/Group/Organization	ABSECON
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public services and infrastructure
	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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

	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
8	Agency/Group/Organization	BUENA
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Public facilities and infrastructure

	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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

	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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

	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey. 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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 Public facilities

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey. 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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

	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey. 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting. Also, responded to Consolidated Plan
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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey. 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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

	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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

	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
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
	How was the Agency/Group/Organization consulted and 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. The ACIA annually holds a kick-off meeting to discuss municipal needs and CDBG funding. All Urban County municipalities are invited to the meeting.
24	Agency/Group/Organization	COVENANT HOUSE OF NEW JERSEY
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey.
25	Agency/Group/Organization	Buena Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey specific to public housing authorities. 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		

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(I))

As detailed in Section SP-40 Institutional Delivery Structure, Atlantic County will be partnering with its 20 municipal Urban County members to deliver many of the activities covered by this Consolidated Plan. And while CDBG funds are not currently planned for use in Economic Development, the creation and retention of jobs and the provision of job training and referrals is an important component of the

County's hopes for improvement. In those areas, state government and various regional public entities are expected to be valuable partners.

Narrative (optional):

PR-15 Citizen Participation

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

Each Urban County municipality was invited to the County's annual Community Development kick-off meeting March 23, 2016 to discuss the application process, the basics of the CDBG program and eligible activities. 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, public hearings were held March 31 and June 16 at 3 different County libraries, all totally accessible, to discuss community needs and the draft Consolidated Plan and draft 2016 Annual Action Plan.

Feedback from the municipalities helped shape goals for the 5-year plan and the annual plan by providing a sense of infrastructure, facilities, services, etc. needed in each municipality.

Finally, surveys were sent to each Urban County municipality and to a wide variety of service providers to assess community needs and priorities from various perspectives.

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	Applicants meeting	Municipalities	Most municipalities sent representatives.	Primarily questions on the application process and the eligibility of specific activities or specific locations.	All comments were accepted.	
2	Public Meeting	Non-targeted/broad community	Needs assessment meetings were held March 31, 2016 at each of 3 fully accessible locations. No members of the public attended.	None.	None.	
3	Public Meeting	Non-targeted/broad community	(((Meetings to review the draft Consolidated Plan and draft 2016 Annual Action Plan were held June 16 in each of 3 fully accessible locations. No members of the public attended.)))	None.	None.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Applicants meeting	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Surveys were sent to all 20 Urban County municipalities and approximately 12 social service providers and 2 housing authorities. Responses were received from 8 organizations.	Consensus was that a need continues for housing, infrastructure improvements, removal of architectural barriers and public services, including transportation.	All comments received were accepted and considered in the preparation of this Consolidated Plan and the 2016 Annual Action Plan.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In a county as beset by economic setbacks as Atlantic County, where a severe downsizing in the region's dominant casino industry has resulted in high unemployment, a high foreclosure rate and a general economic downturn, needs are wide and varied. People who have never needed assistance in their lives have suddenly found hardships. Traditionally challenged areas are even harder pressed.

All is not hopeless, however. The problems are beyond the scope of just the Atlantic County Community Development effort to solve, but CDBG and HOME funds are certainly part of the solution. With countywide and regional economic development targeting business attraction, workforce development and regional marketing, the HUD programs covered by this Consolidated Plan are free to concentrate in the equally important areas of housing, public infrastructure and facilities and public services.

The Atlantic County Consolidated Plan represents a vision for housing and community development. Included in the 2016-2020 Five-Year Plan are the County's goals, needs, strategies and projected resources to address those needs and specific projects. The general goals around which the Plan was written include:

- provision of decent, affordable housing
- provision of a suitable living environment
- expansion of economic opportunities

Housing and Community Development Priorities

Housing

- Retain the existing affordable housing stock through rehabilitation assistance.
- Encourage private investment and non-profit organizations to develop additional affordable housing.
- Assist low and moderate households to become home owners through a program that provides down payment and closing cost assistance.
- Increase understanding and compliance with Fair Housing Laws.

Homeless and Special Needs Priorities

- Prevent premature institutionalization of elderly home owners by providing owner occupied housing rehabilitation assistance.
- Improve coordination and communication among the housing and supportive services providers through increased communication and information sharing through the County CEAS Committee.

Public and Assisted Housing Needs

- Continue to work with the local Housing Authorities to assess and meet the needs of their residents.

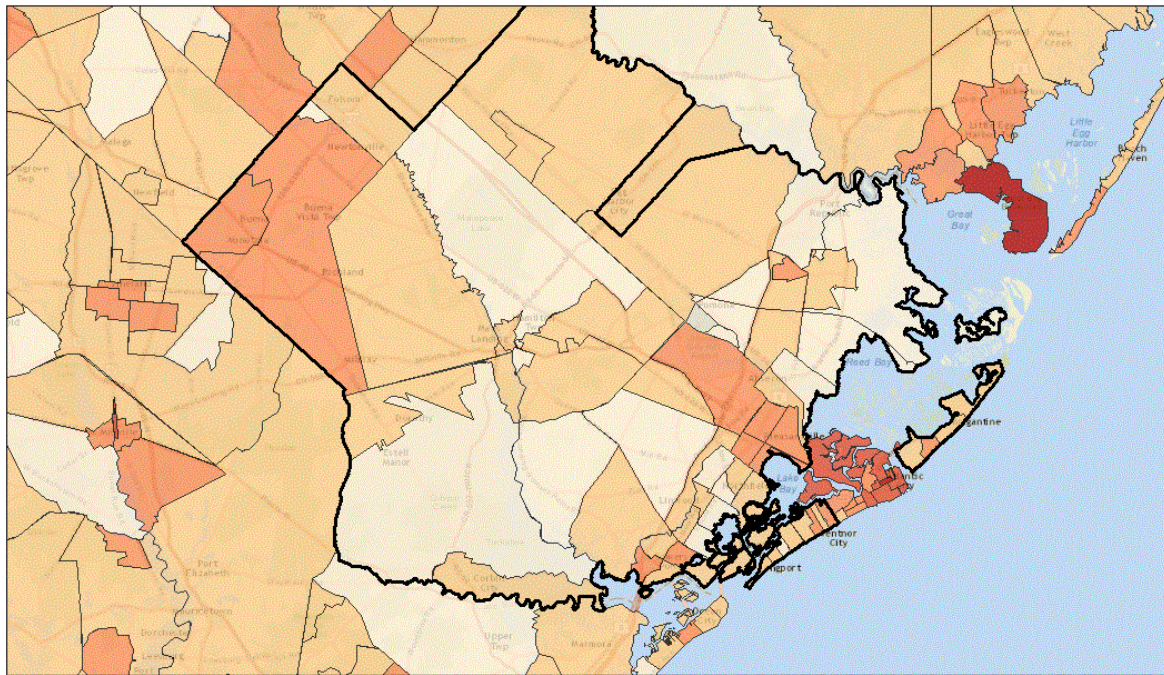
Non-Housing Community Development Priorities

- Improve and expand public facilities and public services that serve low and moderate income families, seniors and youth.
- Improve the infrastructure and general safety conditions in low income areas to increase safety and accessibility and to spur investment.
- Remove architectural barriers that hinder safe and full access to all public facilities by those who are handicapped.

Economic Development

- As part of a countywide and regional effort, leverage funds to encourage the location and expansion of business and industry to create employment opportunities for low and moderate income residents. Provide loans to businesses that will result in jobs for low and moderate income residents.

CPD Maps - % low income households



April 26, 2016

Override 1 LowIncomeHouseholds
T8_LE50_PCT
 <11.21% 11.21-25.62% 25.62-43.2% 43.2-72.09% >72.09%

1:371,495
 0 3 6 12 mi
 0 5 10 20 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

CPD Maps - % low income households

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

Summary of Housing Needs

Atlantic County's housing needs fall into two broad categories - the need for residents to afford their current housing in light of widespread unemployment and under-employment following drastic downsizing of the local casino industry and the need to maintain.

By far the greatest housing need across all income categories, as identified in the data below, is housing cost burden. This is a direct result of the County's current economic situation. Resolution of this situation will take efforts from both the income side of the equation and the cost side. The County and region are undertaking large and deep economic development initiatives to address the income side. Part of that effort is built on a business loan program funded by the CDEBG Section 108 Loan Program. That effort is discussed in further detail in the Market Analysis Section of this Plan.

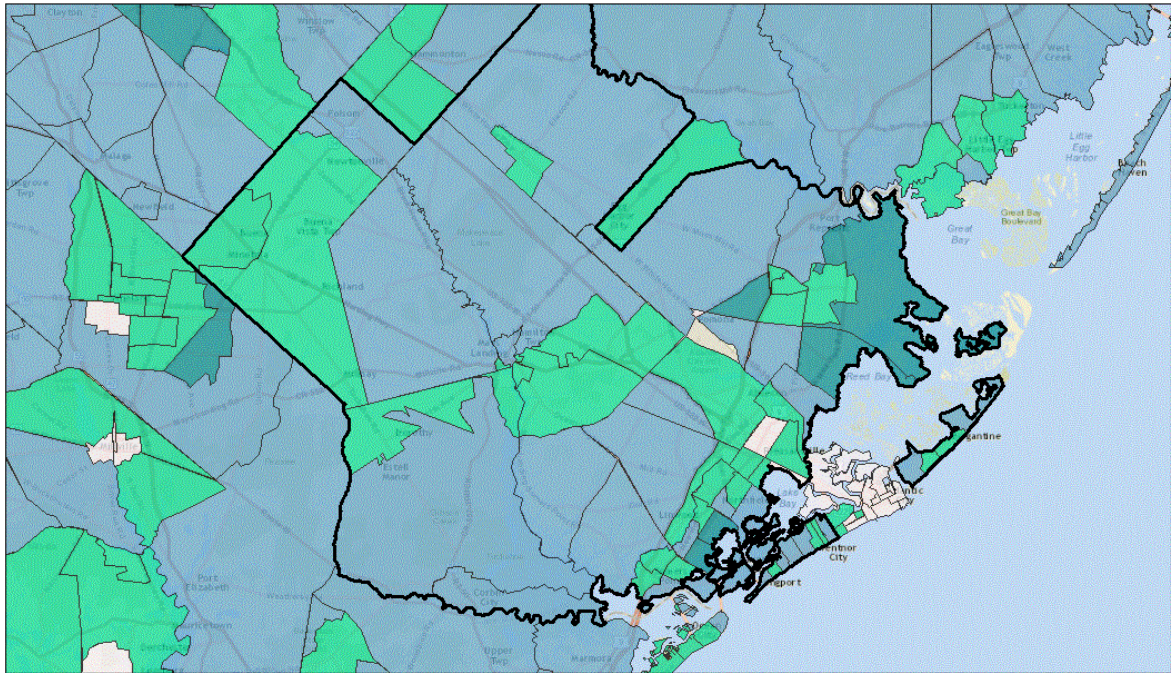
On the cost reduction side, there are utility assistance programs offered by public utilities and others. The County is also using CDBG and HOME funds to provide affordable home rehab funds for eligible households. Finally, there are several HUD-approved housing counseling agencies in the County working with families to avoid foreclosure and other financial problems.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	252,552	215,698	-15%
Households	114,090	78,149	-32%
Median Income	\$43,933.00	\$54,559.00	24%

Table 5 - Housing Needs Assessment Demographics

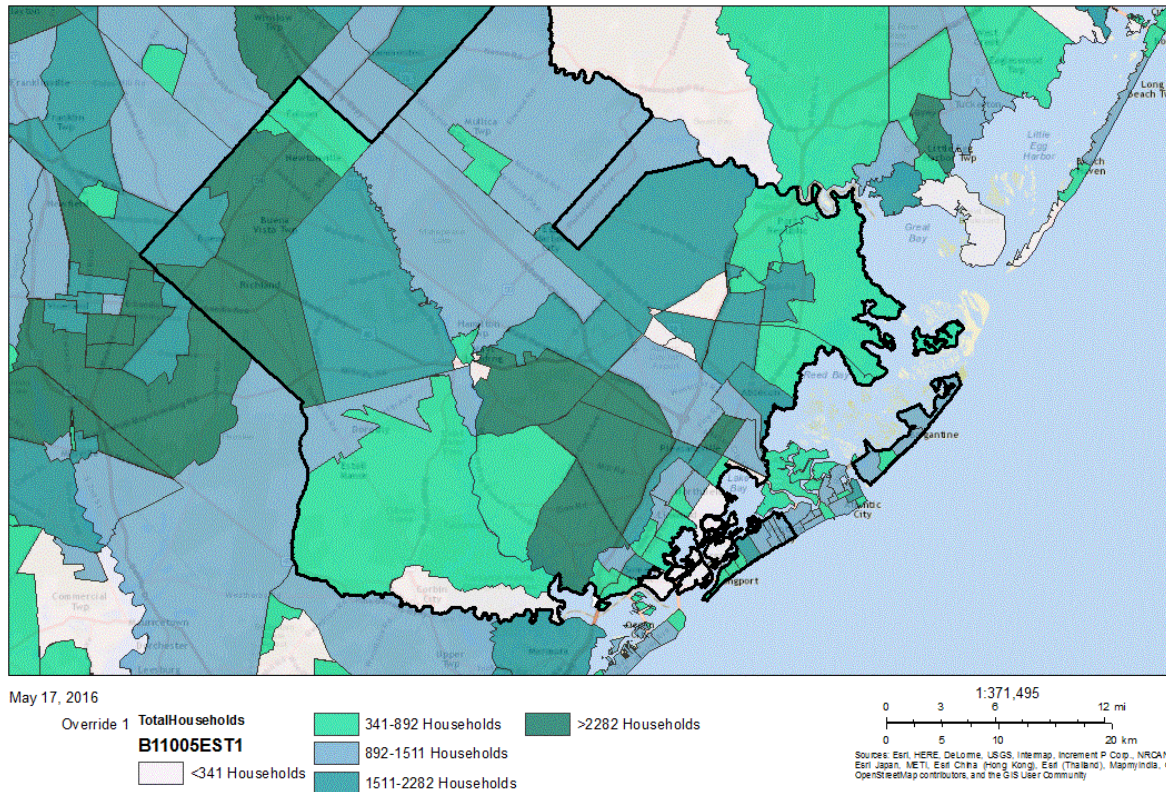
Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

CPD Maps - Median household income



CPD Maps - Median household income

Total Households - Consolidated Plan and Continuum of Care Planning Tool



Total Households - Consolidated Plan and Continuum of Care Planning Tool

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	6,885	7,739	12,540	8,415	42,585
Small Family Households *	2,362	2,172	5,139	3,889	22,680
Large Family Households *	248	674	978	733	4,149
Household contains at least one person 62-74 years of age	1,294	1,695	2,534	1,565	9,939
Household contains at least one person age 75 or older	1,378	2,044	2,131	991	3,075
Households with one or more children 6 years old or younger *	1,311	1,119	2,226	1,429	4,408

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data 2008-2012 CHAS

Source:

Housing Needs Summary Tables

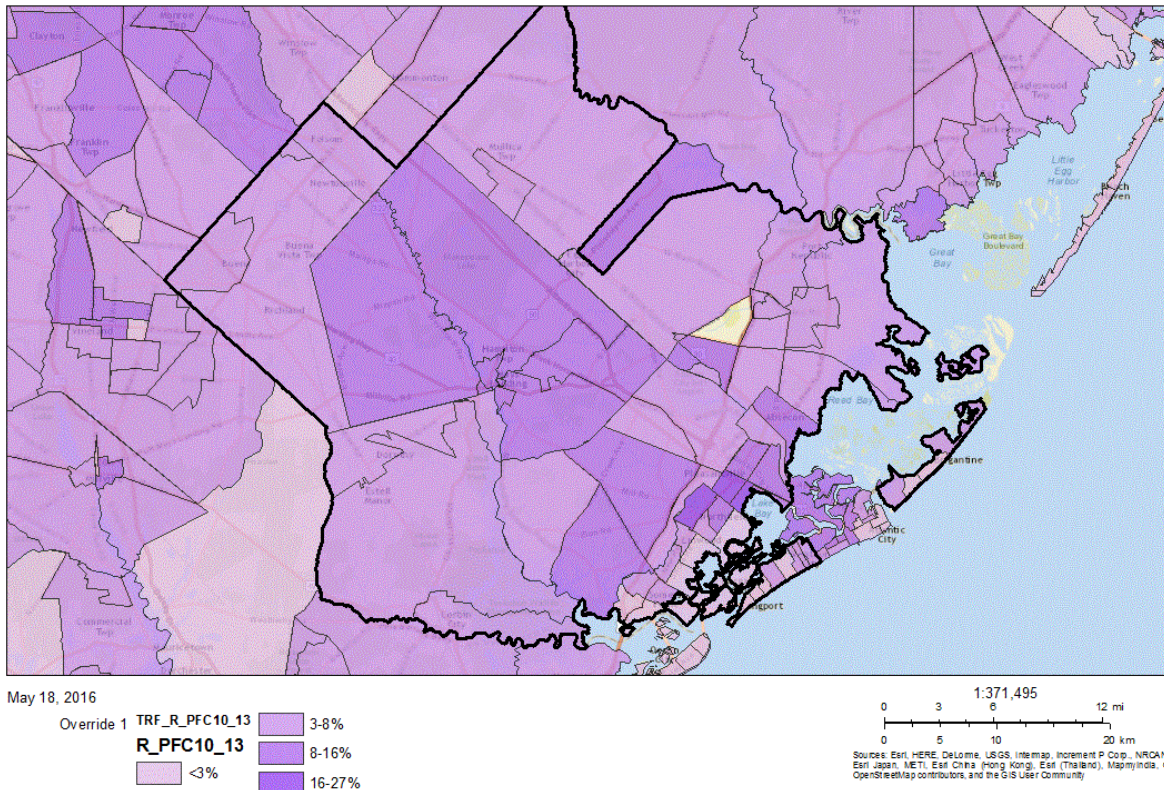
1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	104	80	169	20	373	104	20	59	44	227
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	105	30	44	209	0	35	44	15	94
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	159	90	205	29	483	10	10	119	38	177
Housing cost burden greater than 50% of income (and none of the above problems)	2,337	1,612	763	54	4,766	2,454	3,035	3,249	1,274	10,012
Housing cost burden greater than 30% of income (and none of the above problems)	205	504	1,987	650	3,346	99	1,237	2,740	2,773	6,849
Zero/negative Income (and none of the above problems)	229	0	0	0	229	381	0	0	0	381

Table 7 – Housing Problems Table

Data 2008-2012 CHAS
Source:

% Foreclosures - Consolidated Plan and Continuum of Care Planning Tool



% Foreclosures - Consolidated Plan and Continuum of Care Planning Tool

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,612	1,882	1,169	144	5,807	2,569	2,612	3,469	1,374	10,024
Having none of four housing problems	901	984	2,722	1,732	6,339	178	1,704	5,165	5,155	12,202
Household has negative income, but none of the other housing problems	229	0	0	0	229	381	0	0	0	381

Table 8 – Housing Problems 2

Data 2008-2012 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,329	853	1,661	3,843	701	1,198	2,501	4,400
Large Related	114	224	314	652	114	308	537	959
Elderly	579	691	392	1,662	1,269	2,147	2,078	5,494
Other	786	638	702	2,126	534	740	1,067	2,341
Total need by income	2,808	2,406	3,069	8,283	2,618	4,393	6,183	13,194

Table 9 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,249	683	359	2,291	686	986	1,582	3,254
Large Related	64	129	49	242	49	279	335	663
Elderly	469	503	104	1,076	1,240	1,320	774	3,334
Other	731	468	269	1,468	489	546	686	1,721
Total need by income	2,513	1,783	781	5,077	2,464	3,131	3,377	8,972

Table 10 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	189	220	130	14	553	10	20	120	20	170

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	10	90	59	159	0	25	48	33	106
Other, non-family households	0	0	15	0	15	0	0	0	0	0
Total need by income	189	230	235	73	727	10	45	168	53	276

Table 11 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the Census Bureau, single-person households make up 27% of Atlantic County's households. Applying that percentage to the needs listed in the tables above yields the following: 2,345 single-person households with incomes of 80% or less of AMI that are cost burdened at > 50% of their income; another 925 single-person households with income of 80% or less of AMI that are cost burdened at > 30% of their income.

With 61% of the County's housing units being built before 1980 (per Census Bureau), including 18% built before 1940, there is clearly a need for housing rehab for households of all sizes, including the estimated 16,800 single-person households residing in houses built before 1980 and 4,900 single-person households residing in houses built before 1940. While these needed repairs may not rise to the level of the housing problems described in the charts - i.e. incomplete plumbing or kitchen facilities - they nevertheless represent serious and sometimes costly issues that property owners cannot put off indefinitely or, sometimes, put off at all.

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

The Census Bureau reports disability status for non-institutionalized disabled persons age five and over. As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Discrimination based on physical, mental or emotional handicap, provided "reasonable accommodation" can be made, is prohibited under the Fair Housing Act. Reasonable accommodation may include changes to address the needs of disabled persons and may include adaptive structural changes as well as administrative changes, provided these changes can reasonably be made.

In Atlantic County, among the civilian non-institutionalized population in 34.5 percent reported a disability. That translates to an estimated 5,800 households with a disabled family member that are cost burdened, an estimated 21,000 households with a disabled family member living in pre-1980 housing and an estimated 6,000 households with a disabled family member living in pre-1940 housing. These estimates are County-wide, of course, and it is expected that many of these households are in Atlantic City, which is not an Urban County municipality. Still, there is a significant need in these categories throughout the County.

Atlantic County's Office on Disability plans, develops, and works in coordination with the various supportive services for people with disabilities. The office works in coordination with the Atlantic County Disability Advisory Board.

The Office on Disability facilitates a network of information and cooperation among agencies servicing residents with disabilities to insure their needs are considered in local, state and national policy and plans. The office provides technical advice and consultation regarding laws, regulations and issues affecting individuals with disabilities. National policy information is available directly from the Americans with Disabilities Act (ADA) Technical Assistance Program website.

Domestic Violence

The NJ Task Force on Domestic Abuse notes that up to 50 percent of families have experienced domestic violence at some point prior to becoming homeless. Women fleeing domestic abuse are likely to seek out housing assistance from an advocacy organization that can provide them with shelter rather than seeking housing from the traditional emergency shelter system.

Victims of violence have varying needs. Some may need the support of a shelter setting while others would benefit greatly from transitional or permanent housing. Many victims of violence decide to stay in a hazardous situation due to the lack of housing availability and the lack of housing options.

What are the most common housing problems?

By far the greatest housing need across all income categories, as identified in the data above, is housing cost burden. This is a direct result of the County's current economic situation. Resolution of this situation will take efforts from both the income side of the equation and the cost side. The County and region are undertaking large and deep economic development initiatives to address the income side. Part of that effort is built on a business loan program funded by the CDEBG Section 108 Loan Program. That effort is discussed in further detail in the Market Analysis Section of this Plan.

On the cost reduction side, there are utility assistance programs offered by public utilities and others. The County is also using CDBG and HOME funds to provide affordable home rehab funds for eligible households. Finally, there are several HUD-approved housing counseling agencies in the County working with families to avoid foreclosure and other financial problems.

Another common problem is the need for home repairs/rehab. With 61% of the County's housing units being built before 1980 (per Census Bureau), including 18% built before 1940, there is clearly a need for housing rehab for households of all sizes, including the estimated 16,800 single-person households residing in houses built before 1980 and 4,900 single-person households residing in houses built before 1940. While these needed repairs may not rise to the level of the housing problems described in the charts - i.e. incomplete plumbing or kitchen facilities - they nevertheless represent serious and sometimes costly issues that property owners cannot put off indefinitely or, sometimes, put off at all.

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

Not surprisingly, housing problems are most acute for households in the lowest income categories. An analysis of disproportionate need among racial/ethnic categories is found in the Section NA-15.

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

In 2014 there were 101,166 households in Atlantic County. The average household size was 2.6 people. 15.2 percent of the people in Atlantic County were in poverty in 2014. 19.8% of related children under 18 were below the poverty level. 12 percent of all families and 37 percent of families with a female householder, children present and no husband present had incomes below the poverty level.

Extremely Low Income (Below 30% MFI)

According to the 2014 ACS data the median income of Atlantic County households was \$54,392. 12 percent of households – approximately 12,000 households - had income below \$15,000 a year. An Extremely Low-income household would earn approximately \$16,000 annually and would tend to experience the most distressed housing conditions. Some 2,500 Extremely Low-income renter households were considered Cost Burdened more than 30% with a like number of owner-occupied households in the same position.

The incident of housing problems does not decline substantially for homeowners relative to renters, as is the case with other income groups. The Continuum of Care often sees families who are “doubled-up.” Doubled-up may be families who are living with friends and family and are at risk of becoming homeless. Families in this situation are doubled-up due to lack of employment, a change in family make-up or sub-standard housing.

When households pay higher proportions of their incomes for housing, they may be forced to sacrifice other basic necessities such as food, clothing and health care. Additionally, cost-burdened households may have trouble maintaining their dwelling. Cost burden is of particular concern among LMI households, who overall have fewer housing choices.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

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

Households who pay higher proportions of their incomes for housing have been linked with instability and an increased risk of homelessness due to their housing cost burdens and trouble they encounter maintaining their dwelling.

In addition, single person households with special needs are linked to an increased risk of homelessness due to the lack of single room efficiency units available in the County.

Many other non-housing characteristics also play a role such as chronic health issues, unemployment, mental health issues, substance abuse and criminal activity. Additional information is provided in the NA-40 Homeless Needs Assessment.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

2014 Census Bureau estimates show the following racial/ethnic composition for Atlantic County's population: 67.1% white; 15.9% black/African-American; 8.1% Asian; .2% American Indian; 5.2% some other race; 3.4% two or more races. 17.7% identify as Hispanic. None of the categories of housing need in the charts below show a disproportionate need among any of the racial/ethnic categories.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,481	775	610
White	3,504	485	370
Black / African American	864	190	60
Asian	353	29	10
American Indian, Alaska Native	19	0	10
Pacific Islander	0	0	0
Hispanic	648	65	155

Table 13 - Disproportionally Greater Need 0 - 30% AMI

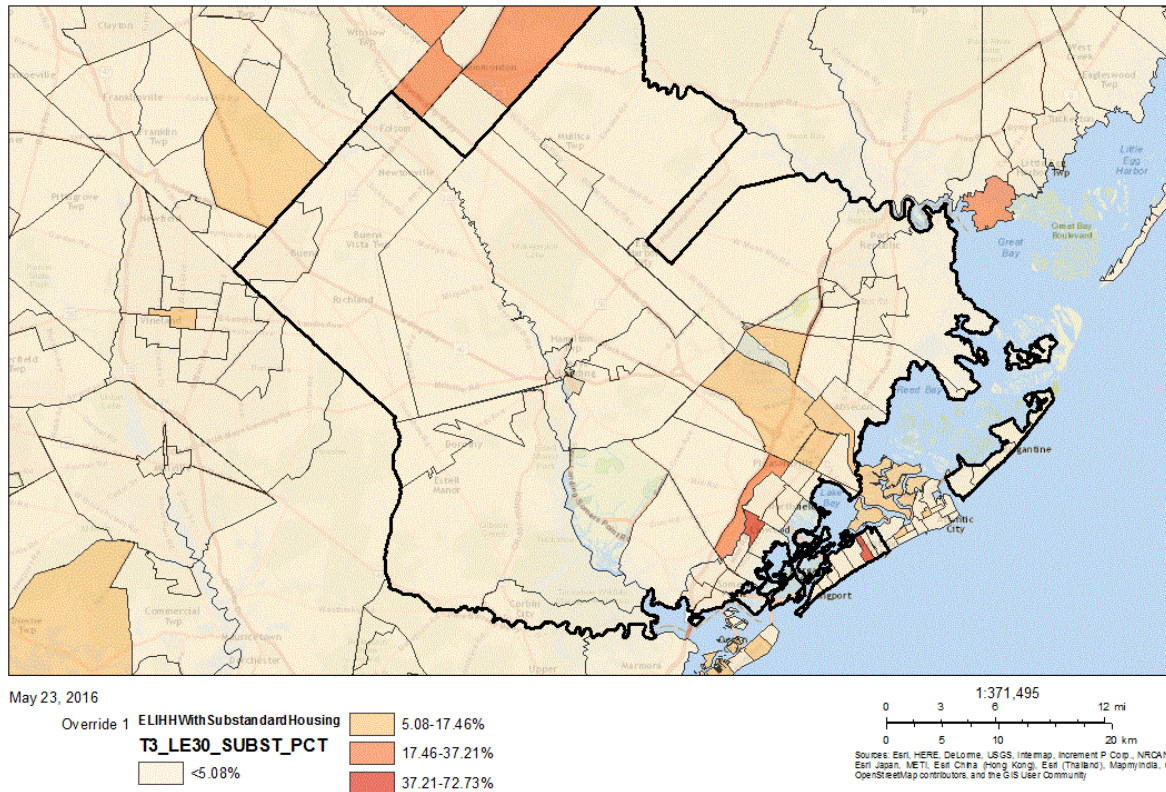
Data 2008-2012 CHAS

Source:

*The four housing problems are:

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

% Ex. Low Income with substandard housing - Consolidated Plan and Continuum of Care Planning Tool



% Ex. Low Income with substandard housing - Consolidated Plan and Continuum of Care Planning Tool

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,801	938	0
White	4,554	718	0
Black / African American	744	124	0
Asian	294	18	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,135	69	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

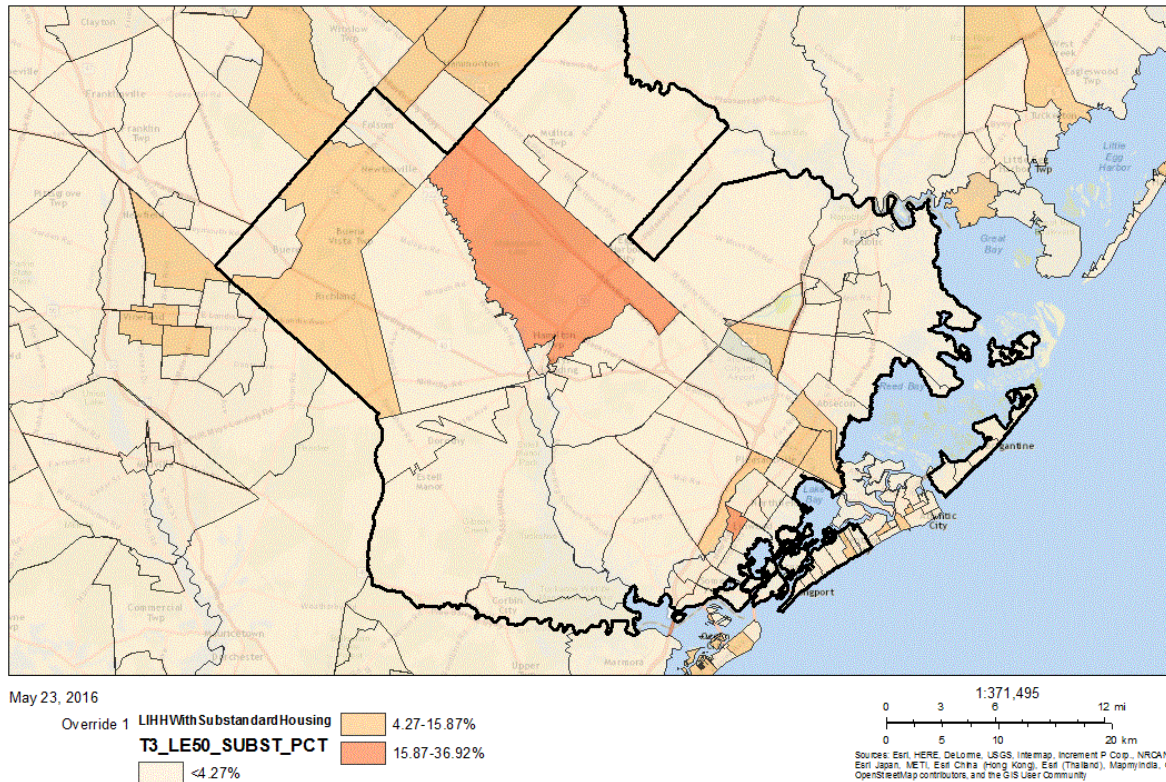
Data 2008-2012 CHAS

Source:

*The four housing problems are:

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

% Low Income with substandard housing - Consolidated Plan and Continuum of Care Planning Tool



% Low Income with substandard housing - Consolidated Plan and Continuum of Care Planning Tool

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,348	3,179	0
White	6,027	2,279	0
Black / African American	1,253	360	0
Asian	430	119	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	1,574	364	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

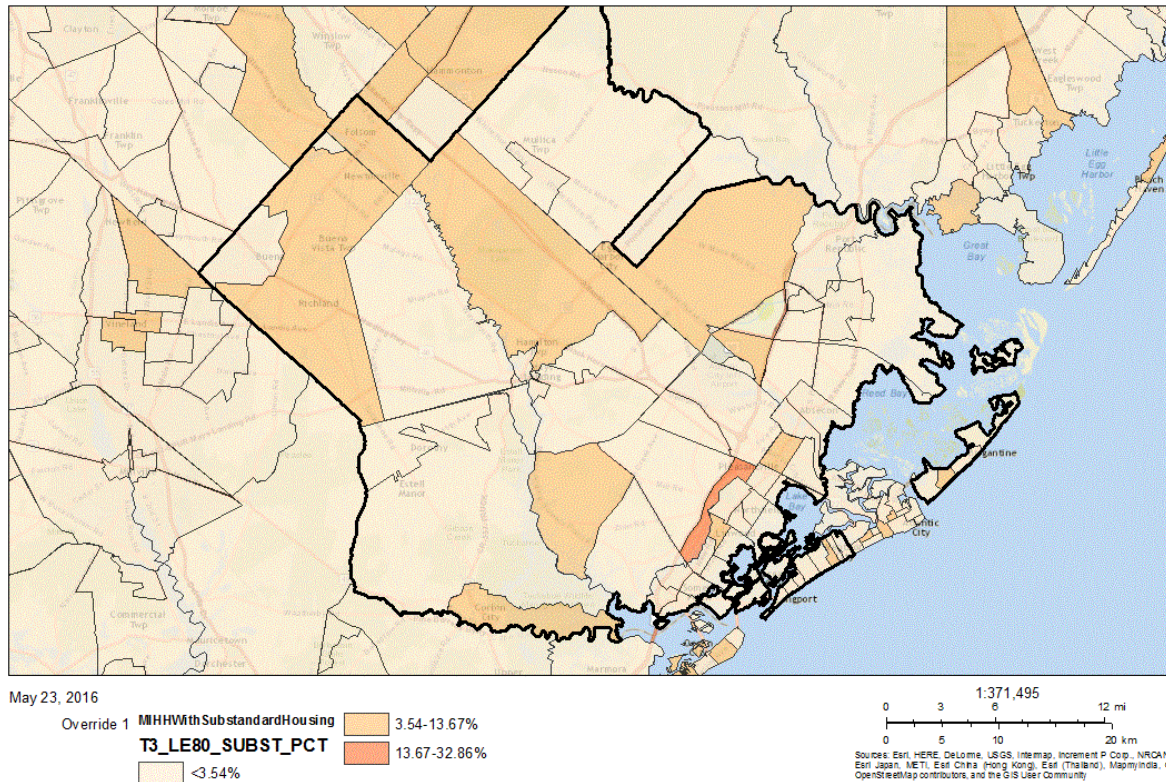
Data 2008-2012 CHAS

Source:

*The four housing problems are:

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

% Moderate Income with substandard housing - Consolidated Plan and Continuum of Care Planning Tool



% Moderate Income with substandard housing - Consolidated Plan and Continuum of Care Planning Tool

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,939	3,465	0
White	3,294	2,490	0
Black / African American	504	369	0
Asian	324	194	0
American Indian, Alaska Native	4	0	0
Pacific Islander	10	0	0
Hispanic	749	379	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2008-2012 CHAS

Source:

*The four housing problems are:

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

Discussion

Taking the overall average of the four categories for each racial or ethnic group, it appears that there is no Disproportionate Greater Need for Housing Problems. The White population is 67.1% of the jurisdiction, with the White portion of the Housing Problems being 65.5%. The Black / African American average proportion of the Housing Problems is 12.6% as compared to 15.9% of the overall population. Asian households comprise 5.5% of households with Housing Problems while Asians comprise 8.1% of the population and Hispanics are 17.7% of the population and comprise 15.1% of households with Housing Problems.

The jurisdiction therefore concludes that, with respect to overall Housing Problems, there is no significant disproportionate need with any racial or ethnic group.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

2014 Census Bureau estimates show the following racial/ethnic composition for Atlantic County's population: 67.1% white; 15.9% black/African-American; 8.1% Asian; .2% American Indian; 5.2% some other race; 3.4% two or more races. 17.7% identify as Hispanic. None of the categories of housing need in the charts below show a disproportionate need among any of the racial/ethnic categories.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,181	1,079	610
White	3,334	654	370
Black / African American	744	310	60
Asian	343	39	10
American Indian, Alaska Native	19	0	10
Pacific Islander	0	0	0
Hispanic	648	65	155

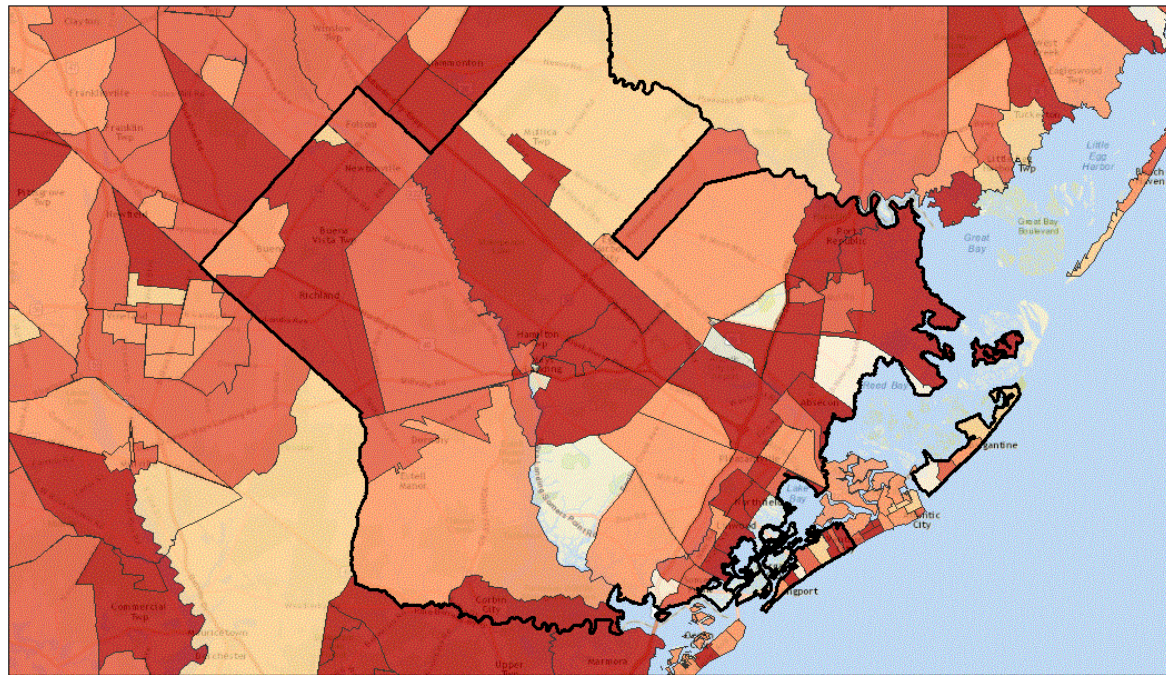
Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2008-2012 CHAS
Source:

*The four severe housing problems are:

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

Low Income with any of 4 severe housing problems - Consolidated Plan and Continuum of Care Planning



% Ex. Low Income with any of 4 severe housing problems - Consolidated Plan and Continuum of Care Planning Tool

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,032	2,688	0
White	3,292	1,968	0
Black / African American	559	314	0
Asian	209	99	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	935	269	0

Table 18 – Severe Housing Problems 30 - 50% AMI

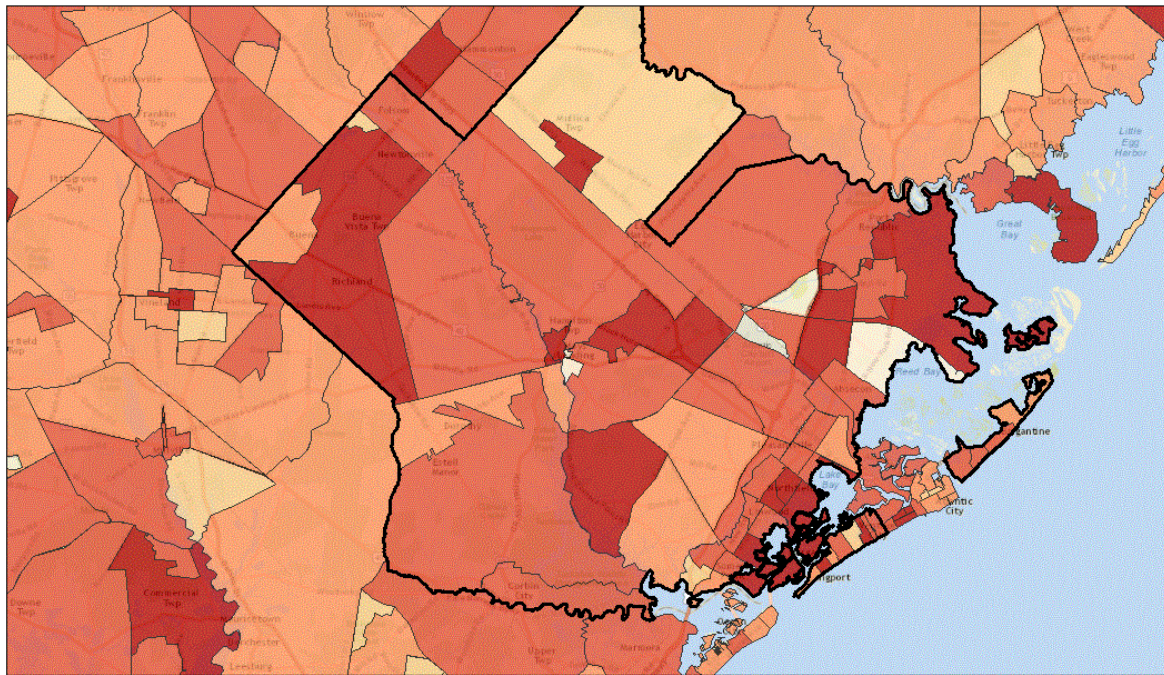
Data 2008-2012 CHAS

Source:

*The four severe housing problems are:

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

ow Income with any of 4 severe housing problems - Consolidated Plan and Continuum of Care Planning T



May 23, 2016

Override 1 LIHHWithHousingProblems
T2_LE50_HP2_PCT
17.14-41.05%
41.05-60.74%
60.74-83.64%
>83.64%
<17.14%

0 3 6 12 mi
0 5 10 20 km
1:371,495
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, IEIT, Esri China (Hong Kong), Esri (Thailand), Mapbox, Swisstopo, OpenStreetMap contributors, and the GIS User Community

% Low Income with any of 4 severe housing problems - Consolidated Plan and Continuum of Care Planning Tool

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,638	7,887	0
White	2,892	5,401	0
Black / African American	473	1,139	0
Asian	335	210	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	879	1,074	0

Table 19 – Severe Housing Problems 50 - 80% AMI

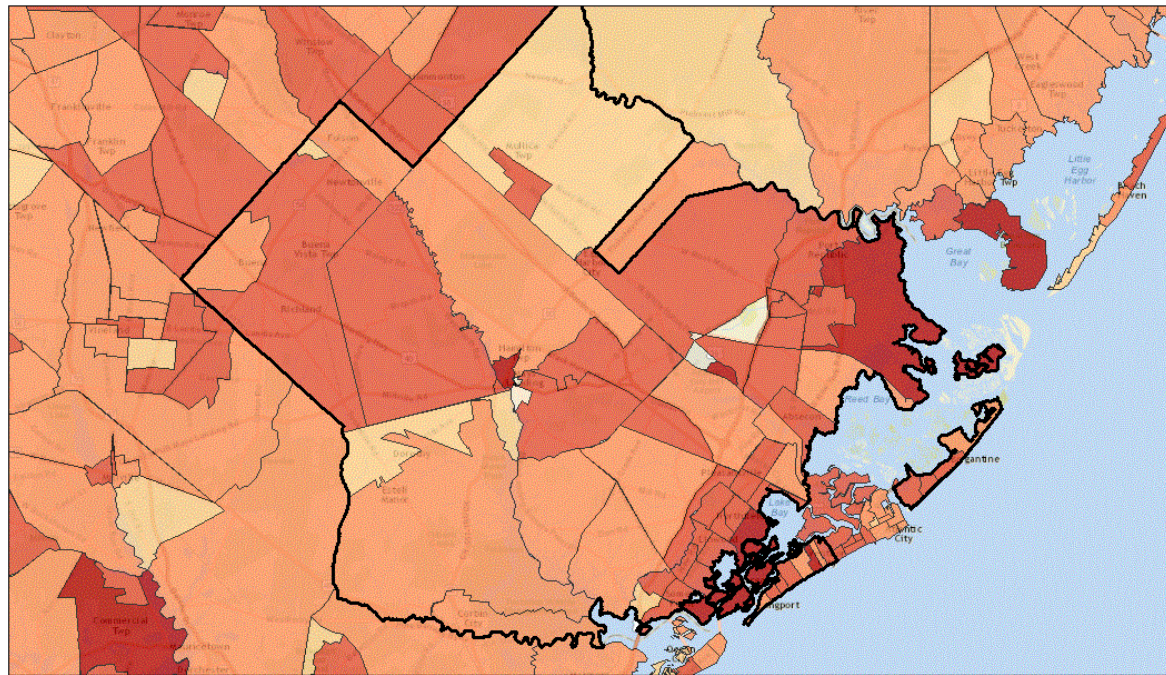
Data 2008-2012 CHAS

Source:

*The four severe housing problems are:

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

erate Income with any of 4 severe housing problems - Consolidated Plan and Continuum of Care Planning



May 23, 2016
Override 1 MHHMthHousingProblems
T2_LE80_HP2_PCT
13-31.65%
31.65-49.34%
49.34-76.29%
>76.29%
<13%

0 3 6 12 mi
0 5 10 20 km
1:371,495
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri China (Hong Kong), Esri (Thailand), Mapbox, Swisstopo, OpenStreetMap contributors, and the GIS User Community

% Moderate Income with any of 4 severe housing problems - Consolidated Plan and Continuum of Care Planning Tool

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,518	6,887	0
White	1,019	4,747	0
Black / African American	189	679	0
Asian	99	415	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	10	0
Hispanic	159	973	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2008-2012 CHAS

Source:

*The four severe housing problems are:

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

Discussion

Taking the overall average of the four categories for each racial or ethnic group, it appears that there is no Disproportionate Greater Need for Severe Housing Problems. The White population is 67.1% of the jurisdiction, with the White portion of the Severe Housing Problems being 64.8%. The Black / African American average proportion of the Severe Housing Problems is 12% as compared to 15.9% of the overall population. Asian households comprise 6.1% of households with Severe Housing Problems while Asians comprise 8.1% of the population and Hispanics are 17.7% of the population and comprise 15.2% of households with Severe Housing Problems.

The jurisdiction therefore concludes that, with respect to overall Severe Housing Problems, there is no significant disproportionate need with any racial or ethnic group.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

2014 Census Bureau estimates show the following racial/ethnic composition for Atlantic County's population: 67.1% white; 15.9% black/African-American; 8.1% Asian; .2% American Indian; 5.2% some other race; 3.4% two or more races. 17.7% identify as Hispanic. None of the categories of housing need in the charts below show a disproportionate need among any of the racial/ethnic categories.

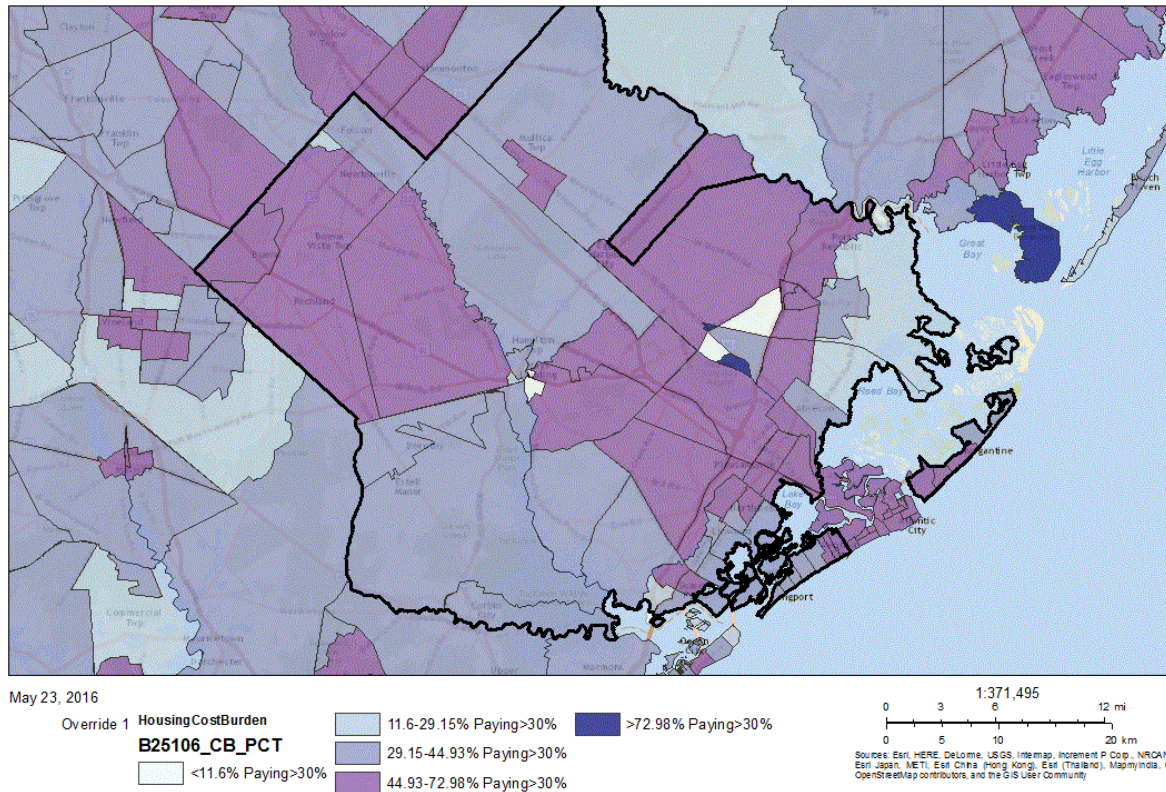
Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	42,168	18,715	16,687	622
White	32,849	12,508	11,097	370
Black / African American	3,811	2,299	1,790	75
Asian	1,852	999	1,048	10
American Indian, Alaska Native	29	33	44	10
Pacific Islander	0	55	0	0
Hispanic	3,109	2,523	2,453	155

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2008-2012 CHAS

% of households that are housing cost burdened - Consolidated Plan and Continuum of Care Planning Tool



% of households that are housing cost burdened - Consolidated Plan and Continuum of Care Planning Tool

Discussion:

Looking at the data for both the 30-50% category and the >50% category, it appears that there is no Disproportionate Greater Housing Cost Burden Problems for any racial or ethnic group. The White population is 67.1% of the jurisdiction, with the White portion of the 30-50% group is 66.8% and of the .50% group, is 66.5%. The Black / African American proportion of the 30-50% group is 12.3% and of the >50% group is 10.7% as compared to 15.9% of the overall population. Asian households comprise 5.3% of households in the 30-50% range and 6.3% of households in the >50% range while Asians comprise 8.1% of the population. Hispanics are 17.7% of the population and comprise 13.9% of households in the 30-50% group and 14.7% of households in the >50% group.

The jurisdiction therefore concludes that, with respect to Housing Cost Burden, there is no significant disproportionate need with any racial or ethnic group.

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

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

As detailed in Sections NA-15, NA-20 and NA-25, there are no indications of disproportionately greater need in regard to Housing Problems, Severe Housing Problems or Housing Cost Burdens among any of the demographic groups that comprise the jurisdiction's population.

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

Not applicable.

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

Not applicable.

NA-35 Public Housing – 91.205(b)

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.

Totals in Use

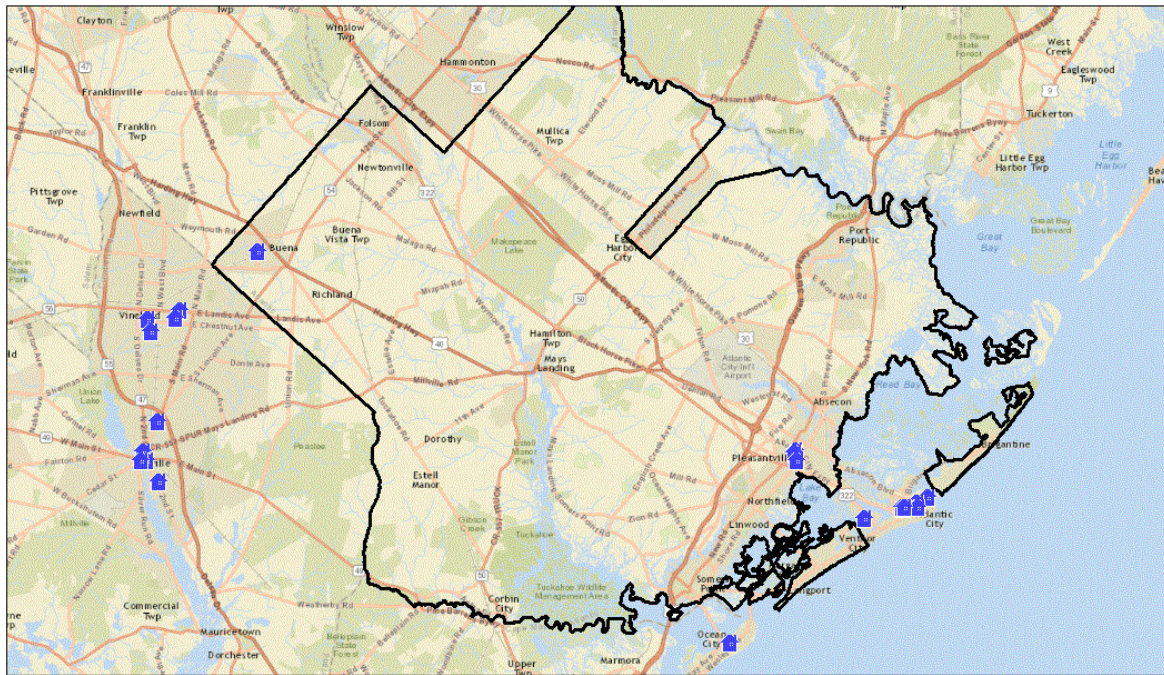
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	261	357	0	343	0	0	0

Table 22 - Public Housing by Program Type


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

Data PIC (PIH Information Center)
Source:

Public Housing developments - Consolidated Plan and Continuum of Care Planning Tool



May 23, 2016

 Public Housing Development

Override 1

0 3 6 12 mi
0 5 10 20 km
1:371,495
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), Swire, OpenStreetMap contributors, and the GIS User Community

Public Housing developments - Consolidated Plan and Continuum of Care Planning Tool

May 23, 2016

Override 1 VoucherConcentration

HCV_PCT_RENTER_OCC_UNITS

- 5.91-11.58%
- 11.58-20.44%
- 20.44-39.25%
- >39.25%
- <5.91%

0 3 6 10 12 mi

1:371,495

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NICTA, Esri Japan, NETI, Esri China (Hong Kong), Esri (Thailand), Mapbox, OpenStreetMap contributors, and the GIS User Community

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	155	95	0	93	0	0
# of Disabled Families	0	0	42	36	0	36	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	261	357	0	343	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	103	86	0	81	0	0	0
Black/African American	0	0	156	267	0	258	0	0	0
Asian	0	0	2	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	37	45	0	40	0	0	0
Not Hispanic	0	0	224	312	0	303	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The Buena Housing Authority lists 19 of the 60 applicants on its waiting list as having disabilities. Six of the Authority's 60 units are accessible for persons with mobility disabilities.

The much larger Pleasantville Housing Authority operates 207 units, Six of those are accessible for persons with mobility disabilities while 80 are accessible for persons with sight and hearing disabilities. The Authority has a waiting list of 39 for its public housing units. 34 of those on the list are elderly, though it is not known how many have disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Buena Housing Authority operates housing for the elderly only, so there is no family waiting list. They also do not have a Section 8 program. Their waiting list consists of elderly residents, with the largest group being extremely low income.

The Pleasantville Housing Authority has a waiting list of 206 for its housing units and 313 for its Section 8 voucher program. 92% of those waiting for public housing and 85% of those waiting for vouchers are small families (2 - 4 members).

Clearly, in the two communities that have public housing authorities there is a need for affordable housing that exceeds current supply.

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

The needs of public housing residents and those holding housing choice vouchers are similar to the needs of low and moderate-income households throughout the County. Options and opportunities are at the forefront for both groups along with the information and training to defeat barriers to both.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Information provided is from the 2015 NJ Counts Report for Atlantic County, the most recent comprehensive report on homelessness in Atlantic County. The report is based on the annual Point In Time Count of the Homeless.

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

In the matter of duration of homelessness, there are no breakdowns by category, only numbers available for the homeless population as a whole. As a result, the approximate average of 60 days is used for all categories below. However, the duration of homelessness varies widely. The single largest category was households who had been homeless for less than a week. This group comprise 31% of the homeless population. The next largest group, at 19%, was comprised of those who had been homeless for 1 to 3 months. And the third largest group, at 16%, is those who had been homeless for a year or more.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	254	0
Black or African American	272	0
Asian	12	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	61	0
Not Hispanic	482	0

Data Source

Comments:

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

For families with children, 40 such families were identified during the Point In Time Count. Including those at-risk of homelessness and those not reached during the Point In Time Count, the actual number is likely several times that amount. It is most likely that these families are extremely low income, have experienced a recent job loss or have an adult with serious health problems or addiction issues.

For families of veterans, the overwhelming majority of homeless veterans - 64 of the 65 - were single males with no children.

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

Black/African-American residents make up a disproportionately high percentage of the County's homeless population. While just 15.9% of the County as a whole is African-American, 50.1% of the County's homeless are.

White residents comprise 47.1% of the homeless population and Asian residents are 2.2% of the homeless, both below their representation in the population as a whole, which is 67.1% white and 8.1% Asian.

Hispanics comprise 17.7% of the County's population and 11.2% of the County's homeless.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

During the Point In Time Count, there were 474 sheltered homeless persons and 74 unsheltered. 34 of the sheltered were in transitional housing with the balance in emergency shelters.

Nearly 90% of the unsheltered homeless were adults between 25 and 64 years old, with the largest single group being adults between 45 and 54 (32%).

There was a stark contrast in income among those who were sheltered compared with the unsheltered. Those in emergency shelters had an average monthly income of \$488; those in transitional housing had an average monthly income of \$692; and those who were unsheltered had an average monthly income of \$273.

Discussion:

The County's homeless situation is bad and likely getting worse as the County's largest employment sector - entertainment - continues to shrink. A coalition of government and non-profit entities operate to provide as much assistance as possible, in part through Continuum of Care funding.

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

Introduction:

Certain population groups require supportive services and/or supportive housing, either on a permanent basis or on a temporary basis. Many special needs populations are very low-income households (below 50% of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons and those with substance abuse issues. Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind and the disabled.

Describe the characteristics of special needs populations in your community:

Within Atlantic County there are individuals and families with special needs, such as the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with drug and/or alcohol addictions, persons with AIDS and related diseases, the physically disabled, youth in danger of separation from their families and youth aging out of foster care who require supportive housing. In addition to housing assistance, supportive housing provides a range of services that are integral to the ability of persons with special needs to transition to independent, community living. Those in need are assisted by varying service providers who continue to work diligently to address those needs.

Atlantic County has used federal funds for several housing projects for persons with special needs, especially elderly, and will continue to do so as opportunities arise. The county will support with a Certification of Consistency, projects that meet these needs and comply with local requirements.

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

Due to the diversity of the special-needs population, it is important to provide assistance appropriate for many different needs. Traditionally, many housing programs for persons with special needs have come through the health or social welfare systems specific to individual type of special need. Thus, persons with physical disabilities may need only accessible housing units or attendant care to live independently. Persons with HIV/AIDS who desire to live in their own independent housing units as long as possible, avail themselves of a wide range of in-home services.

The County recognizes the need for housing programs that allow each person with a special need to live as independently as possible and that provide the appropriate level of supportive care for each person's unique condition. Accordingly, a range of programs is desired which allow for a continuum of care. The increasing number of persons who are dually diagnosed with more than one condition means that different departments and service providers must increasingly work together in order to provide the best housing and supportive care possible.

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

At latest available count, which is as of 12/31/14, there were 1,498 Atlantic County residents living with HIV/AIDS. 71% of them were males. 74% of them were age 45 or older. 49% were Black/African-American; 25% white, non-Hispanic and 23% Hispanic.

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The **primary objective** of the County's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunity for low and moderate income persons. This definition includes a wide range of programs and activities.

As a coastal county, Atlantic County experiences a strain on facilities and infrastructure that is significantly greater than would be expected simply from its year-round population. For 25% of the year and more, many times our population size travel to and through Atlantic County. Of course, they are most welcome visitors, but they do add stress to every sort of infrastructure, both facilities and systems.

Additionally, with much of the County located within miles of the Atlantic Ocean, weather and salt air deteriorate structures and systems at an accelerated rate. Add the age of most infrastructure, much of which was built during the mid-20th Century or before, and there is plenty of need for replacement and/or removal of architectural barriers to access. These needs exist in every municipality in the County.

Many municipalities have found it difficult to keep up with the need for these improvements, in light of dwindling resources. Other than local taxes, limited funding is available to finance public projects such as these. Municipalities must look closer at Federal programs that were once considered too cumbersome with respect to application preparation, administration and data gathering.

Because the CDBG Program is one of the very few programs that allow for the use of funds for public facility and infrastructure improvements, for the short and long-term, the County will continue to provide the financial assistance to municipalities to carry out such projects. However, this assistance will be limited to projects that are targeted in low-income areas or that serve low-income persons, such as the elderly, the disabled and the homeless.

Specifically noted as needed facilities were parks and recreational facilities, senior centers, youth centers, community centers and homeless facilities.

How were these needs determined?

Each Urban County municipality was asked to provide information on their facilities and infrastructure needs as part of a comprehensive survey of community needs. Additionally, each municipality as well as County staff was invited to the County's annual CDBG kick-off meeting to discuss their needs and the potential for the CDBG program to help address those needs.

Finally, the applications submitted by the various municipalities for 2016 and prior years funding provides a broad picture of the type and scope of need for both facilities and infrastructure.

Describe the jurisdiction's need for Public Improvements:

The **primary objective** of the County's non-housing community development activities is the provision of a suitable living environment and the expansion of economic opportunity for low and moderate income persons. This definition includes a wide range of programs and activities.

As a coastal county, Atlantic County experiences a strain on facilities and infrastructure that is significantly greater than would be expected simply from its year-round population. For 25% of the year and more, many times our population size travel to and through Atlantic County. Of course, they are most welcome visitors, but they do add stress to every sort of infrastructure, both facilities and systems.

Additionally, with much of the County located within miles of the Atlantic Ocean, weather and salt air deteriorate structures and systems at an accelerated rate. Add the age of most infrastructure, much of which was built during the mid-20th Century or before, and there is plenty of need for replacement and/or removal of architectural barriers to access. These needs exist in every municipality in the County.

Many municipalities have found it difficult to keep up with the need for these improvements, in light of dwindling resources. Other than local taxes, limited funding is available to finance public projects such as these. Municipalities must look closer at Federal programs that were once considered too cumbersome with respect to application preparation, administration and data gathering.

Because the CDBG Program is one of the very few programs that allow for the use of funds for public facility and infrastructure improvements, for the short and long-term, the County will continue to provide the financial assistance to municipalities to carry out such projects. However, this assistance will be limited to projects that are targeted in low-income areas or that serve low-income persons, such as the elderly, the disabled and the homeless.

Specific infrastructure needs noted included flood drainage, particularly in towns closest to the ocean, as well as streets, water/sewer systems and sidewalks, including curb cuts for accessibility. Unique among our ocean-front communities, there is a need to provide beach accessibility for the disabled with alterations that go through or over existing protective barriers that people can currently circumvent only by use of stairs.

How were these needs determined?

Each Urban County municipality was asked to provide information on their facilities and infrastructure needs as part of a comprehensive survey of community needs. Additionally, each municipality as well as

County staff was invited to the County's annual CDBG kick-off meeting to discuss their needs and the potential for the CDBG program to help address those needs.

Finally, the applications submitted by the various municipalities for 2016 and prior years funding provides a broad picture of the type and scope of need for both facilities and infrastructure.

Describe the jurisdiction's need for Public Services:

With a large and diverse population, such as that of Atlantic County, comes a large and diverse set of needs. In particularly difficult economic times such as those facing Atlantic County in 2016, comes an even greater need for a wide and strong support structure. Much of that support comes from non-CDBG sources, ranging from Head Start programs to small non-profits dependent on private contributions.

The types of services being provided and showing a continued demand include senior transportation services, which CDBG funds are planned for in Absecon Borough, as well as other senior services, youth programming, job training and placement and substance abuse counseling and treatment.

How were these needs determined?

A survey of municipalities, County staff affiliated with public service provision and local non-profits was used to develop a picture of public service needs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section still being formulated.

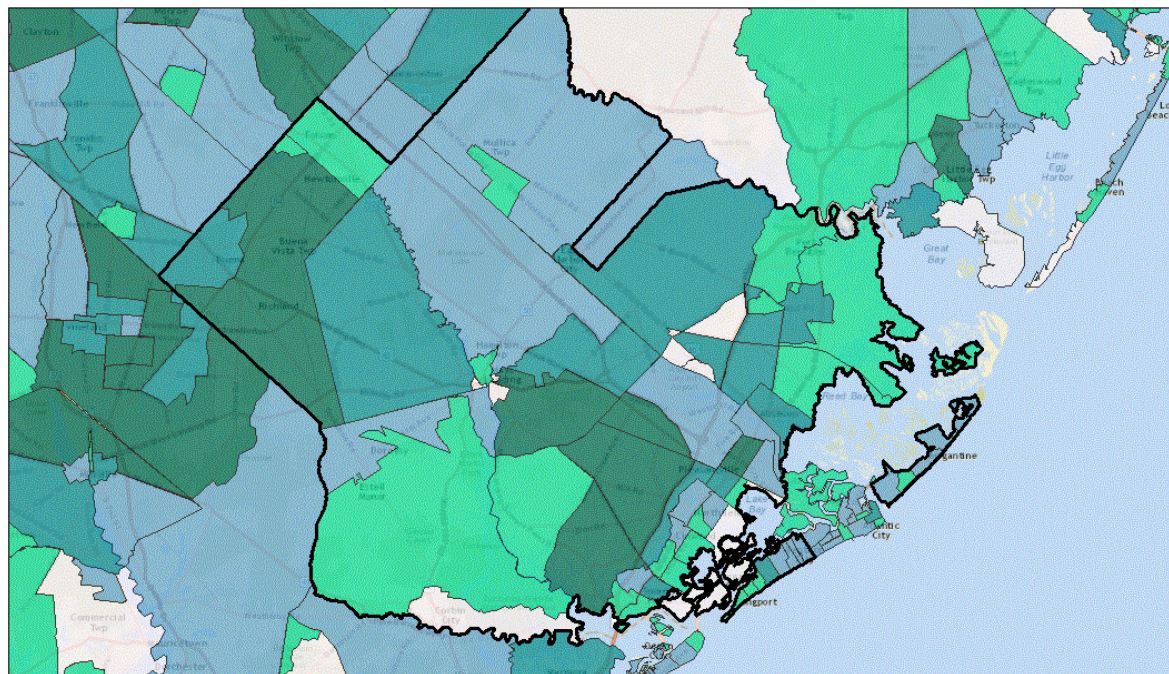
All residential properties by number of units

Property Type	Number	%
1-unit detached structure	63,950	65%
1-unit, attached structure	7,045	7%
2-4 units	8,136	8%
5-19 units	9,290	9%
20 or more units	6,371	6%
Mobile Home, boat, RV, van, etc.	3,325	3%
Total	98,117	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2008-2012 ACS

Total Households - Consolidated Plan and Continuum of Care Planning Tool



June 2, 2016

Override 1 **TotalHouseholds**
B11005EST1
 Legend:
 <341 Households (lightest green)
 341-892 Households (light green)
 892-1511 Households (medium green)
 1511-2282 Households (dark green)
 >2282 Households (darkest green)

Scale: 1:371,495
 0 3 6 12 mi
 0 5 10 20 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), Mapbox, Swisstopo, Mapbox, and the GIS User Community

Total Households - Consolidated Plan and Continuum of Care Planning Tool

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	153	0%	645	4%
1 bedroom	1,889	3%	4,276	24%
2 bedrooms	13,222	22%	7,943	44%
3 or more bedrooms	45,016	75%	5,005	28%
<i>Total</i>	<i>60,280</i>	<i>100%</i>	<i>17,869</i>	<i>100%</i>

Table 27 – Unit Size by Tenure

Data Source: 2008-2012 ACS

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

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

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

Describe the need for specific types of housing:

Discussion

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

Introduction

This section still being formulated.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	118,300	248,100	110%
Median Contract Rent	601	881	47%

Table 28 – Cost of Housing

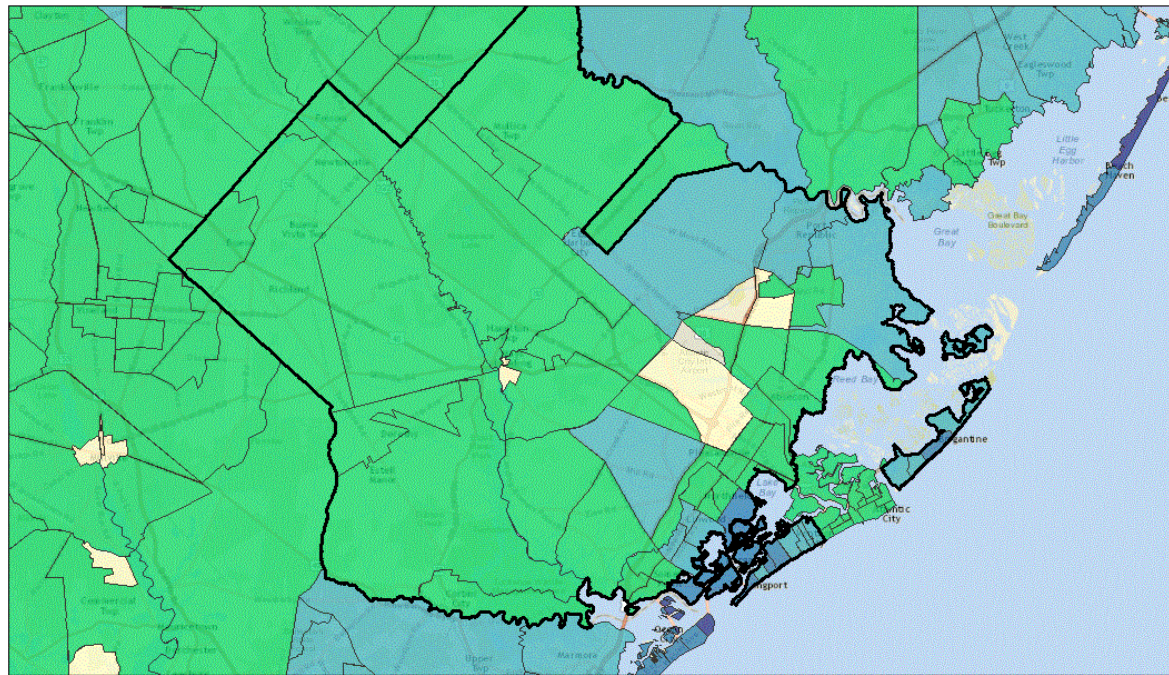
Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,594	14.5%
\$500-999	7,039	39.4%
\$1,000-1,499	6,757	37.8%
\$1,500-1,999	1,119	6.3%
\$2,000 or more	360	2.0%
Total	17,869	100.0%

Table 29 - Rent Paid

Data Source: 2008-2012 ACS

Median Home Value - Consolidated Plan and Continuum of Care Planning Tool



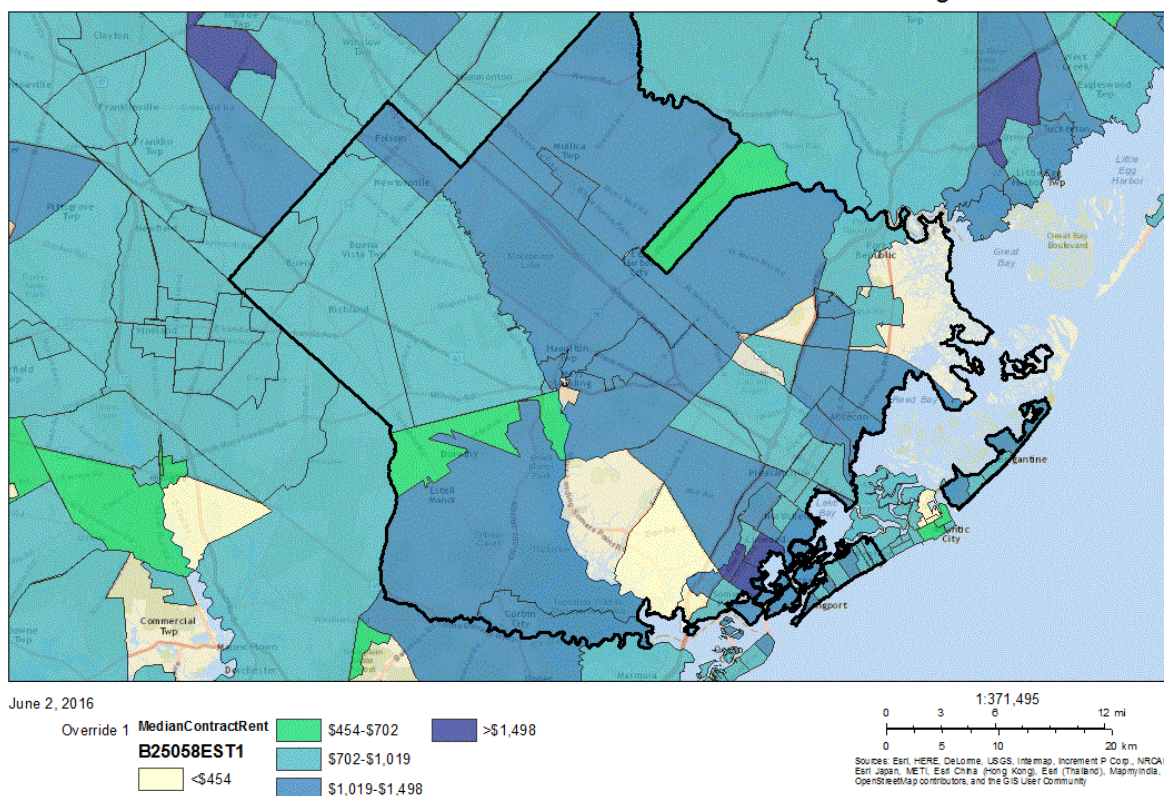
June 2, 2016

Override 1 MedianHomeValue
B25097EST1
 <\$140,400 \$140,400-\$272,900 \$272,900-\$463,100 >\$740,800
 \$463,100-\$740,800

1:371,495
 0 3 6 12 mi
 0 5 10 20 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Median Home Value - Consolidated Plan and Continuum of Care Planning Tool

Median Rent - Consolidated Plan and Continuum of Care Planning Tool



Median Rent - Consolidated Plan and Continuum of Care Planning Tool

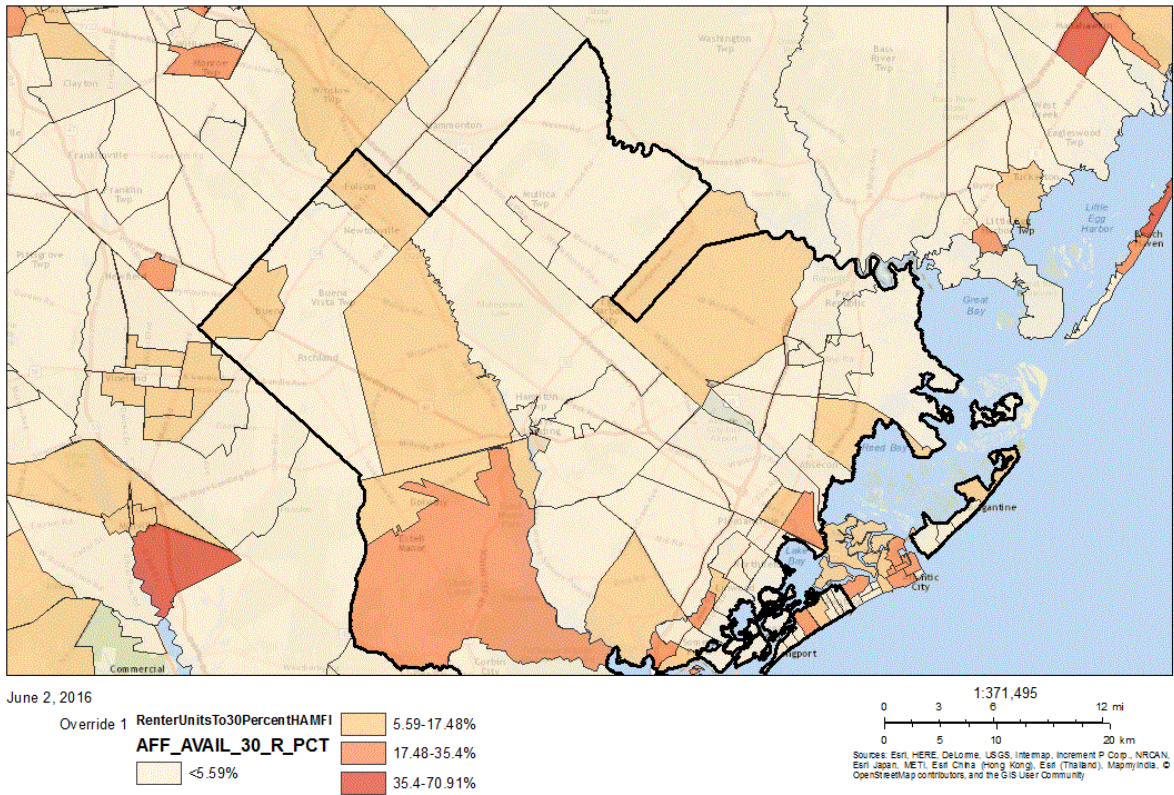
Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	820	No Data
50% HAMFI	1,610	1,131
80% HAMFI	5,990	3,668
100% HAMFI	No Data	5,907
Total	8,420	10,706

Table 30 – Housing Affordability

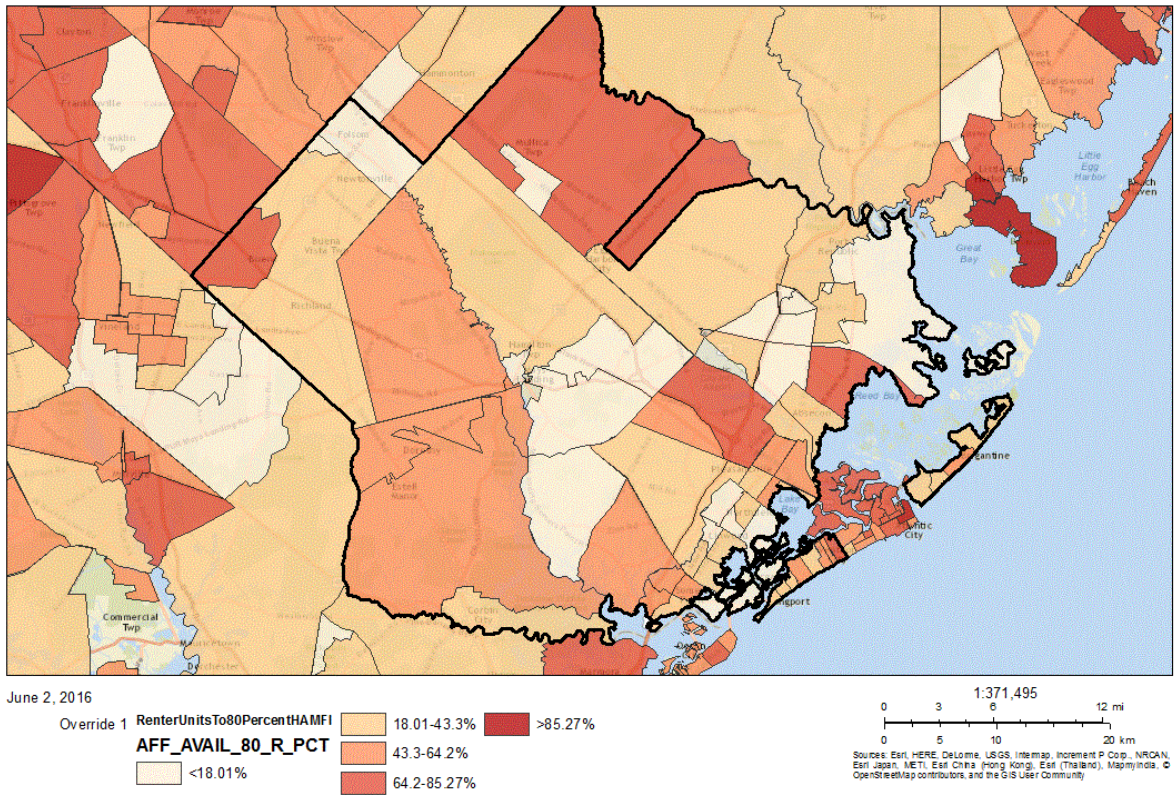
Data Source: 2008-2012 CHAS

% Rental Units Affordable to 30% AMI - Consolidated Plan and Continuum of Care Planning Tool



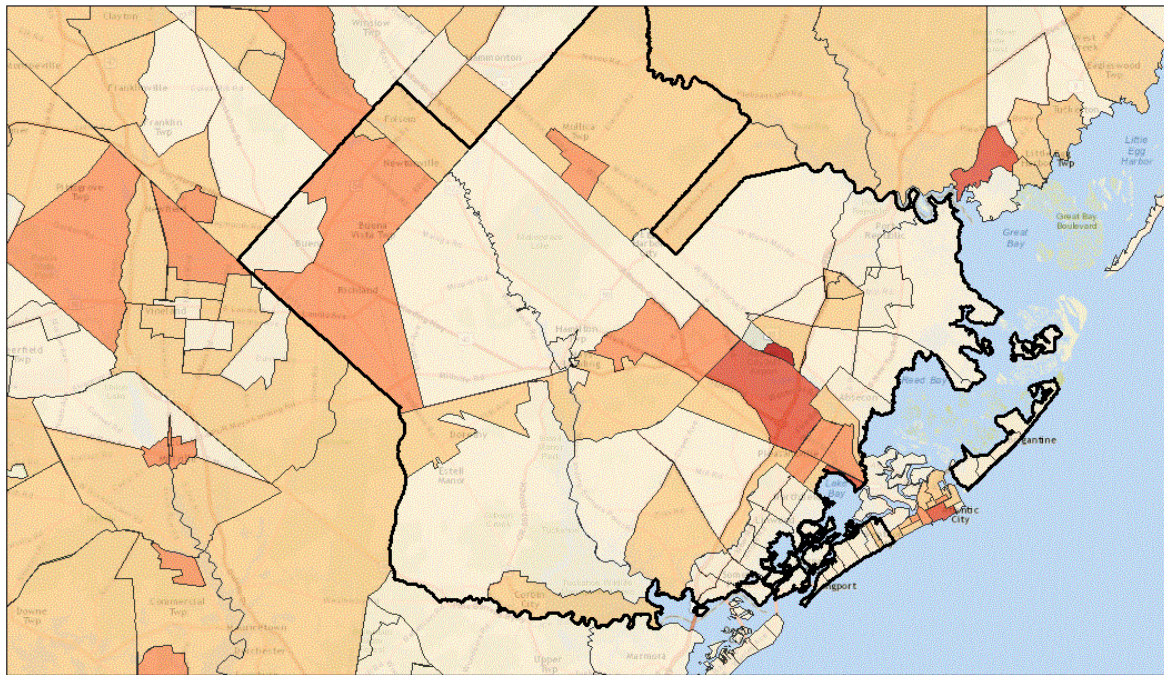
% Rental Units Affordable to 30% AMI - Consolidated Plan and Continuum of Care Planning Tool

% Rental Units Affordable to 80% AMI - Consolidated Plan and Continuum of Care Planning Tool



% Rental Units Affordable to 80% AMI - Consolidated Plan and Continuum of Care Planning Tool

% Owner Units Affordable to 80% AMI - Consolidated Plan and Continuum of Care Planning Tool



June 2, 2016

Override 1 OwnerUnitsTo80PercentHAMFI
AFF_AVAIL_80_O_PCT
10.62-26.29%
26.29-44.3%
44.3-73.23%
>73.23%
<10.62%

0 3 6 12 mi
0 5 10 20 km
1:371,495
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), Mapbox, © OpenStreetMap contributors, and the GIS User Community

% Owner Units Affordable to 80% AMI - Consolidated Plan and Continuum of Care Planning Tool

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

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

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

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section still being formulated.

Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	25,722	43%	8,904	50%
With two selected Conditions	436	1%	798	4%
With three selected Conditions	118	0%	153	1%
With four selected Conditions	0	0%	33	0%
No selected Conditions	34,004	56%	7,981	45%
Total	60,280	100%	17,869	100%

Table 32 - Condition of Units

Data Source: 2008-2012 ACS

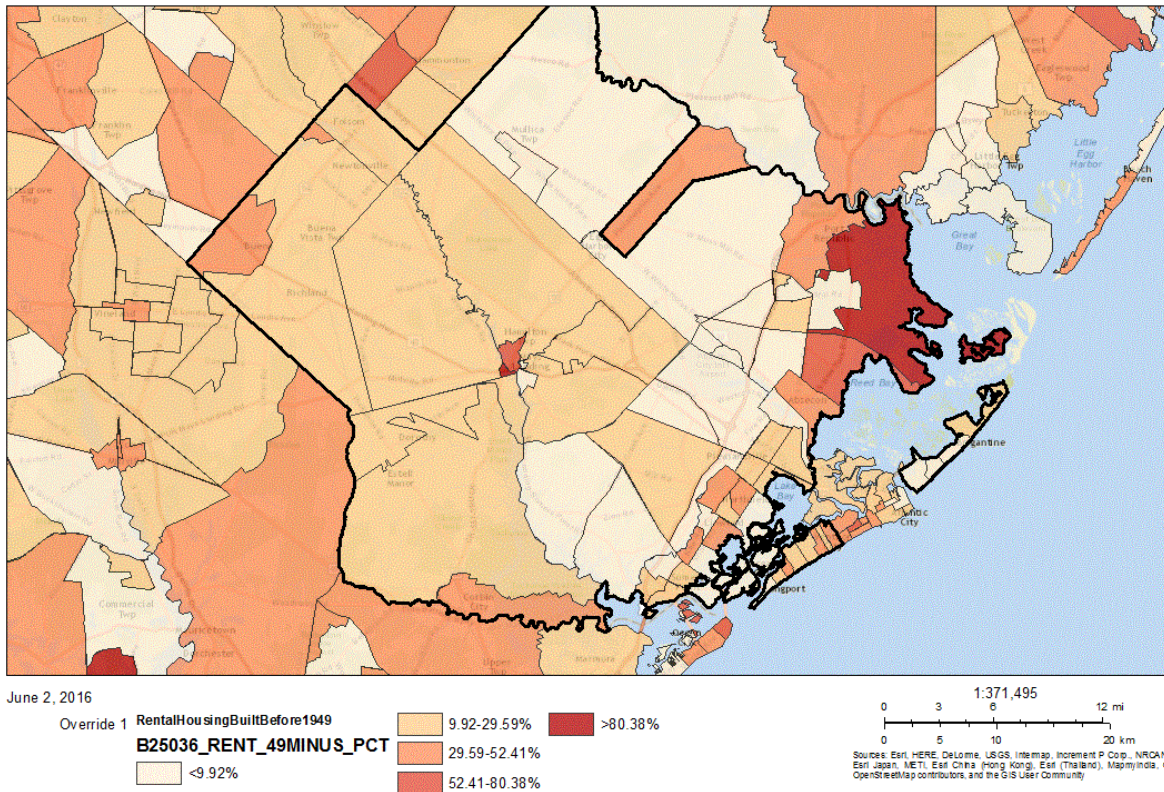
Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,959	18%	2,022	11%
1980-1999	16,670	28%	5,676	32%
1950-1979	24,408	40%	7,174	40%
Before 1950	8,243	14%	2,997	17%
Total	60,280	100%	17,869	100%

Table 33 – Year Unit Built

Data Source: 2008-2012 CHAS

% Rental Housing Built Before 1949 - Consolidated Plan and Continuum of Care Planning Tool



% Rental Housing Built Before 1949 - Consolidated Plan and Continuum of Care Planning Tool

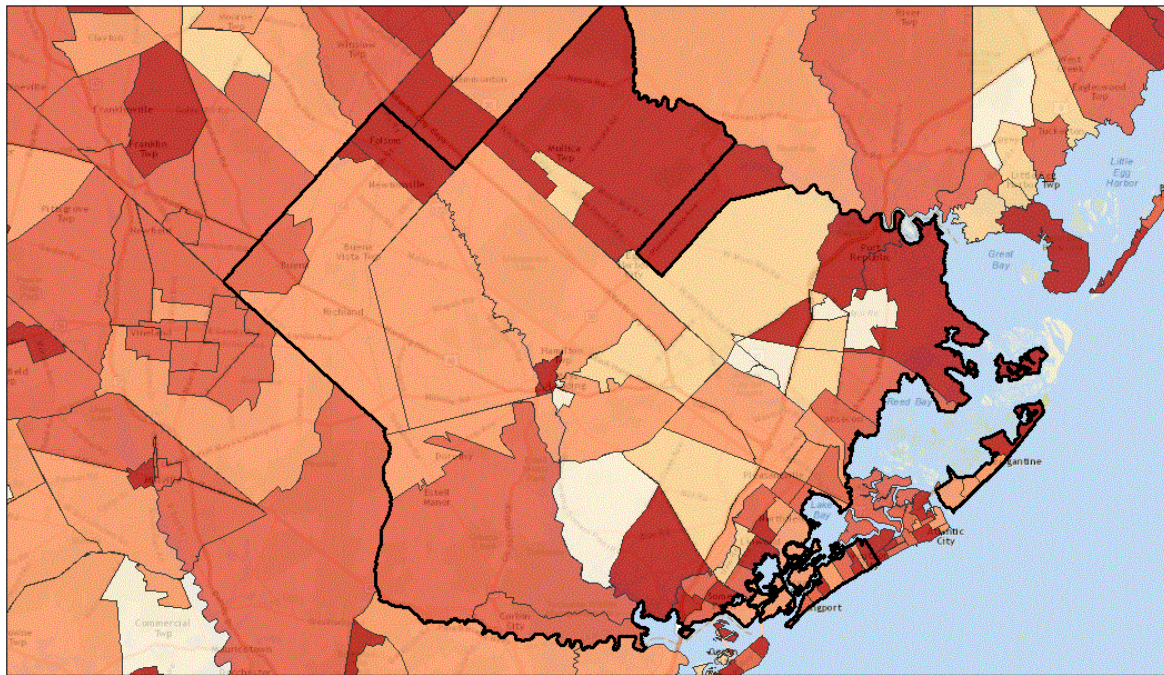
Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	32,651	54%	10,171	57%
Housing Units build before 1980 with children present	4,478	7%	1,726	10%

Table 34 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

% Rental Housing Built Before 1980 - Consolidated Plan and Continuum of Care Planning Tool



June 2, 2016

Override 1 RentalHousingBuiltBefore1980

B25036_RENT_80MINUS_PCT

<15.6%

15.6-42.66%

42.66-65.75%

65.75-86.85%

>86.85%

0 3 6 12 mi
0 5 10 20 km
1:371,495
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, IEI, Esri China (Hong Kong), Esri (Thailand), Mapbox, © OpenStreetMap contributors, and the GIS User Community

% Rental Housing Built Before 1980 - Consolidated Plan and Continuum of Care Planning Tool

Vacant Units

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

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Responses to this section are still being drafted.

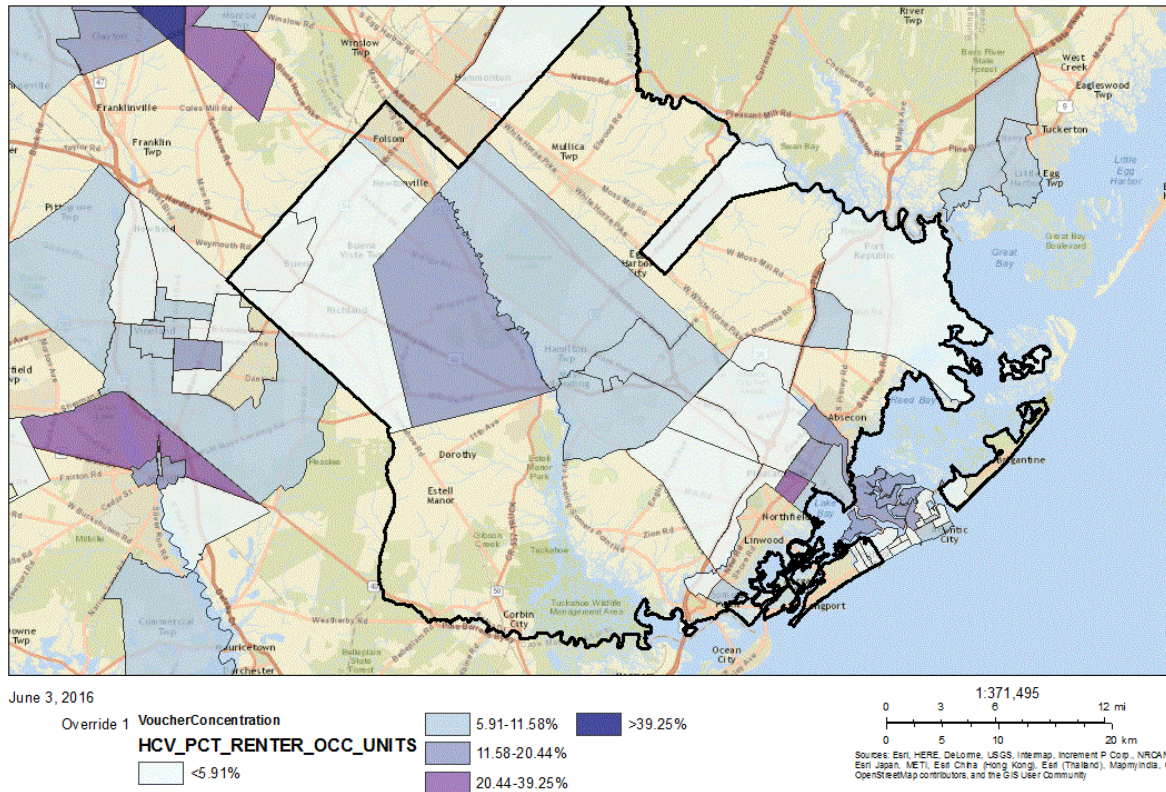
Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			267	245			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Voucher Concentration - Consolidated Plan and Continuum of Care Planning Tool



Voucher Concentration - Consolidated Plan and Continuum of Care Planning Tool

Describe the supply of public housing developments:

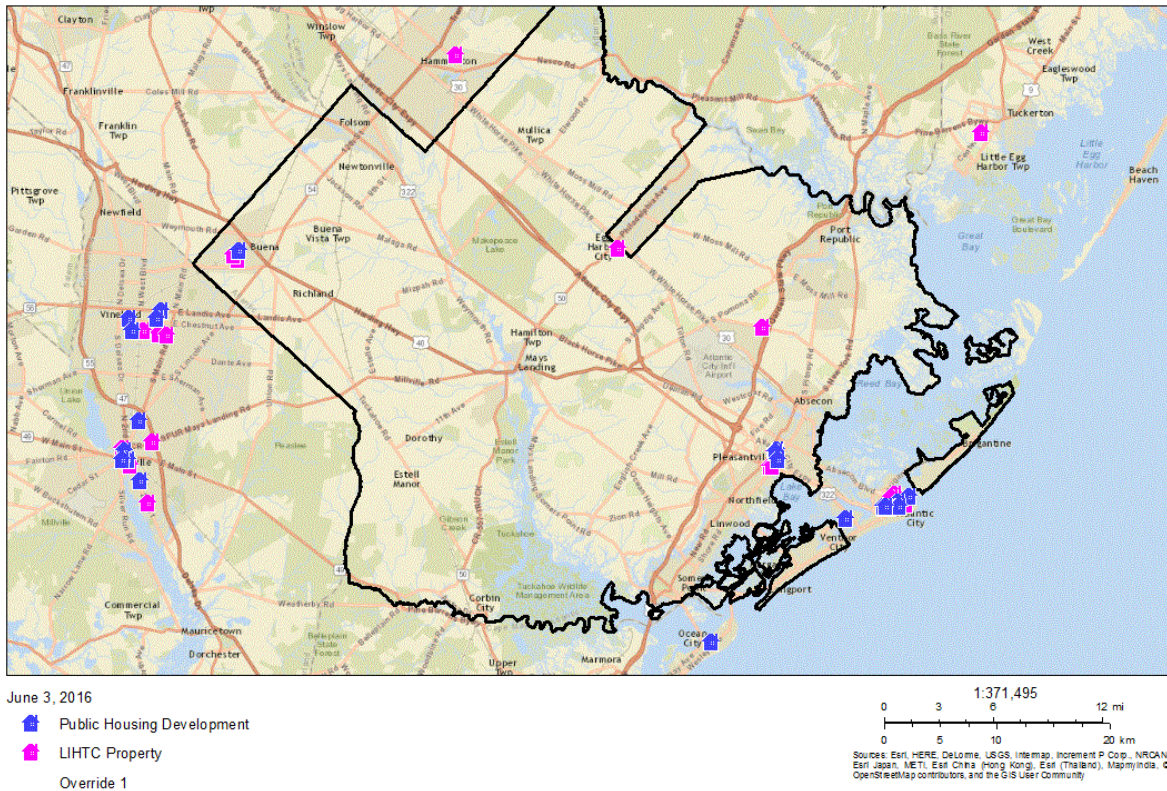
Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Public Housing & LIHTC Properties - Consolidated Plan and Continuum of Care Planning Tool



Public Housing & LIHTC Properties - Consolidated Plan and Continuum of Care Planning Tool

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

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

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

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

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

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

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

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

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

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

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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.

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 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.

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.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Responses to this section are still being drafted.

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	412	338	1	1	0
Arts, Entertainment, Accommodations	29,788	8,397	38	16	-22
Construction	3,597	3,875	5	8	3
Education and Health Care Services	14,604	13,449	19	26	7
Finance, Insurance, and Real Estate	3,643	2,709	5	5	0
Information	933	879	1	2	1
Manufacturing	2,565	1,377	3	3	0
Other Services	3,244	2,565	4	5	1
Professional, Scientific, Management Services	4,844	3,917	6	8	2
Public Administration	0	0	0	0	0
Retail Trade	10,589	10,348	13	20	7
Transportation and Warehousing	1,905	1,507	2	3	1
Wholesale Trade	2,344	1,585	3	3	0
Total	78,468	50,946	--	--	--

Table 39 - Business Activity

Data 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

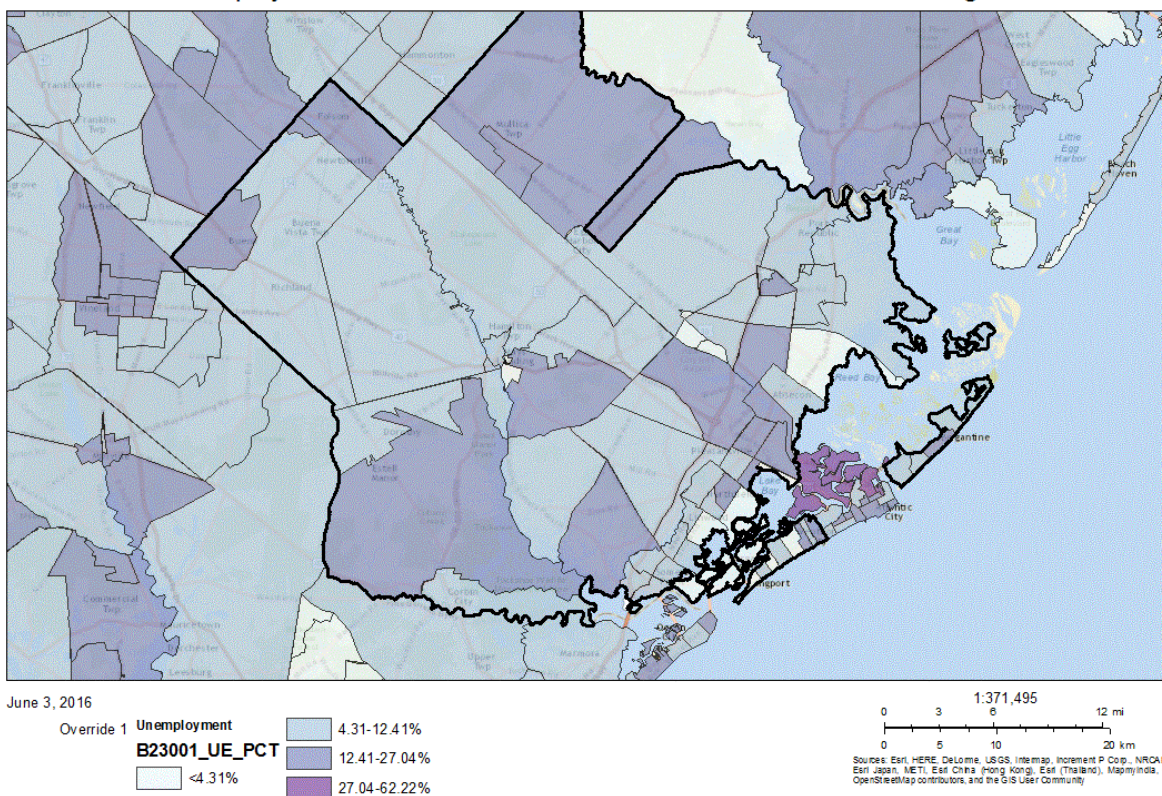
Labor Force

Total Population in the Civilian Labor Force	117,186
Civilian Employed Population 16 years and over	104,118
Unemployment Rate	11.15
Unemployment Rate for Ages 16-24	24.99
Unemployment Rate for Ages 25-65	8.04

Table 40 - Labor Force

Data Source: 2008-2012 ACS

% Unemployment - Consolidated Plan and Continuum of Care Planning Tool



% Unemployment - Consolidated Plan and Continuum of Care Planning Tool

Occupations by Sector	Number of People
Management, business and financial	18,530
Farming, fisheries and forestry occupations	3,622
Service	15,689
Sales and office	24,931
Construction, extraction, maintenance and repair	8,220

Occupations by Sector	Number of People
Production, transportation and material moving	4,985

Table 41 – Occupations by Sector

Data Source: 2008-2012 ACS

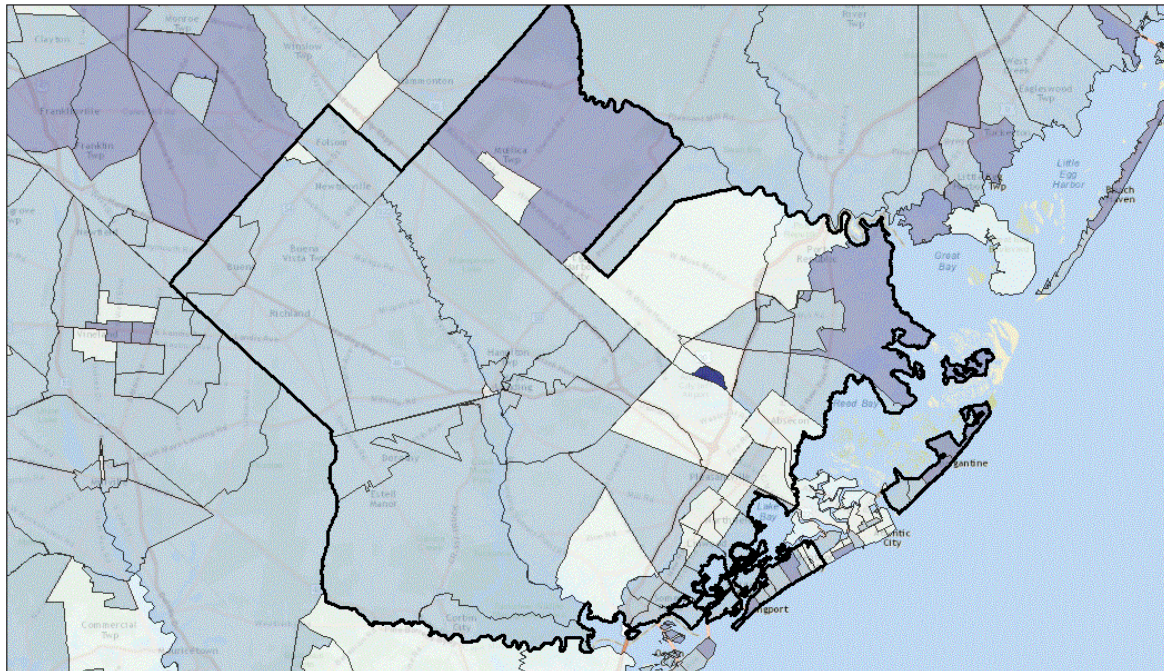
Travel Time

Travel Time	Number	Percentage
< 30 Minutes	70,444	71%
30-59 Minutes	21,739	22%
60 or More Minutes	6,898	7%
Total	99,081	100%

Table 42 - Travel Time

Data Source: 2008-2012 ACS

% Commute Time > 60 minutes - Consolidated Plan and Continuum of Care Planning Tool



June 3, 2016

Override 1 CommuteTimeGT60Min

B08303_60PLUS_TTW_PCT

<4.75%

4.75-13.8%

13.8-28.79%

>64.1%

1:371,495

0 3 6 12 mi
0 5 10 20 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

% Commute Time > 60 minutes - Consolidated Plan and Continuum of Care Planning Tool

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	7,529	1,725	3,498
High school graduate (includes equivalency)	26,342	3,598	6,896
Some college or Associate's degree	25,413	2,665	5,209
Bachelor's degree or higher	26,223	1,255	4,251

Table 43 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	324	1,060	1,214	2,560	2,864
9th to 12th grade, no diploma	1,808	1,371	2,014	4,533	3,680
High school graduate, GED, or alternative	5,734	6,514	9,180	21,188	12,230
Some college, no degree	9,190	5,593	6,730	12,236	4,775
Associate's degree	1,595	1,920	2,074	4,888	1,449
Bachelor's degree	1,562	4,932	5,186	11,334	3,646
Graduate or professional degree	151	1,735	2,825	5,851	2,406

Table 44 - Educational Attainment by Age

Data Source: 2008-2012 ACS

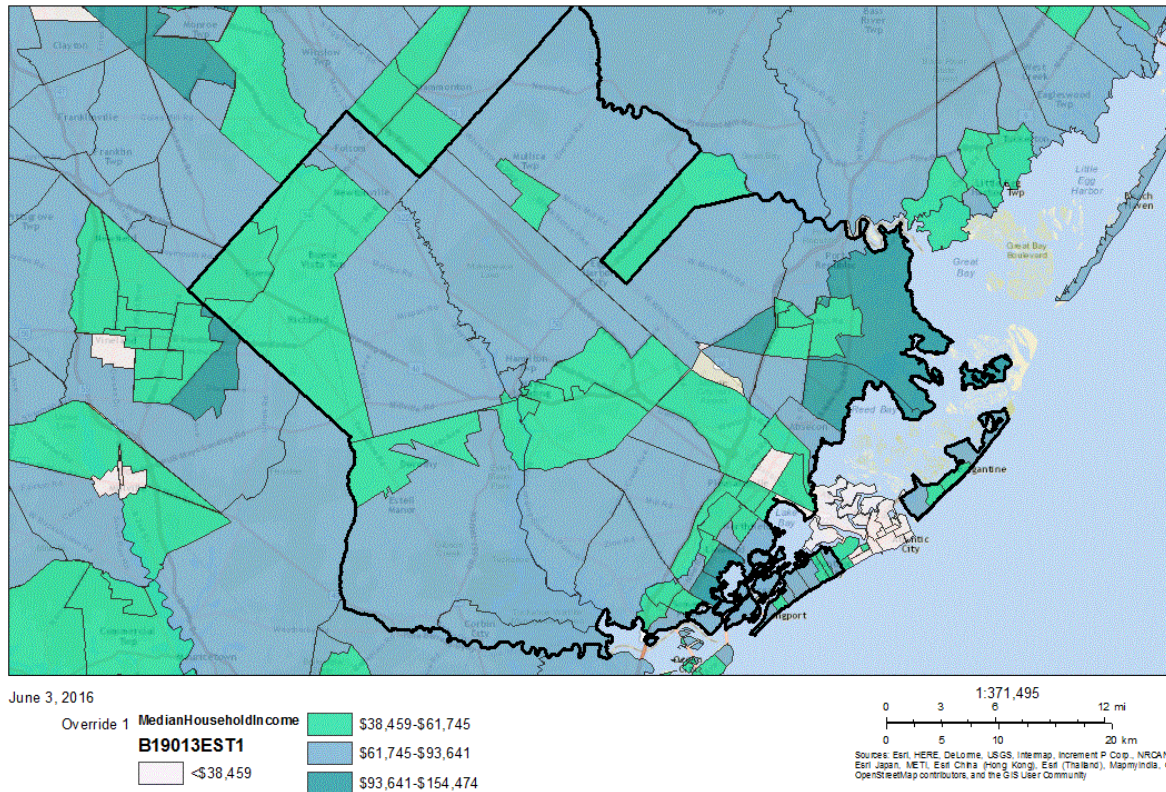
Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,967
High school graduate (includes equivalency)	29,907
Some college or Associate's degree	35,075
Bachelor's degree	47,329
Graduate or professional degree	72,924

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

Median Household Income - Consolidated Plan and Continuum of Care Planning Tool



Median Household Income - Consolidated Plan and Continuum of Care Planning Tool

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

Describe the workforce and infrastructure needs of the business community:

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.

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

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.

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

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")

Responses to this section are still being drafted.

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

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

Are there any community assets in these areas/neighborhoods?

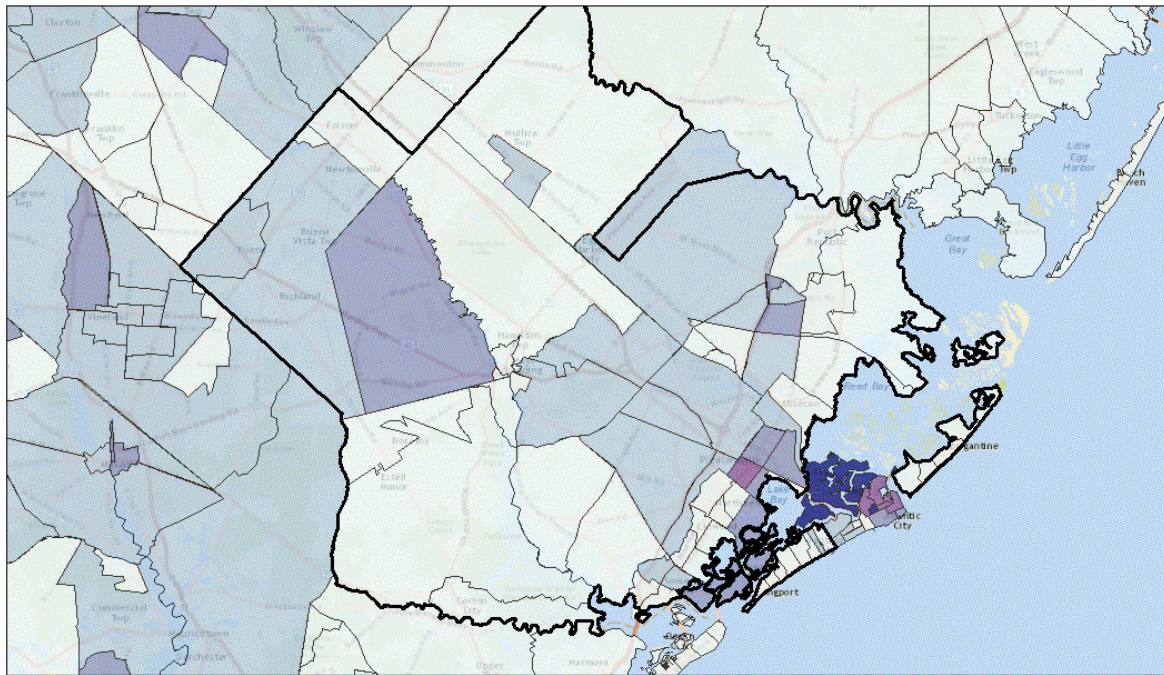
Are there other strategic opportunities in any of these areas?

1:371,495

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Swisstopo, Swisstopo, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

OMB Control No: 2506-0117 (exp. 07/31/2015)

Black/African-American Population - Consolidated Plan and Continuum of Care Planning Tool



June 3, 2016

Override 1 **BlackAfricanAmericanAlone** **B03002EST4_PCT**

<6.85%	6.85-22.6%	>74.1%
	22.6-45.37%	
	45.37-74.1%	

1:371,495
0 3 6 12 mi
0 5 10 20 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), Mapbox India, © OpenStreetMap contributors, and the GIS User Community

Black/African-American Population - Consolidated Plan and Continuum of Care Planning Tool

This map illustrates the proposed Baltimore County boundary, outlined in black. The map covers a large area of Maryland, including parts of the Washington, D.C. metropolitan area. Key locations labeled include Clayton, Franksville, Franklin, Hagerstown, and various towns like Tipton, Newmarket, and Rockland. The map also shows the Chesapeake Bay, Little Egg Harbor, and the Potomac River. The proposed Baltimore County boundary is shown as a large, irregular shape in the center of the map, encompassing several towns and areas. The map uses a color scheme of light blue, purple, and yellow to distinguish different regions or administrative boundaries.

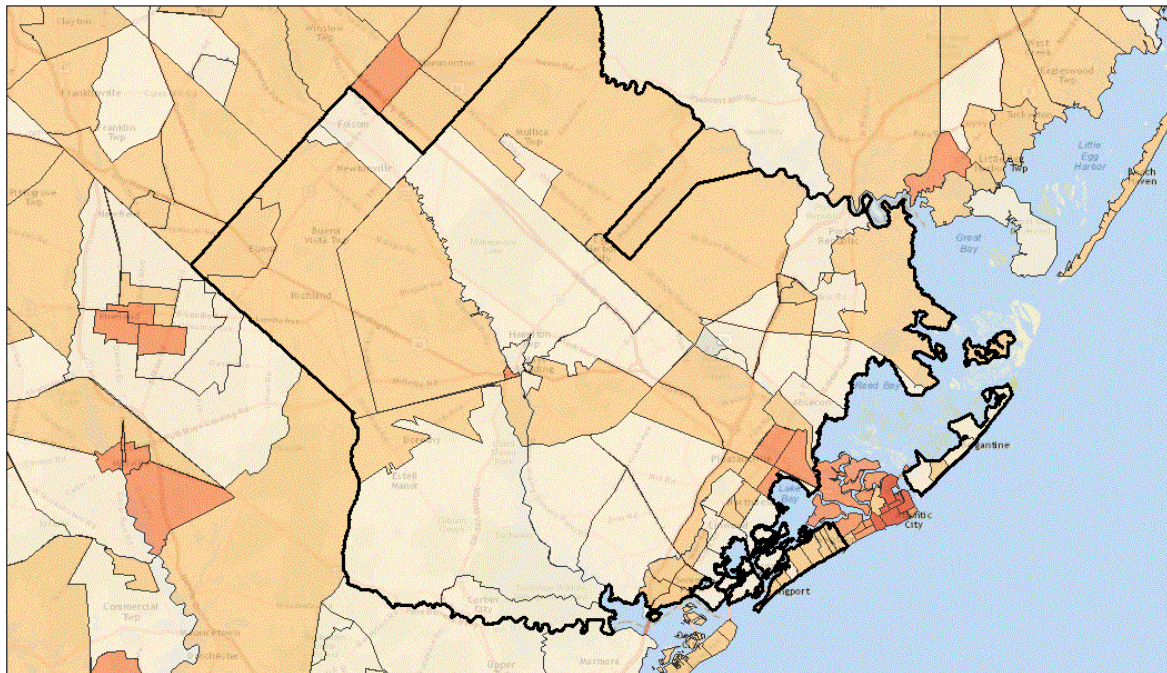
23-46.54 %
46.54-76.83 %

A number line with two scales. The top scale is labeled 'mi' and has major tick marks at 0, 3, 6, and 12. The bottom scale is labeled 'km' and has major tick marks at 0, 5, 10, and 20. There are also minor tick marks between the major ones: 1 mile corresponds to 1.6 kilometers, 2 miles to 3.2, 3 miles to 4.8, 4 miles to 6.4, 5 miles to 8.0, 6 miles to 9.6, 7 miles to 11.2, 8 miles to 12.8, 9 miles to 14.4, 10 miles to 16.0, 11 miles to 17.6, and 12 miles to 19.2.

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

OMB Control No: 2506-0117 (exp. 07/31/2015)

% Extremely Low Income Households - Consolidated Plan and Continuum of Care Planning Tool



June 3, 2016

Override 1
ExtremeLowIncomeHouseholds
T8_LE30_PCT
 <6.72%
 6.72-17.15%
 17.15-32.52%
 32.52-65.29%

0 3 6 12 mi
 0 5 10 20 km
 1:371,495
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

% Extremely Low Income Households - Consolidated Plan and Continuum of Care Planning Tool

Strategic Plan

SP-05 Overview

Strategic Plan Overview

It is the intention of Atlantic County to invest its limited federal Community Development Block Grant and HOME Investment Partnerships funds in ways that will garner long term, sustainable results. For this reason the County has carefully examined its needs for Affordable Housing Development, Preservation of the Existing Housing Stock, Renovation of Public Facilities and Infrastructure, Public Services, Removal of Architectural Barriers and Economic Development. An examination of existing services, housing and the funding sources available to sustain them, with or without Community Development Program assistance, was examined.

Since Public Service activities cannot receive more than 15% of the Community Development Block Grant allocation the County elected to continue its course of primarily funding public improvements, including infrastructure, facilities and barrier removal in addition to housing rehab and development.

The multiple housing projects, funded with CDBG and HOME funds, and public facility and public infrastructure reconstruction remain the highest priorities. While economic development/job creation are certainly important activities to our community, they will largely be funded with resources other than CDBG.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	Countywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	All municipalities belonging to the Atlantic County Urban County.
	Include specific housing and commercial characteristics of this target area.	Mix of residential and commercial uses.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Some activities will be available countywide.
	Identify the needs in this target area.	Same as the County as a whole.
	What are the opportunities for improvement in this target area?	Housing improvement and availability; economic development.
2	Area Name:	Eligible census tracts/block groups
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Various eligible block groups within municipalities participating in the Urban County.

	Include specific housing and commercial characteristics of this target area.	Variety of residential and commercial, though most area-based activities will be in residential neighborhoods.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	CDBG regulations and an assessment of area needs.
	Identify the needs in this target area.	Infrastructure and facilities improvements, including streets, non-profit and public facilities and in some instances, public services.
	What are the opportunities for improvement in this target area?	Community Development funds in addition to other resources, including state and regional.
	Are there barriers to improvement in this target area?	Needs that exceed resources.
3	Area Name:	City of Absecon
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
	Area Name:	Buena Borough

4	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
5	Area Name:	Corbin City
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
6	Area Name:	Estell Manor
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
7	Area Name:	Folsom Borough
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
8	Area Name:	Galloway Township
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
9	Area Name:	Hamilton Township
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
10	Area Name:	Linwood
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	

11	Area Name:	Longport
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
12	Area Name:	Margate
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
13	Area Name:	Mullica Township
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
14	Area Name:	Northfield
	Area Type:	Local Target area
	Other Target Area Description:	
	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?	
15	Area Name:	Weymouth Township
	Area Type:	Local Target area
	Other Target Area Description:	
	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 jurisdiction (or within the EMSA for HOPWA)

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.

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Preservation of existing housing stock
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Countywide
	Associated Goals	Preserve existing housing stock
	Description	Loans to eligible homeowners for necessary repairs.
	Basis for Relative Priority	The continued popularity of the program as evidenced by a consistent waiting list and the fact that rehab allows effective use of CDBG and HOME funds because budgets are on a scale that current funding levels will support.
2	Priority Need Name	Improvements to public facilities & infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Physical Disabilities

	Geographic Areas Affected	Countywide Eligible census tracts/block groups
	Associated Goals	Improve public facilities & infrastructure
	Description	Wide variety of municipal or county projects to improve infrastructure and facilities that serve eligible populations or to remove architectural barriers to access. While projects in low-mod income areas will serve a majority of low-mod residents, there will also be some benefit to a smaller percentage of non-low-mod residents, which is why "Middle Income" is included the list below of those benefitting.
	Basis for Relative Priority	The fact that these activities meet documented needs, fit within the County's CDBG budget and are often an opportunity to leverage other resources for CDBG-supported projects.
3	Priority Need Name	Increase home ownership opportunities
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Countywide
	Associated Goals	Increase home ownership opportunities
	Description	Assistance with down payment and closing costs for the purchase of a home by an income-eligible household (80% or less of Area Median Income). Also, assistance with the construction of a new homebuyer unit by a local Community Housing Development Organization (CHDO) using HOME funds.
	Basis for Relative Priority	Consensus that homeownership is a desirable goal and the ability to meet a need with a relatively small amount of funds.
4	Priority Need Name	Diverse & viable public services

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Countywide Eligible census tracts/block groups
	Associated Goals	Support Public Services
	Description	Grants to municipalities and other service providers to support services for elderly residents and other eligible populations.
	Basis for Relative Priority	The importance of these supportive services to many of the County's most vulnerable residents, the fact that these funds are generally leveraged by the service providers and the excellent track record of service provision by these sub-grantees.
5	Priority Need Name	Blight elimination
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	Countywide Eligible census tracts/block groups

	Associated Goals	Eliminate slums/blight
	Description	Grants to municipalities to remove blighted/slum structures on either an Area or Spot basis.
	Basis for Relative Priority	The continued existence of blighted properties can drag an entire neighborhood or community down, can pose public health and safety hazards and can be an attractive nuisance to local children and yet there are few sources of funding for removing such structures. This activity is expected to be a small but important resource for municipalities.
6	Priority Need Name	Economic development
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Countywide Eligible census tracts/block groups
	Associated Goals	
	Description	There are several countywide and regional economic development opportunities that are strongly supported, even led, by the Atlantic County Improvement Authority, the CD administrator for the County. CD support is limited to the establishment of a revolving loan program for businesses that is funded with a Section 108 loan.
	Basis for Relative Priority	Low priority is assigned because it is not anticipated that CDBG Entitlement funds will be used to support these activities. There are other regional and state resources to do so. The priority ranking is no reflection of the importance of economic development to our County. These activities are more than important. They are vital.
7	Priority Need Name	General program administration
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities
Geographic Areas Affected	Countywide Eligible census tracts/block groups
Associated Goals	Administer CDBG & HOME programs
Description	Administration of the CDBG and HOME programs. Includes planning, outreach, monitoring, record-keeping and reporting.
Basis for Relative Priority	Compliant administration of the HOME and CDBG programs is necessary to continue the benefits of those programs for County residents.

Narrative (Optional)

Priorities for community development have been established through annual assessments of ongoing activities, input from citizens at public meetings, County Department Heads, County Administration, the County Freeholders, non-profit public service providers and affordable housing developers. Multiple factors determine the funding of individual projects, including readiness and the concentration of low and moderate income persons served.

The priorities were established using the following definitions:

- High priorities are those activities that will be funded with CDBG or HOME funds.
- Low priorities are those activities that may be funded with CDBG or HOME funds, based on annual activity requests

Low priorities are still important and necessary, but most are perceived as having other funding sources to meet the priority.

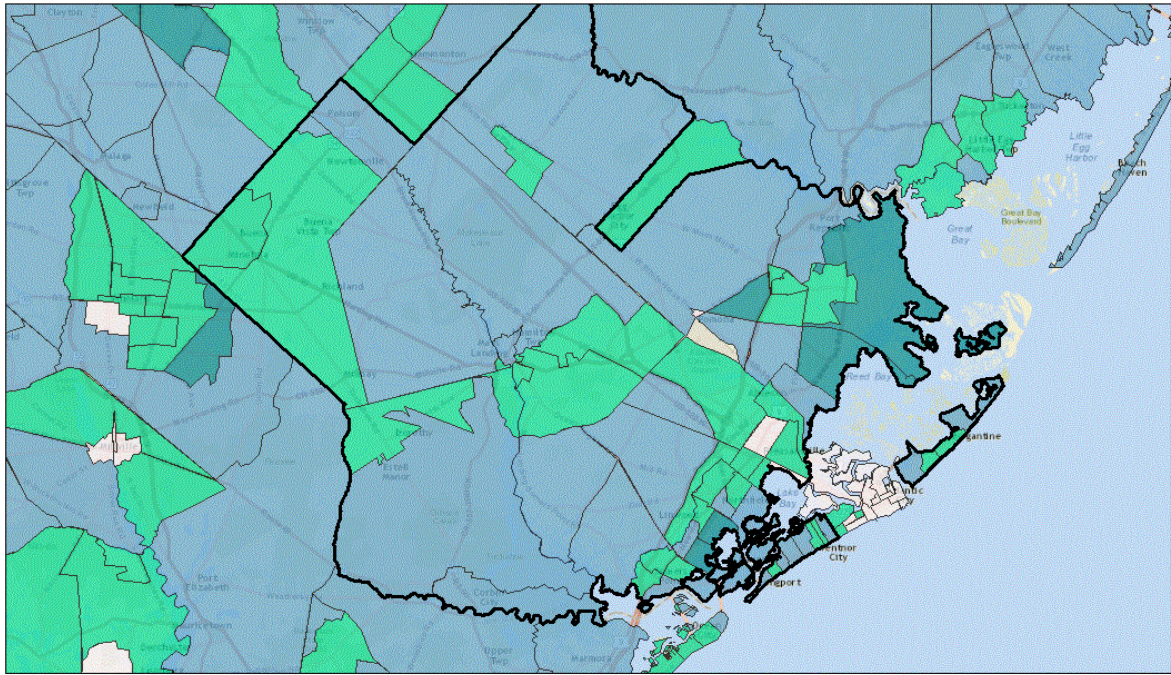
SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There are no plans to use HOME funds for TBRA at this time.
TBRA for Non-Homeless Special Needs	There are no plans to use HOME funds for TBRA at this time.
New Unit Production	With Atlantic County having one of the highest foreclosure rates in the nation, there is currently and will likely be for some time a glut of empty housing units in the County. New unit production is likely to be on a small scale, if at all, for the foreseeable future.
Rehabilitation	With layoffs and other factors resulting in declining incomes, it is anticipated that the need for rehabilitation will remain strong.
Acquisition, including preservation	Acquisition, rehab and resale of some foreclosed/abandoned residential properties is a likely component of the solution for the high percentage of empty properties in the County. With limited resources and high rehab costs, it is not likely that a large number of units will be addressed in this way, but, as noted, this strategy is one of several components.

Table 48 – Influence of Market Conditions

CPD Maps - Median household income



April 26, 2016

Override 1

MedianHouseholdIncome

B19013EST1

<\$38,459

\$38,459-\$61,745

\$61,745-\$93,641

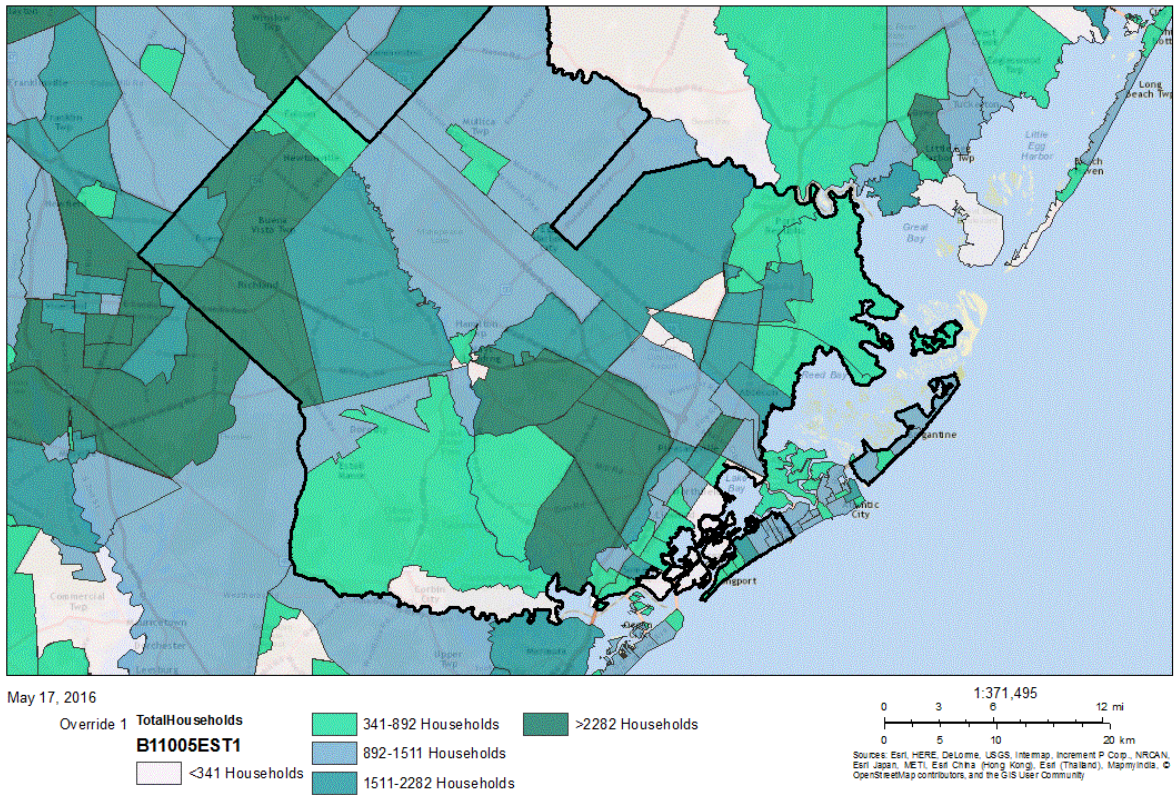
\$93,641-\$154,474

1:371,495
0 3 6 12 mi
0 5 10 20 km

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, IEI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

CPD Maps - Median household income

Total Households - Consolidated Plan and Continuum of Care Planning Tool



Total Households - Consolidated Plan and Continuum of Care Planning Tool

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

Introduction

The County has been allocated \$1,102,215 in CDBG funds for 2016 and \$484,846 in HOME funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,102,215	0	0	1,102,215	4,000,000	Expected amount for remainder of Con Plan is based on estimate of 4 times current allocation
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	486,286	0	0	486,286	1,800,000	Expected amount for remainder of Con Plan is based on estimate of 4 times current allocation

Table 49 - 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 County will partner with municipalities, other public agencies and nonprofit 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 funds but will be contributing millions of 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 nonfederal 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 is 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.

SP-40 Institutional Delivery Structure – 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
ATLANTIC COUNTY IMPROVEMENT AUTHORITY	Redevelopment authority	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
ABSECON	Government	Planning neighborhood improvements public facilities public services	
City of Brigantine	Government	Planning neighborhood improvements public facilities	
BUENA VISTA TOWNSHIP	Government	Planning neighborhood improvements public facilities	
BUENA	Government	Non-homeless special needs Planning neighborhood improvements public facilities	
City of Corbin City	Government	Planning neighborhood improvements	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
EGG HARBOR TOWNSHIP	Government	Planning neighborhood improvements public facilities	
ESTELL MANOR	Government	Planning neighborhood improvements public facilities	
FOLSOM	Government	Planning neighborhood improvements public facilities	
HAMILTON TOWNSHIP (ATLANTIC COUNTY)	Government	Ownership Planning neighborhood improvements public facilities	
GALLOWAY TOWNSHIP	Government	Planning neighborhood improvements public facilities	
City of Linwood		Planning neighborhood improvements public facilities	
Borough of Longport		Planning neighborhood improvements public facilities	
Margate City	Government	Planning neighborhood improvements public facilities	
MULLICA TOWNSHIP	Government	Ownership Planning neighborhood improvements public facilities	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NORTHFIELD		Planning neighborhood improvements public facilities	
PLEASANTVILLE	Government	Ownership Planning neighborhood improvements public facilities	
City of Port Republic	Government	Planning neighborhood improvements public facilities	
City of Somers Point	Government	Planning neighborhood improvements public facilities	
VENTNOR CITY	Government	Planning neighborhood improvements public facilities	
WEYMOUTH TOWNSHIP	Government	neighborhood improvements public facilities	
PLEASANTVILLE HOUSING & REDEVELOPMENT CORP.	Non-profit organizations	Ownership Planning Rental	

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Gaps and challenges:

Insufficient Resources - As needs remain steady or even increase, resources to support service delivery continue to shrink.

Imperfect Coordination – Due to size of the County and the logistics of service providers, coordination of services has been very difficult. The creation/development of one-stop service centers are alleviating the problems of service delivery coordination. Currently, the Human Services Advisory Council meets

regularly to try and coordinate various programs funded by several state and federal social service grants.

Multiple/Inconsistent Reporting Requirements – Information collection and exchange for various housing and service programs, funded by multiple sources (i.e. various federal and state programs), becomes very difficult due to varying requirements for reporting and data collection. Consistent reporting and information collection is essential for assessing and analyzing needs and allocating funding.

Varying fiscal/reporting periods – Varying fiscal/reporting periods make it difficult to comprehensively and strategically plan for consistent and continuous delivery of services.

Inconsistent program policies and procedures – Differing program policies and procedures have made it very difficult for service agencies to provide a continuation in services for needy and homeless households. Eligibility requirements and limits on lengths of stay often displace families and individuals and disrupt counseling, training or employment schedules. Such disruptions only promote cyclical dependence and impede any progress toward self-sufficiency.

Staff turnover – As is typical of the industry as a whole, some service providers in the County have experienced staff turnover that at least temporarily has an adverse impact on the efficient delivery of services.

Strengths:

Mutual awareness - While coordination is less than perfect, there is a general awareness among service providers of each other, including what they do and how they do it. This allows for cross-referrals, mutually beneficial outreach activities and improved service delivery.

Dedicated staff – As is also typical of the industry as a whole, service providers in Atlantic County are often staffed by dedicated, knowledgeable individuals who seek to provide help without judgment and compassion without condescension.

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	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		

Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 51 - Homeless Prevention Services Summary

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

There are many social service agencies in Atlantic County and throughout the region that provide benefits to very low and low income individuals and families in order to prevent homelessness and undertake outreach activities to connect those services with those who need them. These organizations also serve the needs of those who have already become homeless. The County also provides an extensive network and referrals to other government agencies and/or social services when needed, including outreach and referral to those with HIV/AIDS. A few of these agencies include the following:

- Pleasantville and Buena Borough Housing Authorities;
- Atlantic Homeless Alliance;
- Covenant House New Jersey;
- Gateway Community Action Partnership;
- Atlantic County Department of Family and Community Development;
- South Jersey AIDS Alliance;
- Mental Health Association in Atlantic County;
- Atlantic County Women's Center.

These organizations provide many services to homeless or at risk residents, including but not limited to: counseling, case management, life skills training, financial literacy classes and victim advocacy. These services help residents develop skills and knowledge to transition into permanent supportive housing or independent living and to gain steady employment. The ultimate goal of providing supportive services is self-sufficiency.

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

Gaps and challenges:

Insufficient Resources - As needs remain steady or even increase, resources to support service delivery continue to shrink.

Imperfect Coordination – Due to size of the County and the logistics of service providers, coordination of services has been very difficult. The creation/development of one-stop service centers are alleviating the problems of service delivery coordination. Currently, the Human Services Advisory Council meets regularly to try and coordinate various programs funded by several state and federal social service grants.

Multiple/Inconsistent Reporting Requirements – Information collection and exchange for various housing and service programs, funded by multiple sources (i.e. various federal and state programs), becomes very difficult due to varying requirements for reporting and data collection. Consistent reporting and information collection is essential for assessing and analyzing needs and allocating funding.

Varying fiscal/reporting periods – Varying fiscal/reporting periods make it difficult to comprehensively and strategically plan for consistent and continuous delivery of services.

Inconsistent program policies and procedures – Differing program policies and procedures have made it very difficult for service agencies to provide a continuation in services for needy and homeless households. Eligibility requirements and limits on lengths of stay often displace families and individuals and disrupt counseling, training or employment schedules. Such disruptions only promote cyclical dependence and impede any progress toward self-sufficiency.

Staff turnover – As is typical of the industry as a whole, some service providers in the County have experienced staff turnover that at least temporarily has an adverse impact on the efficient delivery of services.

Strengths:

Mutual awareness - While coordination is less than perfect, there is a general awareness among service providers of each other, including what they do and how they do it. This allows for cross-referrals, mutually beneficial outreach activities and improved service delivery.

Dedicated staff – As is also typical of the industry as a whole, service providers in Atlantic County are often staffed by dedicated, knowledgeable individuals who seek to provide help without judgment and compassion without condescension.

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

SP-45 Goals Summary – 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	Preserve existing housing stock	2016	2020	Affordable Housing	Countywide Hamilton Township Mullica Township	Preservation of existing housing stock	CDBG: \$350,000 HOME: \$786,286	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Improve public facilities & infrastructure	2016	2020	Non-Housing Community Development	Countywide Eligible census tracts/block groups Buena Borough Estell Manor Folsom Borough Hamilton Township Galloway Township Linwood Longport Margate Northfield Weymouth Township	Improvements to public facilities & infrastructure	CDBG: \$3,452,215	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
3	Support Public Services	2016	2020	Non-Homeless Special Needs Non-Housing Community Development	Countywide City of Absecon	Diverse & viable public services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 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: \$1,300,000	Rental units constructed: 2 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit Direct Financial Assistance to Homebuyers: 50 Households Assisted
5	Eliminate slums/blight	2016	2020	Non-Housing Community Development	Countywide Eligible census tracts/block groups Corbin City	Blight elimination	CDBG: \$150,000	Buildings Demolished: 3 Buildings
6	Administer CDBG & HOME programs	2016	2020	Planning & Administration	Countywide Eligible census tracts/block groups	General program administration	CDBG: \$1,100,000 HOME: \$200,000	Other: 1 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing housing stock
	Goal Description	Loans to homeowners for necessary repairs

2	Goal Name	Improve public facilities & infrastructure
	Goal Description	Grants to Urban County municipalities to help make eligible improvements to public facilities and infrastructure, including removal of architectural barriers to accessibility. Other improvements will benefit low-moderate income areas or clientele.
3	Goal Name	Support Public Services
	Goal Description	Grants to non-profits and government departments to help provide essential services to eligible populations, including the elderly, disabled, and residents from income-eligible households.
4	Goal Name	Increase home ownership opportunities
	Goal Description	Making home ownership more affordable, primarily for moderate-income families, by subsidizing the construction of new units to be sold a below market rate and by providing down payment and closing cost assistance to eligible families purchasing homes.
5	Goal Name	Eliminate slums/blight
	Goal Description	Grants to municipalities to remove blighted structures on either an Area or Spot basis to remove dangerous and unsightly structures.
6	Goal Name	Administer CDBG & HOME programs
	Goal Description	Effective, compliant planning and administration of the CDBG and HOME programs for Atlantic County. Includes planning, monitoring, record-keeping and reporting.

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)

During the five-year period covered by this Consolidated Plan, the jurisdiction anticipates using HOME funds to create 5 new units of affordable housing, either rental, homebuyer or both. Additionally, it is estimated that HOME funds will be used to rehabilitate 50 units occupied by income-eligible families. Finally, the home ownership program is expected to provide HOME funds for down payment and closing cost assistance to at least 50 eligible families.

The estimated breakdown of those who will be provided with affordable housing in these ways is: approximately 3 very low income; 32 low income; 70 moderate income.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

N/A

Activities to Increase Resident Involvements

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.

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

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

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.

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 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.

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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

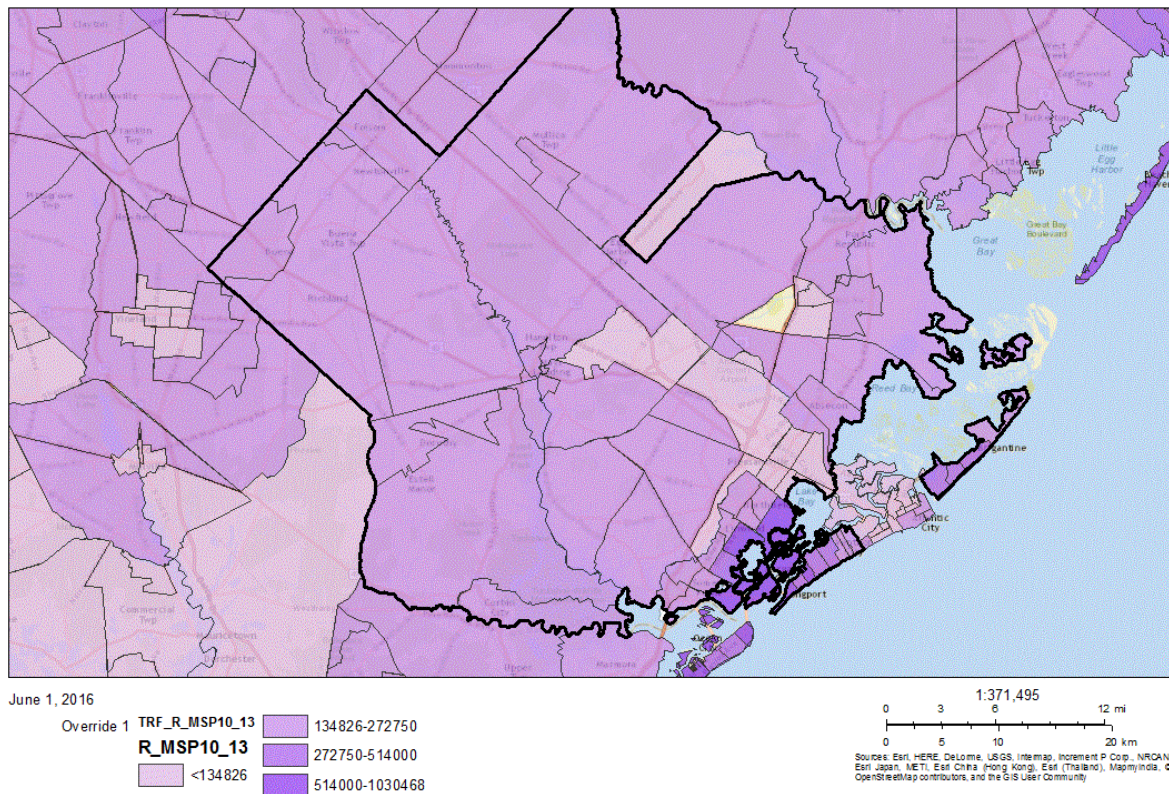
1) Regional economic development efforts, including employer attraction and retention as well as job training efforts are underway, but reconfiguring the County's economic identity and make-up will take several years.

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 expects to continue its homebuyers program throughout the five years covered by this Consolidated Plan. The County will also assist business start-ups and expansions to bring job opportunities to the region.

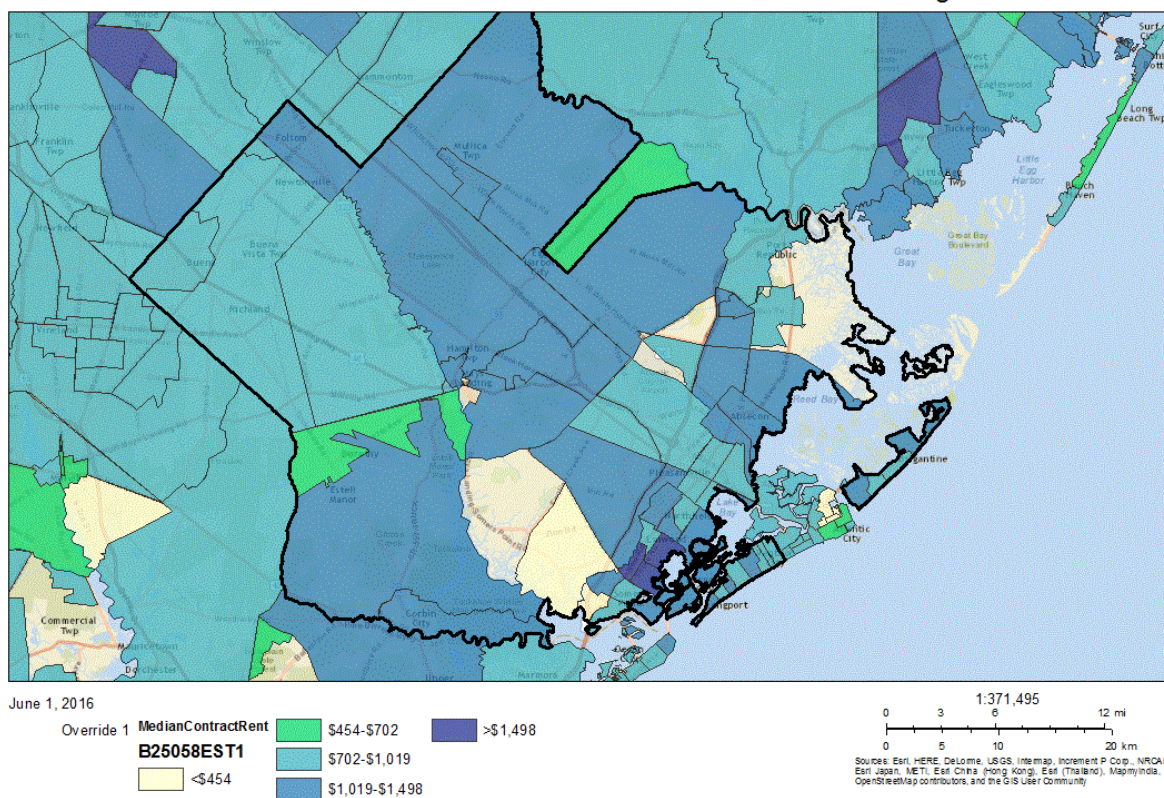
4) Review building fee ordinances if requested by municipalities and recommend modifications as necessary; investigate possibility of non-profit organizations having fees waived.

Median Home Sales Price - Consolidated Plan and Continuum of Care Planning Tool



Median Home Sales Price - Consolidated Plan and Continuum of Care Planning Tool

Median Rent - Consolidated Plan and Continuum of Care Planning Tool



Median Rent - Consolidated Plan and Continuum of Care Planning Tool

SP-60 Homelessness Strategy – 91.215(d)

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

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.

Just over 2 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, composed of the Atlantic County Department of Welfare, Jewish Family Services and the Pleasantville Housing Authority began operation in February 2014. The SPOE will employ eleven staff to facilitate the coordination of care of those who present as homeless in Atlantic County. This should lead to more effective efforts to divert from homelessness and to rapidly re-house individuals who present to the system.

Addressing the emergency 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The 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 five-year 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.

SP-65 Lead based paint Hazards – 91.215(i)

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

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

These actions reduce exposure to lead paint and dust by first confirming the presence of lead paint and then using the appropriate work practices, up to and including abatement, that will reduce lead paint in the household environment.

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

Per the County's rehab program's Policy and Procedures Manual, paint hazard assessment, reduction or elimination and clearance testing are a required part of all housing rehab on properties construction before 1978 in which painted surfaces will be disturbed.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing 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.

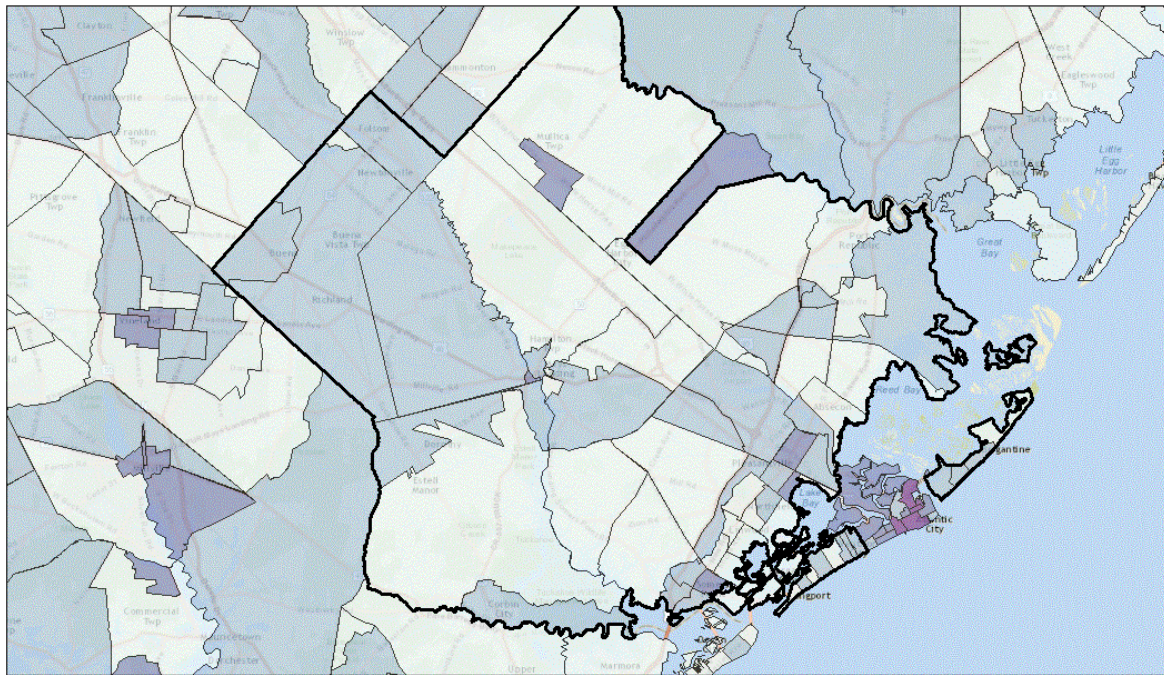
It is anticipated that current efforts will continue during the 2016 through 2020 program years. In addition, Atlantic County has initiated another tool for economic development. Specifically, a business loan program funded by a Section 108 loan from HUD. The program's objective is to add jobs to a county severely impacted by recent, dramatic contraction of the casino industry.

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

There are cross-referrals of program participants among County services so that, for instance, if someone is seeking employment or training assistance, they are also made aware of housing resources - from rehab to shelter to housing education - that are available in the County.

Further, the use of CDBG and especially HOME funds is planned with a knowledge of the type of housing most in demand, including size, tenure and location.

Poverty rate - Consolidated Plan and Continuum of Care Planning Tool



June 1, 2016

Override 1 PovertyRate
B17021EST2_PCT
 <6.96% Poverty
 6.96-19.04% Poverty
 19.04-35.95% Poverty
 35.95-64.47% Poverty

0 3 6 12 mi
 0 5 10 20 km
 1:371,495
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), Mapbox, © OpenStreetMap contributors, and the GIS User Community

Poverty rate - Consolidated Plan and Continuum of Care Planning Tool

This map shows the New Bedford area, including various townships and geographical features. A thick black line outlines a specific region, likely the area of interest for the study. The map includes labels for towns such as Duxbury, Bourne, and New Bedford, as well as bodies of water like Buzzards Bay and the Atlantic Ocean.

Override 1

Unemployment

B23001_UE_PCT

☐ <4.31%

4.31-12.41%

12.41-27.04%

12.41-27.04 %
27.04-62.22 %

1:371,495

A number line with two scales. The top scale is labeled in miles (mi) with major tick marks at 0, 3, 6, and 12. The bottom scale is labeled in kilometers (km) with major tick marks at 0, 5, 10, and 20. The scales are aligned such that 3 miles corresponds to 5 kilometers, 6 miles to 10 kilometers, and 12 miles to 20 kilometers. There are also minor tick marks between the major ones.

Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

OMB Control No: 2506-0117 (exp. 07/31/2015)

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 Atlantic County Improvement Authority, through the Office of Community Development, has developed standards and procedures for ensuring that the recipients of Community Development and HOME funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The ACIA's standards and procedures for monitoring are designed to ensure that:

- 1) Objectives of the Housing and Community Development Act, the National Affordable Housing Act and the American Recovery and Reinvestment Act of 2009 are met,
- 2) Program activities are progressing in compliance with the specifications and schedule for each program, and
- 3) Recipients are in compliance with other applicable laws, implementing regulations, including Davis-Bacon and related labor requirements, and with the requirements to affirmatively further fair housing and minimize displacement of low-income households.
- 4) For the housing rehabilitation assistance program, the ACIA will require conformance with:
 - Section 504 Handicapped Accessibility
 - Section 106 Historic Preservation
 - Housing Quality Standards
 - Lead-Based Paint regulations
 - Displacement / Relocation regulations

The Office of Community Development reviews all proposed activities for eligibility under statutory and regulatory requirements, and for meeting identified needs in this plan.

Both the Annual Action Plan and the Consolidated Plan are monitored through the use of checklists and forms to facilitate uniform monitoring of program activities.

Fiscal monitoring will include review and approval of budgets, compliance with executed Grant Agreements, review and approval of vouchers, review of fiscal reports on a monthly basis and a review of municipal and non-profit audits on an annual basis.

Monitoring will occur through on-site monitoring visits. These visits will occur as necessary, but will be conducted at least once a year. Labor compliance monitoring will be conducted through weekly certified payrolls and on-site visits during the work period.

Expected Resources

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

Introduction

The County has been allocated \$1,102,215 in CDBG funds for 2016 and \$484,846 in HOME funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,102,215	0	0	1,102,215	4,000,000	Expected amount for remainder of Con Plan is based on estimate of 4 times current allocation
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	486,286	0	0	486,286	1,800,000	Expected amount for remainder of Con Plan is based on estimate of 4 times current allocation

Table 53 - 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 nonprofit 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 funds but will be contributing millions of 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 nonfederal 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 is 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.

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	Preservation of existing housing stock	CDBG: \$15,000 HOME: \$164,392	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Improve public facilities & infrastructure	2016	2020	Non-Housing Community Development	Countywide Eligible census tracts/block groups	Improvements to public facilities & infrastructure	CDBG: \$757,737	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
3	Support Public Services	2016	2020	Non-Homeless Special Needs Non-Housing Community Development	Countywide	Diverse & viable public services	CDBG: \$24,036	Public service activities other than Low/Moderate Income Housing Benefit: 25 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: \$272,879	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 11 Households Assisted
5	Eliminate slums/blight	2016	2020	Non-Housing Community Development	Countywide	Blight elimination	CDBG: \$15,000	Buildings Demolished: 1 Buildings
6	Administer CDBG & HOME programs	2016	2020	Planning & Administration	Countywide	General program administration	CDBG: \$220,443 HOME: \$48,585	Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing housing stock
	Goal Description	
2	Goal Name	Improve public facilities & infrastructure
	Goal Description	
3	Goal Name	Support Public Services
	Goal Description	
4	Goal Name	Increase home ownership opportunities
	Goal Description	
5	Goal Name	Eliminate slums/blight
	Goal Description	
6	Goal Name	Administer CDBG & HOME programs
	Goal Description	

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 2016 to address a wide range of challenges for those populations. Infrastructure improvements, housing rehab, community facilities and social services are just some of the approaches to improving neighborhoods, houses and, most importantly, families in Atlantic County.

Projects

#	Project Name
1	General administration & planning
2	Housing Rehabilitation
3	Homebuyer Assistance
4	Affordable Housing - CHDO
5	Atlantic County - ADA Improvements
6	Absecon - Senior Bus
7	Brigantine - Infrastructure
8	Buena Vista - Public facility
9	Buena Borough
10	Corbin City - Blight Elimination
11	Egg Harbor Twp. - Infrastructure
12	Estell Manor - ADA Improvements
13	Folsom - ADA Improvements
14	Hamilton Township - ADA Improvements
15	Hamilton Township - Housing Rehab
16	Galloway Township - Senior Center
17	Linwood - ADA Improvements
18	Longport - ADA improvements
19	Margate - ADA Improvements
20	Mullica Township - Housing Rehab
21	Northfield - ADA Improvements
22	Pleasantville - Infrastructure
23	Port Republic
24	Somers Point
25	Ventnor - Street reconstruction
26	Weymouth Township - ADA Improvements

Table 55 – Project Information

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

In allocating CDBG and HOME funds, the County endeavored to fund activities that were deemed to have the greatest benefit to residents in a timely, efficient manner. The aim was to provide benefits in coordination with other support structures so as to avoid redundancy.

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

- Meeting the statutory and regulatory requirements of the CDBG and HOME 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.

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

1	Project Name	General administration & planning
	Target Area	Countywide Eligible census tracts/block groups
	Goals Supported	Administer CDBG & HOME programs
	Needs Addressed	General program administration
	Funding	CDBG: \$220,443 HOME: \$48,628
	Description	Operation of the CDBG and HOME programs, including planning, monitoring and reporting.
	Target Date	12/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	Operation of the CDBG and HOME programs provides the necessary support for all other activities to function. Those activities will benefit several thousand families, primarily low and moderate-income families, from throughout the County.
	Location Description	Programs will be administered from the Atlantic County Improvement Authority office at 133 Atlantic Ave., Atlantic City, NJ
2	Planned Activities	Planning, monitoring and reporting of the CDBG and HOME programs in an efficient, compliant manner.
	Project Name	Housing Rehabilitation
	Target Area	Countywide
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Preservation of existing housing stock
	Funding	HOME: \$164,715
	Description	Loans to income-eligible homeowners for necessary home repairs.
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 families with incomes at or below 80 AMI.
	Location Description	HOME funds will be used throughout the Urban County municipalities. CDBG funds will be used in Mullica Township and Hamilton Township.

	Planned Activities	Loans for needed home repairs plus necessary delivery services, including spec writing, inspections, consultations with homeowners and contractors and financial processing.
3	Project Name	Homebuyer Assistance
	Target Area	Countywide
	Goals Supported	Increase home ownership opportunities
	Needs Addressed	Increase home ownership opportunities
	Funding	HOME: \$200,000
	Description	Loans to assist eligible families with down payment and closing costs for purchase of single-family homes.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	10 income-eligible families, primarily moderate-income, though some low-income may also be included.
	Location Description	Throughout the Urban County jurisdiction.
4	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.
	Project Name	Affordable Housing - CHDO
	Target Area	Countywide
	Goals Supported	Increase home ownership opportunities
	Needs Addressed	Increase home ownership opportunities
	Funding	HOME: \$72,943
	Description	Assistance to a Community Housing Development Organization for production of an affordable housing unit.
	Target Date	12/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	1 income-eligible family.
	Location Description	Property will be in the Urban County jurisdiction, exact location to be determined

	Planned Activities	Assistance to a Community Housing Development Organization for production of an affordable housing unit.
5	Project Name	Atlantic County - ADA Improvements
	Target Area	Countywide
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$70,000
	Description	Assistance with removal of architectural barriers at a public facility owned by Atlantic County. The facility houses a public health clinic and other County activities.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 500 families use the facility each year, primarily low and moderate income.
	Location Description	201 S. Shore Road, Northfield, NJ
6	Planned Activities	Assistance with removal of architectural barriers at a public facility owned by Atlantic County. The facility houses a public health clinic and other County activities. Improvements include widening entrances and adding ramps.
	Project Name	Absecon - Senior Bus
	Target Area	Countywide
	Goals Supported	Support Public Services
	Needs Addressed	Diverse & viable public services
	Funding	CDBG: \$24,036
	Description	Operating support for operation of a bus that provides transportation to senior and disabled residents of Absecon.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 50 elderly and disabled residents.
	Location Description	Throughout Absecon.

	Planned Activities	Operating support for operation of a bus that provides transportation to senior and disabled residents of Absecon.
7	Project Name	Brigantine - Infrastructure
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$30,732
	Description	8th Street reconstruction.
	Target Date	4/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	565 residents of the eligible Block Group where the activity is taking place, 64% of whom are low-mod income.
	Location Description	8th Street South between Brigantine Avenue and Georgia Place
	Planned Activities	Street reconstruction.
8	Project Name	Buena Vista - Public facility
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$28,039
	Description	HVAC improvements to ML King Center
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	2,055 residents in Census Tract 112.02, Block Group 4, 60% of whom are low-mod income.
	Location Description	661 Jackson Blvd., Buena Vista Twp., NJ
	Planned Activities	HVAC improvements to a community center that serves an eligible low-mod area.
9	Project Name	Buena Borough
	Target Area	Buena Borough
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure

	Funding	CDBG: \$15,000
	Description	Removal of architectural barriers to a senior-specific outdoor exercise area, located in a public park adjacent to senior housing.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 60 senior residents of Housing Authority senior apartments adjacent to the park.
	Location Description	Bruno Melini Park, Central Avenue, Minotola, NJ
	Planned Activities	Removal of architectural barriers to a senior-specific outdoor exercise area, located in a public park adjacent to senior housing.
10	Project Name	Corbin City - Blight Elimination
	Target Area	Corbin City
	Goals Supported	Eliminate slums/blight
	Needs Addressed	Blight elimination
	Funding	CDBG: \$15,000
	Description	Demolition of a vacant, hazardous residential structure.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	The approximately 500 residents of Corbin City.
	Location Description	Property address
	Planned Activities	Demolition of a vacant, hazardous residential structure.
11	Project Name	Egg Harbor Twp. - Infrastructure
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$116,794
	Description	Correct drainage problem at West Jersey Road and Lincoln Avenue/Wintergreen Avenue.
	Target Date	4/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	2,420 residents of 117.01, Block Group 1, 43% of whom are low-mod, which is above the County's exception rate of 42.19%.
	Location Description	West Jersey Road at its intersection with Lincoln Avenue/Wintergreen Avenue.
	Planned Activities	Intersection reconstruction to address drainage problem.
12	Project Name	Estell Manor - ADA Improvements
	Target Area	Estell Manor
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	Removal of architectural barriers to parking and building access at municipal public works facility.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 250 seniors residing in Estell Manor and approximately 125 residents with mobility challenges.
	Location Description	Estell Manor Public Works Department, <u>address here</u>
	Planned Activities	Creation of handicapped parking and removal of architectural barriers to the Estell Manor Public Works Department.
13	Project Name	Folsom - ADA Improvements
	Target Area	Folsom Borough
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	Removal of architectural barriers at Penny Pot Park.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	The estimated 350 Borough residents age 62 and older plus an estimated 130 residents with mobility challenges.
	Location Description	Penny Pot Park is on 8th Street in Folsom.

	Planned Activities	Creation of handicapped parking and removal of architectural barriers at a public park.
14	Project Name	Hamilton Township - ADA Improvements
	Target Area	Hamilton Township
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$49,587
	Description	ADA improvements at the Township's municipal building.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3,500 residents age 62 and older plus an estimated 2,500 residents with mobility challenges
	Location Description	6101 Thirteenth Street, Mays Landing, NJ
	Planned Activities	ADA improvements at the Township's municipal building.
15	Project Name	Hamilton Township - Housing Rehab
	Target Area	Hamilton Township
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Preservation of existing housing stock
	Funding	CDBG: \$40,000
	Description	Loans to eligible homeowners for necessary repairs.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	2 income-eligible families (80% or less of Area Median Income).
	Location Description	In Hamilton Township, specific locations to be determined.
	Planned Activities	Loans to eligible homeowners for necessary repairs.
16	Project Name	Galloway Township - Senior Center
	Target Area	Galloway Township
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure

	Funding	CDBG: \$108,430
	Description	Improvements to the Township Senior Center
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 3,500 Township residents age 62 and above.
	Location Description	621 W. White Horse Pike, Egg Harbor, NJ
	Planned Activities	Improvements to Township Senior Center.
17	Project Name	Linwood - ADA Improvements
	Target Area	Linwood
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	Accessibility improvements to All Wars Park.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 900 City residents age 62 and above plus approximately 700 residents with mobility challenges.
	Location Description	All Wars Memorial Park is on Shore Road in Linwood.
	Planned Activities	
18	Project Name	Longport - ADA improvements
	Target Area	Longport
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	Removal of architectural barriers to accessibility.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	There are approximately 170 Longport residents age 62 and above plus 80 residents with mobility challenges. As a seaside resort community, those benefitting from these improvements are several times the resident population, however.

	Location Description	To be determined.
	Planned Activities	Curb cuts at locations to be determined.
19	Project Name	Margate - ADA Improvements
	Target Area	Margate
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$19,138
	Description	Removal of architectural barriers to beach access at Washington Avenue.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,060 Margate residents age 62 and above plus approximately 600 City residents with mobility challenges. As a seaside resort community, those benefitting from these improvements are several times the resident population, however.
	Location Description	Washington Avenue at the beach, Margate, NJ
	Planned Activities	Removal of architectural barriers to beach access.
20	Project Name	Mullica Township - Housing Rehab
	Target Area	Mullica Township
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Preservation of existing housing stock
	Funding	CDBG: \$15,000
	Description	Loans to eligible homeowners to make needed repairs.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	1 income-eligible family (80% or less of Area Median Income)
	Location Description	To be determined
	Planned Activities	Loans to eligible homeowners to make necessary repairs.
21	Project Name	Northfield - ADA Improvements
	Target Area	Northfield
	Goals Supported	Improve public facilities & infrastructure

	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$22,675
	Description	Removal of architectural barriers to accessibility at the Northfield Museum.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 700 Northfield residents age 62 and above plus an estimated 800 residents who have mobility challenges.
	Location Description	The Northfield Museum is located on Burton Avenue in Northfield.
	Planned Activities	Removal of architectural barriers to accessibility at the Northfield Museum.
22	Project Name	Pleasantville – Street Reconstruction & Drainage
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$146,223
	Description	Street reconstruction and drainage improvements on Collins Avenue between Shore Road and Franklin Boulevard.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	2,280 residents of Census Tract 120, Block Group 1, 53% of whom are low-mod income.
	Location Description	Collins Avenue between Shore Road and Franklin Boulevard
	Planned Activities	Street reconstruction and drainage improvements on Collins Avenue between Shore Road and Franklin Boulevard.
23	Project Name	Port Republic
	Target Area	Countywide
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Preservation of existing housing stock
	Funding	CDBG: \$15,000

	Description	Assistance to income eligible homeowners to make needed home repairs.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	1 income-eligible family (80% or less of Area Median Income)
	Location Description	To be determined
	Planned Activities	Assistance to income eligible homeowners to make needed home repairs.
24	Project Name	Somers Point
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$44,415
	Description	Street reconstruction on Center Street between Bethel Road and Connecticut Avenue.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	1,400 residents of Census Tract 128.01, Block Group 3, 73% of whom are low-mod income.
	Location Description	Center Street between Bethel Road and Connecticut Avenue.
	Planned Activities	Street reconstruction.
25	Project Name	Ventnor - Street reconstruction
	Target Area	Eligible census tracts/block groups
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$46,703
	Description	Street reconstruction on Burk Avenue between Fredericksburg Avenue and Swarthmore Avenue
	Target Date	5/31/2018

	Estimate the number and type of families that will benefit from the proposed activities	1,105 residents of Census Tract 133.01, Block Group 1, 44% of whom are low-mod income, which is above the County exception rate of 42.19%.
	Location Description	Burk Avenue between Fredericksburg Avenue and Swarthmore Avenue
	Planned Activities	Street reconstruction on Burk Avenue between Fredericksburg Avenue and Swarthmore Avenue
26	Project Name	Weymouth Township - ADA Improvements
	Target Area	Weymouth Township
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$15,000
	Description	Removal of architectural barriers to accessibility at Belcoville Fire Station, which serves as a community center and Township meeting place.
	Target Date	3/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 375 residents age 62 and above plus 250 residents with mobility challenges.
	Location Description	1201 Loretta Avenue, Weymouth Township, NJ
	Planned Activities	Removal of architectural barriers to accessibility by adding handicapped parking spaces and modifying the building entrance.

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 allocations go 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	50
Eligible census tracts/block groups	25
City of Absecon	2
Buena Borough	1
Corbin City	1
Estell Manor	1
Folsom Borough	1
Hamilton Township	6
Galloway Township	7
Linwood	1
Longport	1
Margate	1
Mullica Township	1
Northfield	1
Weymouth Township	1

Table 56 - 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

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, and which met the HUD requirements for elements to be addresses 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	21
Special-Needs	0
Total	21

Table 57 - 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	10
Acquisition of Existing Units	10
Total	21

Table 58 - 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

N/A

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 2 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, composed of the Atlantic County Department of Welfare, Jewish Family Services and the Pleasantville Housing Authority began operation in February 2014. The SPOE will employ eleven staff to facilitate the coordination of care of those who present as homeless in Atlantic County. This should lead to more effective efforts to divert from homelessness and to 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.

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 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.

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 expects to continue its homebuyers program throughout the five years covered by this Consolidated Plan. 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 2016 through 2020 program years. In addition, Atlantic County has initiated another tool for economic development. Specifically, a 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 Consolidated Plan and 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 2016 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.	98.00%

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 2016 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

ATLANTIC COUNTY, NEW JERSEY

2016-2020 CONSOLIDATED PLAN

September 1, 2016 – August 31, 2021

&

FY 2016 ANNUAL ACTION PLAN

September 1, 2016 – August 31, 2017



New Jersey 1301 W. Forest Grove Road, Vineland, NJ 08360 **P** 856.690.9590 **F** 856.690.5622
Pennsylvania 309 W. Glenside Avenue, Glenside, PA 19038 **P** 215.576.1950 **F** 215.576.1940

www.triadincorporated.com