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Executive Summary

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

1. Introduction

As a recipient of Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) funding from the U.S. Department of Housing and Urban Development (HUD), Atlantic County is required to prepare a Five-Year Consolidated Plan that assesses needs within its jurisdiction and spells out how it plans to use HUD resources to address those needs. It is also required to submit an Annual Action Plan for each year. The current Five-Year Consolidated Plan covers program years 2021 through 2025, a period beginning on September 1, 2021 and ending on August 31, 2026.

The Annual Action Plan presented here covers Year 4 of that 5-year period, specifically the 12 months from September 1, 2024 and ending on August 31, 2025.

The CDBG program has as its primary purpose the provision of decent housing, suitable living environments and economic opportunity to the most vulnerable populations, including low-moderate income households, seniors, disabled adults, domestic violence victims and the homeless. Atlantic County is scheduled to receive \$1,214,651 in CDBG funds for Program Year 2024 (September 1, 2024 through August 31, 2025).

The HOME program has as its primary purpose the provision of safe, decent, affordable housing to low- and moderate-income households. Atlantic County is scheduled to receive \$618,584.90 in HOME funding for Program Year 2024.

In assessing community needs within the jurisdiction, Atlantic County reviewed a wide variety of available data and consulted with municipalities, agencies and organizations from the public and private sectors engaged in front-line provision of services and facilities to eligible populations. Based on the needs so identified, the County has developed both a Five-Year Consolidated Plan and an Annual Action Plan for 2024 that directs HUD resources to effectively assisting our residents.

2. Summarize the objectives and outcomes identified in the Plan

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

The goals of this Annual Action Plan are enumerated in Section AP-20. They include planned accomplishments in the areas of housing and public infrastructure.

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3. Evaluation of past performance

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

Long-term, 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. More recently, however, many municipal projects have lagged in their implementation. For that reason, the County has changed its method of awarding CDBG funds to Urban County municipalities starting with this year's Action Plan. This year's awards, rather than automatically allocating funding to each member municipality, were based on a competitive process that takes into account a municipality's past performance in completing CDBG-funded projects.

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Each Urban County municipality was invited to the County's annual Community Development kick-off meeting 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 to discuss community needs and the draft 2024 Annual Action Plan.

A 30-day public review period for the Draft Annual Action Plan was held from June 26, 2024 through July 26, 2024. The draft plan was made available on the County website and in printed form at the Improvement Authority Office with information on how to comment on the plan.

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

5. Summary of public comments

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

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

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 both a Five-Year plan and this Annual Action Plan for the use of CDBG and HOME funds. The overarching purpose of those Plans 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.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Atlantic County Improvement Authority
HOME Administrator		Atlantic County Improvement Authority

Table 1 – Responsible Agencies

Narrative (optional)

Atlantic County has designated the Atlantic County Improvement Authority to administer the CDBG and HOME programs for the Atlantic County Urban County.

Consolidated Plan Public Contact Information

Robert McGuigan, Community Development Director, Atlantic County Improvement Authority, 600 Aviation Research Blvd., Egg Harbor Twp., NJ 08234. 609-343-2390.

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

1. Introduction

Atlantic County, through the Atlantic County Improvement Authority, has prepared both a Five-Year Consolidated Plan and related Annual Action Plans 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 2024 Annual Action 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(I))

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

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

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

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Atlantic County Womens Center
	Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Public services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 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

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	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Public services</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
3	<p>Agency/Group/Organization</p>	<p>HAMILTON TOWNSHIP (ATLANTIC COUNTY)</p>
	<p>Agency/Group/Organization Type</p>	<p>Other government - Local</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Economic Development Public infrastructure and facilities</p>

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	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Has submitted applications for CDBG funding, which provided 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Has submitted applications for CDBG funding, which provided 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

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Has submitted applications for CDBG funding, which provided 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 facilities and infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. 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 and infrastructure

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey. Has submitted applications for CDBG funding, which provided 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 facilities and infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Completed a Consolidated Plan survey. Has submitted applications for CDBG funding, which provided 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 and improvements

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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 and infrastructure

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	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Submitted an application for CDBG funding, which provides insight into the municipality's needs. Additionally, Atlantic County and the Atlantic County Improvement Authority maintain an ongoing relationship with more than 40 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings, and conferences. 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?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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

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	Briefly describe how the Agency/Group/Organization was consulted. 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.
26	Agency/Group/Organization	Atlantic County Office of Emergency Preparedness
	Agency/Group/Organization Type	Agency - Emergency Management Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis Emergency preparedness
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Review of the most recent version of the Atlantic County Multi-Jurisdictional Natural Hazard Mitigation Plan, which identifies potential threats to the jurisdiction.
27	Agency/Group/Organization	Comcast
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Business Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	E-mail discussion of broadband availability in the jurisdiction and company initiatives regarding same.

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

All appropriate types of agencies were consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Atlantic County Homeless Consortium	This Strategic Plan includes homelessness prevention activities that help reduce the need for facilities and services for the homeless.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Non-targeted/broad community	Hearings on draft plan held at 3 different times on June 28, 2023.			
3	Internet Outreach	Municipalities belonging to the Urban County	Annual kick-off meeting for municipalities held virtually on February 28, 2023.	Continued need for infrastructure improvements and removal of architectural barriers to mobility.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

Atlantic County's CDBG allocation for 2024 is \$1,214,651. The County's HOME allocation for 2024 is \$618,584.90. The table below is not capable of including cents, so the HOME amount entered there is for whole dollars only with the cents dropped off.

The expected amount for the remaining 1 year of the current Con Plan period is approximately equal to the Year 4 (2024) allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,214,651	0	0	1,214,651	1,200,000	Expected amount for remainder of Con Plan is approximately equal to Year 4 allocation

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	618,584	0	0	618,584	600,000	Expected amount for remainder of Con Plan is approximately equal to Year 4 allocation.

Table 5 - Expected Resources – Priority Table

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

The County will partner with municipalities, other public agencies and 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.

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

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

Discussion

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

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve existing housing stock	2016	2020	Affordable Housing	Urban Countywide	Preservation of existing housing stock	HOME: \$213,939	Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Improve public facilities & infrastructure	2016	2020	Non-Housing Community Development	Urban Countywide Eligible low-mod residential areas Otherwise eligible geographic area	Improvements to public facilities & infrastructure	CDBG: \$871,721	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 32057 Persons Assisted
3	Support Public Services	2021	2025	Non-Homeless Special Needs Non-Housing Community Development	Otherwise eligible geographic area	Diverse & viable public services	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

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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	Urban Countywide	Increase home ownership opportunities	HOME: \$355,914	Homeowner Housing Added: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
5	Administer CDBG & HOME programs	2016	2020	Planning & Administration	Urban Countywide	General program administration	CDBG: \$242,930 HOME: \$61,858	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve existing housing stock
	Goal Description	Residential rehab programs using both HOME and CDBG funding. This goal will be addressed through Project 2.
2	Goal Name	Improve public facilities & infrastructure
	Goal Description	Municipal and County infrastructure projects for accessibility improvements and improvements to eligible residential neighborhoods. This goal will be addressed through Projects 5 through 11.
3	Goal Name	Support Public Services
	Goal Description	Support for eligible public services. This goal will be addressed through Project 12.

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4	Goal Name	Increase home ownership opportunities
	Goal Description	Using HOME funds for both homebuyer assistance and the creation of a new affordable unit, this goal will be addressed through Projects 3 and 4.
5	Goal Name	Administer CDBG & HOME programs
	Goal Description	Administration and planning of both the CDBG and HOME programs. This goal will be addressed through Project 1.

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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 2023 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 - 2024
2	Housing Rehab - 2024
3	Homebuyer Assistance - 2024
4	Affordable Housing - CHDO 2024
5	Buena Vista Township ADA - 2024
6	Egg Harbor Twp. - Infrastructure - 2024
7	Linwood ADA improvements - 2024
8	Longport - ADA improvements - 2024
9	Pleasantville Projects - 2024
10	Weymouth Township - ADA Improvements 2024
11	Atlantic County ADA - 2024
12	Galloway Seniors - 2024

Table 7 - Project Information

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

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AP-38 Project Summary
Project Summary Information

1	Project Name	General Administration & Planning - 2024
	Target Area	Urban Countywide Eligible low-mod residential areas Otherwise eligible geographic area
	Goals Supported	Administer CDBG & HOME programs
	Needs Addressed	General program administration
	Funding	CDBG: \$242,930 HOME: \$61,858
	Description	Operation of the CDBG and HOME programs, including planning, monitoring and reporting.
	Target Date	3/31/2026
	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 600 Aviation Research Blvd., Egg Harbor Twp., NJ.
	Planned Activities	Planning, monitoring and reporting of the CDBG and HOME programs in an efficient, compliant manner.
2	Project Name	Housing Rehab - 2024
	Target Area	Urban Countywide
	Goals Supported	Preserve existing housing stock
	Needs Addressed	Preservation of existing housing stock
	Funding	HOME: \$213,938
	Description	Interest-free loans to eligible homeowners to make needed repairs on their properties. Includes all project delivery costs.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 households, all at 80% or less of Area Median Income.
	Location Description	Program available Countywide. Specific locations to be determined.

	Planned Activities	Provide interest-free loans to eligible homeowners to make needed repairs on their properties as well as project delivery costs including intake, income verification, property inspections, testing, spec writing, document preparation and recording and program reporting.
3	Project Name	Homebuyer Assistance - 2024
	Target Area	Urban Countywide
	Goals Supported	Increase home ownership opportunities
	Needs Addressed	Increase home ownership opportunities
	Funding	HOME: \$250,000
	Description	Loans to assist eligible families with down payment and closing costs for purchase of single-family homes.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	25 families, all with incomes of 80% or less of Area Median Income.
	Location Description	Program available throughout the Urban County. Specific locations to be determined.
	Planned Activities	Loans to assist eligible families with down payment and closing costs for purchase of single-family homes.
4	Project Name	Affordable Housing - CHDO 2024
	Target Area	Urban Countywide
	Goals Supported	Increase home ownership opportunities
	Needs Addressed	Increase home ownership opportunities
	Funding	HOME: \$92,788
	Description	Assistance to a Community Housing Development Organization for production of an affordable housing unit.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 family with income of 80% or less of Area Median Income.

	Location Description	Available throughout the Urban County. Specific locations to be determined.
	Planned Activities	Assistance to a Community Housing Development Organization for production of an affordable housing unit.
5	Project Name	Buena Vista Township ADA - 2024
	Target Area	Otherwise eligible geographic area
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$100,000
	Description	Removal of architectural barriers to mobility at the Township Municipal building.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The U.S. Census Bureau's 2022 American Community Survey (most recent) estimates that there are 579 Buena Vista Township residents with ambulatory difficulties.
	Location Description	The Township Municipal Building is located at 890 Harding Highway in Buena Vista Township, NJ.
Planned Activities	Accessibility improvements at Buena Vista Township municipal building.	
6	Project Name	Egg Harbor Twp. - Infrastructure - 2024
	Target Area	Eligible low-mod residential areas
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$214,500
	Description	Street reconstruction and improvements to Uibel Avenue from Coolidge Avenue to Tilton Road.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The 1,955 residents of Census Tract 117.02, Block Group 2, some 52.40% of whom are low-mod income. Population data is from the 2020 5-year ACS tables that are effective August 1, 2024.

	Location Description	Uibel Avenue in Egg Harbor Township, NJ, from Coolidge Avenue to Tilton Road.
	Planned Activities	Street reconstruction along with installation of curbing and sidewalks.
7	Project Name	Linwood ADA improvements - 2024
	Target Area	Otherwise eligible geographic area
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$100,000
	Description	Installation of an elevator in the Linwood Library to provide access to both floors of the 100-year-old building.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The U.S. Census Bureau's most recent (2022) American Community Survey (ACS) estimates that there are 272 Linwood residents with ambulatory difficulties.
	Location Description	The Library is located at 301 Davis Avenue, Linwood, NJ.
	Planned Activities	Installation of an elevator in the Linwood Library to provide access to both floors of the 100-year-old building.
8	Project Name	Longport - ADA improvements - 2024
	Target Area	Otherwise eligible geographic area
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$51,000
	Description	Accessibility improvements to various intersections, including crosswalks and curb ramps
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The U.S. Census Bureau's 2022 American Community Survey (ACS) estimates that there are 75 Longport residents with ambulatory difficulties. As a seaside resort community, those benefitting from these improvements are several times the resident population, however.
	Location Description	To be determined.

	Planned Activities	Accessibility improvements to various intersections, including crosswalks and curb ramps
9	Project Name	Pleasantville Projects - 2024
	Target Area	Eligible low-mod residential areas
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$214,500
	Description	Support for 4 projects in low-mod areas of Pleasantville, specifically improvements to Clematis Park and Tilton Road Park, installation of bike paths and equipment for the Pleasantville Rec Center.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Improvements are planned in the following low-mod areas. Some will benefit the entire Pleasantville community, which is more than 55% low-mod. Data below taken from 2020 5-year ACS, effective August 1, 2024. Clematis Park - Census Tract 121, Block Group 2 - 1,610 residents, 74.20% low-mod Tilton Road Park - Census Tract 122, Block Group 2 - 1,520 residents, 49.70% low-mod, above the County exception rate of 45.1% Pleasantville Rec Center - Census Tract 119.02, Block Group 2 - 2,605 resident, 72.20% low-mod Bike paths - Census Tract 122, Block Group 1 - 2,100 residents - 62.60% low-mod Total = 7,835 residents.
	Location Description	Clematis Park - 1300 Clematis Avenue Tilton Road Park - 127 Tilton Road Pleasantville Rec Center - 400 Brighton Avenue Bike paths - Vicinity of Decatur Avenue, west of Main Street
Planned Activities	Support for 4 projects in low-mod areas of Pleasantville, specifically improvements to Clematis Park and Tilton Road Park, installation of bike paths and equipment for the Pleasantville Rec Center.	
10	Project Name	Weymouth Township - ADA Improvements 2024
	Target Area	Otherwise eligible geographic area

	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$91,562
	Description	ADA improvements to the Belcoville Fire Hall in Weymouth Township. Improvements to include ADA compliant parking spots and doorways.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The most recent (2022) American Community Survey (ACS) from the U.S. Census Bureau estimates there are 247 Township residents with ambulatory difficulties.
	Location Description	1201 Loretta Avenue, Mays Landing, NJ
	Planned Activities	ADA improvements to the Belcoville Fire Hall in Weymouth Township. Improvements to include ADA compliant parking spots and doorways.
11	Project Name	Atlantic County ADA - 2024
	Target Area	Urban Countywide
	Goals Supported	Improve public facilities & infrastructure
	Needs Addressed	Improvements to public facilities & infrastructure
	Funding	CDBG: \$100,159
	Description	ADA improvements at a County facility. Specific site to be determined.
	Target Date	3/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The U.S. Census Bureau's 2022 American Community Survey estimates that there are 21,094 Atlantic County residents with ambulatory difficulties.
	Location Description	To be determined.
	Planned Activities	ADA improvements at a County facility. Specific site to be determined.
12	Project Name	Galloway Seniors - 2024
	Target Area	Otherwise eligible geographic area
	Goals Supported	Support Public Services

Needs Addressed	Diverse & viable public services
Funding	CDBG: \$100,000
Description	Support for Galloway Township's senior services, including bus purchase and operation plus programming at Senior Center.
Target Date	3/31/2026
Estimate the number and type of families that will benefit from the proposed activities	At least 150 senior residents of Galloway Township.
Location Description	Senior Center is located at 621 W. White Horse Pike, Egg Harbor City, NJ. Senior bus operates throughout the Township.
Planned Activities	Support for Galloway Township's senior services, including bus purchase and operation plus programming at Senior Center.

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. Projects were awarded on a competitive basis with scoring weighted for number of low-mod individuals benefitting, past performance in completing CDBG-funded projects and the relative need for the proposed project.

The table below reflects the fact that many CDBG and HOME funded activities are available throughout the Urban County while others are limited to a particular geographic area.

Geographic Distribution

Target Area	Percentage of Funds
Urban Countywide	53
Eligible low-mod residential areas	23
Otherwise eligible geographic area	24

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Projects were awarded on a competitive basis with scoring weighted for number of low-mod individuals benefitting, past performance in completing CDBG-funded projects and the relative need for the proposed project.

Discussion

In transitioning this year to a competitive process for awarding municipal allocations, the Urban County's intent is to improve the efficiency and impact of project delivery.

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	36
Special-Needs	0
Total	36

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	10
Acquisition of Existing Units	25
Total	36

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

Discussion

Atlantic County has adopted the following AFFORDABLE HOUSING STRATEGIES.

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

owner occupied).

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

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

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

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

AP-60 Public Housing – 91.220(h)

Introduction

There are 2 Public Housing Authorities located within the Atlantic County Urban County municipalities - the Pleasantville Housing Authority and the Buena Borough Housing Authority. Both were consulted in the preparation of the current 5-year Consolidated 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 specifically for Housing Authority residents, but the homebuyer program and some of the infrastructure projects are expected to impact some Housing Authority residents.

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

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

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

Neither Housing Authority in the Urban County is designated as troubled.

Discussion

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

Introduction

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

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

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

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

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

The Atlantic County Continuum of Care operates under a Board and by-laws with staff support provided by the Atlantic County Department of Family and Community Development. A single point of entry is used to coordinate homeless support activities. The Atlantic Homeless Alliance is composed of the Atlantic County Department of Welfare, Jewish Family Services and the Pleasantville Housing Authority. The SPOE employs 11 staff to facilitate the coordination of care of those who present as homeless in Atlantic County.

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 cost of housing here, with much of the County on or near the shore and some municipalities close to being completely built out.

Funding: This impediment involves the lack of Federal and State resources for affordable housing initiatives. Though Federal and State funding sources are available to subsidize affordable housing projects, the cost of land and the limited number of both for-profit and non-profit developers 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:

This section summarizes by various category the anticipated benefits and impacts of the activities contained in this Annual Action Plan. The individual goals and aims of these activities are described in AP-35 the Projects Section, but this section shows how multiple activities reinforce each other in address broad areas of community development.

Actions planned to address obstacles to meeting underserved needs

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, infra-structure, and economic development – and county and municipal resources go only so far.

The County, through both staff and consultants, is constantly looking for additional funding sources to address the unmet needs identified in our community. We routinely attract state, federal, regional and private funding for improvements and services that aide the community at large and lower income neighborhoods and residents in particular. Those efforts will certainly continue during 2024.

The development of more and better jobs for low and moderate income persons would help reduce the scale or scope of needs as well. In this vein, the County undertakes economic development projects to attract and retain employers and works with local and regional job training entities to enhance residents' work skills.

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 built before 1978 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 current program year. 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:

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.

Program Specific Requirements

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

Introduction:

Atlantic County has identified all CDBG and HOME activities to be undertaken in FY 2024 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(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	98.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

as follows:

Atlantic County will use 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 uses HOME funds for two types of homebuyer activities. They are

- 1) homebuyer purchase assistance, which provides loans to help with down payments and closing costs, and
- 2) direct buyer subsidy for houses constructed or rehabbed, in whole or in part, with HOME funds, generally built or rehabbed by the County's non-profit partners, both CHDO and non-CHDO alike.

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

Repayments are in the amount of the direct subsidy, subject to availability of net proceeds. For the homebuyer down payment assistance program, all HOME funds are considered the direct subsidy. In the construction/rehab sale properties, the direct subsidy is the amount of HOME funds used to reduce or help reduce the sales price from market value to an amount affordable to the buyer.

In the event that net proceeds – defined as sales price less other debt on the property – is insufficient to repay the entire direct subsidy, the recaptured amount shall be determined by the following formula: HOME direct subsidy/Total project cost x net proceeds = Recapture amount.

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.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Atlantic County intends to use HOME funds for homebuyer assistance and for rehabilitation of owner-occupied single-family housing and will use the HOME affordable homeownership limits for the area provided by HUD.

Eligible applicants for all HOME-assisted activities will consist of households with annual incomes of 80% or less of the Area Median Income. Applications will be solicited by way of public notices, postings on County and municipal websites and word of mouth. Applications for homeownership assistance and owner-occupied rehabilitation will be processed as received, that is, on a first-come, first-serve basis. Applications from affordable housing developers will be competitive based on criteria consisting of the developer's experience in producing quality affordable housing, past performance (if any) when partnering with the Atlantic County HOME program and project leveraging.

Atlantic County does not intend to limit the beneficiaries of any HOME-assisted activity to any segment(s) of the low-income population nor does it intend to give preference to any segment of the low-income population.