



CONSOLIDATED PLAN FY 2011-2015
Fifth Program Year
Action Plan FY 2015
Narrative Responses

EXECUTIVE SUMMARY

A. Purpose of Consolidated Plan

Atlantic County has prepared this FY 2015 Annual Action Plan, the fifth of five such Plans to be prepared as part of the County's Five-Year Consolidated Plan process. The Atlantic County Five-Year Consolidated Plan covers the period FY 2011 to FY 2015, (September 1, 2011 – August 31, 2016). This plan was completed after soliciting comments from representatives of participating municipalities, citizens and social service agencies regarding community needs. While the purpose of a Consolidated Plan is to identify housing and community development needs, the Annual Action Plan is to develop specific goals and objectives to address those needs for the coming fiscal year. The Consolidated Plan and this Annual Action Plan allow the County to continue to receive federal housing and community development funds and must be submitted to the U.S. Department of Housing and Urban Development (HUD) by July 15, 2015.

In developing the Five-Year Consolidated Plan, Atlantic County examined the priorities it had listed in its prior Five-Year Plan, including priority needs for housing, public facilities, infrastructure, public services and issues related to homelessness and special needs populations.

B. Citizen Participation

Atlantic County initiated an extensive process of consultation with members of the public, including housing, social and health services providers, those responsible for lead paint issues, adjacent local governments, realtors and public housing authorities. Development of the 2011-2015 Five Year Consolidated Plan was a collaborative process. The public meetings, held throughout the County, provided specific input regarding priority needs that should be addressed during the upcoming years. The public hearing and application development process for the FY 2015 Annual Action Plan was this year's follow up to that process. Applications for municipal improvement projects were distributed to all participating municipalities and meetings were held convenient to each. A Technical Assistance/Needs meeting was held on March 20, 2015 in the County Library in

Mays Landing. Technical assistance was provided to assist in the submission of requests for CDBG eligible projects.

Three public hearings for the purpose of assessing community needs were held on March 25, 2015 at locations throughout the County.

The County distributes funding through an application process that seeks to assist participating municipalities provide eligible activities within their jurisdictions. As part of the citizen participation process, copies of the draft Annual Action Plan were made available for citizens during a 30-day comment period (May 26 to June 26, 2015) and after the completion of the final Plan.

A second set of three public hearings was held on June 18, 2015, also at three locations throughout the County, to allow the public to comment on the draft Annual Action Plan. After consideration of comments by public officials, County staff, local organizations and residents, the final Annual Action Plan as presented at a public meeting on June 30, 2015 after which the Atlantic County Board of Chosen Freeholders adopted a resolution to authorize the County Executive to sign the necessary Certifications and grant application forms and submit the documents to the US Department of Housing and Urban Development on or before July 15, 2015.

Detailed information on the exact activities to be funded with CDBG and HOME funds is found in Section 3 of this 2015 Annual Action Plan document.

Atlantic County will continue to review its priority needs and encourage citizen input in evaluating program objectives and accomplishments. The resources available under CDBG and HOME and related programs are insufficient to address all identified needs; however, the County has allocated funds for those activities that address the most pressing needs identified in the Five Year Consolidated Plan and as reviewed and confirmed at the time of preparation of the FY 2015 Annual Action Plan.

C. Objectives and Outcomes

Working in conjunction with the participating municipalities, Atlantic County has included a number of activities for the 2015 Program Year, all of which meet prescribed eligibility requirements and address the needs of low-moderate income residents. In addition to Administration/Planning, the County has planned activities that:

- Improve public infrastructure in eligible census block groups;
- Improve public facilities that serve eligible populations;
- Remove barriers to accessibility;
- Provide safe, decent, affordable housing for low and moderate income residents.

D. Evaluation of Past Performance

Atlantic County has an excellent history with respect to past performance and has consistently met timeliness requirements for both CDBG and HOME. It is expected that all timeliness requirements will be met in 2015 as well.

As evidenced by the most recent Consolidated Annual Performance and Evaluation Report (CAPER), the 2013 report, shows satisfactory progress in all County HOME and CDBG activities.

E. Year 2015 Action Plan

The FY 2015 Action Plan for Atlantic County covers the period from September 1, 2015 to August 31, 2016. It will include \$1,033,275 in CDBG funds, \$432,792 in HOME Investment Partnership funds and \$25,000 in Program Income for a total of \$1,491,067.

The 2015 Action Plan provides \$206,004 for owner-occupied housing rehabilitation programs from CDBG, HOME and Program Income. The 2015 Plan will also provide \$396,897 in 2015 funding for eight (8) municipal projects for infrastructure and public facilities improvements for low-mod residents. The County will fund seven (7) municipal and county projects for a total of \$188,695 in 2015 CDBG funds to remove architectural barriers that impede accessibility. There is also one (1) slum/blight elimination project at \$58,599 in 2015 funds. The HOME homebuyer assistance program is budgeted for \$200,000 in 2015 HOME funds. The remaining funds are budgeted for general administration, planning and program delivery costs directly associated with individual activities.

Year 2015 Action Plan, by Category

Category	Funding				
	CDBG	HOME	Re-Programmed Funds	Program Income	Total
<u>Owner-Occupied Housing Rehabilitation</u>					
• County Program		\$124,594		\$25,000	\$149,594
• Absecon Program	\$26,410				\$26,410
• Corbin City Program	\$15,000				\$15,000
• Port Republic Program	\$15,000				\$15,000
TOTAL	\$56,410	\$124,594		\$25,000	\$206,004
Homebuyers Assistance Programs		\$200,000			\$200,000
CHDO Programs to Provide Affordable Housing for Homeownership		\$64,919			\$64,919

Public Facility/Infrastructure Improvements					
• Brigantine: Street reconstruction	\$45,712				\$45,712
• Buena Vista Twp: Community center	\$42,034				\$42,034
• Folsom: Senior Center	\$15,000				\$15,000
• Galloway Twp.: Senior Center	\$77,827				\$77,827
• Mullica Twp.: Drainage Improvements	\$33,326				\$33,326
• Pleasantville: Street Reconstruction	\$87,208				\$87,208
• Somers Point: Street Reconstruction	\$45,907				\$45,907
• Ventnor: Street & Drainage Improvements	\$49,883				\$49,883
TOTAL	\$396,897				\$396,897
ADA – architectural barrier removal projects					
• Atlantic County	\$70,000				\$70,000
• Estell Manor	\$15,000				\$15,000
• Linwood	\$15,000				\$15,000
• Longport	\$15,000				\$15,000
• Margate	\$32,639				\$32,639
• Northfield	\$26,056				\$26,056
• Weymouth Twp.	\$15,000				\$15,000
TOTAL	\$188,695				\$188,695
Public Services					
• Absecon Senior Bus	\$5,000				\$5,000
Slum/Blight Elimination					
• Hamilton Township	\$58,599				\$58,599
Projects to be determined					
• Buena Borough	\$32,340				\$32,340
• Egg Harbor Township	\$88,679				\$88,679
TOTAL	\$121,019				\$121,019
General Administration and Planning	\$206,655	\$43,279			\$249,934
Total	\$1,033,275	\$432,792	\$0	\$25,000	\$1,491,067

General Questions and Community Profile

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 5 – (FY 2015) General Questions response:

Atlantic County is comprised of 23 municipalities covering 567 square miles in southeastern New Jersey. The County is located approximately 50 miles south and east of Philadelphia. The County is bounded on the north by the Mullica River, on the south by the Great Egg Harbor Bay and the Tuckahoe River, on the west by Camden, Gloucester and Cumberland counties and on the east by the Atlantic Ocean.

Hospitality and tourism is the dominant economic sector of the County, which includes the casino/resort industry of Atlantic City. That industry is undergoing a drastic downsizing, with four (4) casinos closing in 2014 and several others possibly shutting their doors in 2015. The resultant loss of jobs has had and is expected to continue to have a broad and deep impact on the need for support services throughout the County.

Priority funding areas in Atlantic County include those where the percentage of low and moderate income (LMI) persons exceeds 42.19%. The County also prioritizes areas of racial and ethnic concentration, defined as census tracts where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the County's rate overall.

During 2015, activities will be funded in locales with higher minority concentrations in the communities of:

- Galloway Township
- Egg Harbor Township
- Hamilton Township
- Pleasantville

Racial/Ethnic Minority Concentrations

Atlantic County has become increasingly diverse since 1990. Between that year and 2013, the percentage of County residents describing themselves as a race other than White increased from 14.9% to 28.6%. The minority share of the population grew during a time of population increase, as the County continued to gain White residents, although at a slower rate than it gained persons of other races.

In Atlantic County, diversity has also recently expanded within the non-White population. The number of Black residents has more than doubled since 1990. Additionally, there have been sizable increases in the number of Asian/Pacific Islanders, persons of Two or More races and persons of Hispanic ethnicity. Between 1990 and 2013, the following trends could also be noted:

- Atlantic County’s Black population increased by 143.8% and Black residents now represent a larger share of the total population than they did in 1990.
- The number of Asian/Pacific Islanders had the largest percentage increase among racial and ethnic groups (582.7%).
- “Persons of two or more races” was a new category in the 2000 Census. At that time, persons in this category comprised 2.2% of the total population of Atlantic County. This segment changed little, increasing to 2.5% of the County’s population in 2013.
- Persons of Hispanic origin account for 18.2% of Atlantic County’s total population, an increase from 5.5% in 1990.

Atlantic County: Population Trends by Race and Ethnic Origin, 1990 to 2013

	1990		2000		2013		% Change 1990-2013
	#	%	#	%	#	%	
Atlantic County	186,341	100.0%	212,035	100.0%	275,862	100.0%	48.0%
White	158,622	85.1%	161,823	76.3%	196,965	71.4%	24.2%
Black	19,573	10.5%	26,642	12.6%	47,724	17.3%	143.8%
Amer. Indian/Alaska Native	372	0.2%	476	0.2%	1,931	0.7%	419.0%
Asian/Pacific Islander	3,273	1.8%	8,648	4.1%	22,344	8.1%	582.7%
Some Other Race	4,501	2.4%	9,732	4.6%	N/A	N/A	N/A
Two or More Races*	N/A		4,714	2.2%	6,896	2.5%	46.3%
Hispanic	10,304	5.5%	20,622	9.7%	50,206	18.2%	387.2%

* Data for Two or More Races was not available in 1990. Source: U.S. Census Bureau

The following table presents population data for Atlantic County by race and ethnicity. The data is presented by municipality for all County municipalities except Atlantic City, which is a separate entitlement. HUD defines areas of racial or ethnic concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than in the County overall.

Atlantic County: Racial and Ethnic Concentrations by Municipality and Census Tract

	Census Tract	Total Population	White		Black		Asian/Pacific Islander		Other Race**		Hispanic	
			#	%	#	%	#	%	#	%	#	%
Atlantic County		275,339	183,812	66.8%	43,396	15.8%	22,045	8.0%	25,014	9.1%	46,324	16.8%
Absecon	Total	8,369	6,289	75.1%	843	10.1%	678	8.1%	559	6.7%	805	7.5%
	102	5,782	5,075	87.8%	264	4.6%	177	3.1%	266	4.6%	467	6.1%
	103	2,587	1,214	46.9%	579	22.4%	501	19.4%	293	11.3%	338	13.1%
Brigantine	Total	9,622	8,172	84.9%	219	2.3%	807	8.4%	424	4.4%	780	8.1%
	101.01	3,415	3,359	98.4%	0	0.0%	39	1.1%	17	0.5%	59	4.4%
	101.02	1,850	1,677	90.6%	30	1.6%	60	3.2%	83	4.5%	101	4.2%
	101.04	1,616	1,537	95.1%	1	0.1%	51	3.2%	27	1.7%	68	7.2%
	101.05	2,741	1,599	58.3%	188	11.8%	657	24.0%	297	10.8%	552	11.5%
Buena)	113	4,559	3,133	68.7%	355	7.8%	44	1.0%	1,027	22.5%	1,502	32.9%
Buena Vista	112.02	7,580	5,907	77.9%	710	9.4%	233	3.1%	730	9.6%	1,076	14.2%
Corbin City	116	625	590	94.4%	11	1.8%	7	1.1%	17	2.7%	15	2.4%
Egg Harbor Township	Total	42,890	29,104	67.9%	4,523	10.5%	4,429	10.3%	5,581	13.0%	5,930	13.8%
	117.01	9,231	5,022	54.4%	1,281	13.9%	1,556	16.9%	1,372	14.9%	1,826	19.9%
	117.02	3,504	1,461	41.7%	756	21.6%	347	9.9%	940	26.9%	612	17.5%
	118.02	16,024	11,389	71.1%	1,172	10.3%	1,562	9.7%	1,901	7.7%	2,376	14.8%
	118.03	4,695	2,952	62.9%	849	18.1%	188	4.0%	1,183	11.9%	782	16.7%
	118.04	6,481	5,621	86.7%	354	5.7%	392	6.0%	114	1.8%	262	4.0%
	118.05	2,354	2,229	94.7%	38	1.6%	35	1.5%	52	2.2%	0	0%
	120	431	304	70.5%	79	6.7%	349	18.3%	19	4.4%	72	16.7%
	135	170	126	74.1%	44	25.9%	0	0%	0	0%	0	0%
E H City	106	4,279	2,515	58.8%	886	20.7%	42	1.0%	836	19.5%	1,246	29.1%
Estelle Manor	116	1,698	1,629	95.9%	26	1.5%	13	0.8%	30	1.8%	32	1.9%
Folsom	112.01	1,827	1,640	89.8%	105	5.7%	9	0.5%	73	4.0%	69	3.8%
Galloway Township	Total	37,137	26,323	71.0%	4,706	12.7%	3,911	10.5%	2,197	5.9%	4,531	12.2%
	104.01	5,445	4,664	85.7%	378	6.9%	294	5.4%	109	2.0%	311	5.7%
	104.03	6,403	3,297	51.5%	560	8.7%	1,928	30.1%	618	9.7%	847	13.2%
	105.01	5,910	4,947	83.7%	546	9.2%	250	4.2%	167	2.8%	691	11.7%
	105.03	7,501	3,824	51.0%	2,153	28.7%	719	9.6%	805	10.7%	1,434	19.1%
	105.05	2,717	2,552	93.9%	44	1.6%	42	1.5%	79	2.9%	567	21.0%
	105.06	4,906	3,689	75.2%	509	10.4%	475	9.7%	233	4.7%	486	9.9%
	117.02	4,201	3,350	79.7%	516	12.3%	149	3.5%	186	4.4%	195	4.6%
Hamilton Township	Total	26,353	17,385	66.6%	4,465	16.9%	2,344	8.9%	2,159	8.2%	4,077	15.5%
	114.01	4,056	3,746	92.4%	60	1.5%	40	1.0%	210	5.2%	229	5.9%
	114.03	5,552	3,138	56.5%	1,069	19.3%	557	10.0%	788	14.2%	1,682	30.2%

	Census Tract	Total Population	White		Black		Asian/Pacific Islander		Other Race**		Hispanic	
			#	%	#	%	#	%	#	%	#	%
	114.04	10,469	6,538	62.5%	1,644	15.7%	1,549	14.8%	738	7.0%	1,615	15.4%
	115	6,276	3,963	63.1%	1,692	27.0%	198	3.2%	423	6.7%	551	8.8%
Hammonton	Total	14,745	11,897	80.6%	761	5.2%	256	1.7%	1,849	12.5%	2,979	20.2%
	108	3,045	2,508	82.4%	185	6.1%	25	0.8%	327	10.7%	424	13.9%
	109	6,046	5,030	83.2%	451	7.5%	149	2.5%	416	6.9%	991	16.4%
	110	2,444	1,967	80.5%	74	3.0%	52	2.1%	351	14.4%	473	19.4%
	111	3,210	2,374	74.0%	51	1.6%	30	0.9%	755	23.5%	1,091	34.0%
Linwood	Total	7,109	6,389	89.9%	46	0.6%	326	4.6%	348	4.9%	405	5.7%
	125.01	2,783	2,258	81.1%	27	1.0%	223	8.0%	275	9.9%	327	11.7%
	125.02	1,481	1,391	93.9%	0	0.0%	51	3.4%	39	2.6%	13	0.9%
	126.02	1,371	1,296	94.5%	17	1.2%	24	1.8%	34	2.5%	43	3.1%
	135	1,474	1,444	98.0%	2	0.1%	28	1.9%	0	0.0%	22	1.5%
Longport	135	979	967	98.8%	8	0.8%	0	0.0%	4	0.4%	9	0.9%
Margate	Total	6,459	6,278	97.2%	67	1.0%	53	0.8%	61	0.9%	185	2.9%
	130	3,756	3,716	98.9%	11	0.3%	0	0.0%	29	0.8%	39	1.0%
	131.01	1,434	1,386	96.7%	6	0.4%	42	2.9%	0	0.0%	46	3.2%
	131.02	1,269	1,176	92.7%	50	3.9%	11	0.9%	32	2.5%	100	7.9%
Mullica Twp	107	6,154	5,220	84.8%	327	5.3%	32	0.5%	575	9.3%	1,522	24.7%
Northfield	Total	8,626	7,467	86.6%	129	1.5%	531	6.2%	499	5.8%	529	6.1%
	123.02	3,495	2,996	85.7%	18	0.5%	248	7.1%	233	6.7%	267	7.6%
	124.01	2,856	2,420	84.7%	87	3.0%	215	7.5%	134	4.7%	105	3.7%
	124.02	2,275	2,051	90.2%	24	1.1%	68	3.0%	132	5.8%	157	6.9%
Pleasantville	Total	20,387	6,513	31.9%	8,745	42.9%	626	3.1%	4,503	22.1%	7,810	38.3%
	119	8,144	2,085	25.6%	3,615	44.4%	251	3.1%	2,193	26.9%	3,052	37.5%
	120	4,154	1,716	41.3%	1,598	38.5%	164	3.9%	676	16.3%	1,606	38.7%
	121	2,911	1,233	42.4%	977	33.6%	102	3.5%	599	20.6%	1,110	38.1%
	122	5,178	1,479	28.6%	2,555	49.3%	109	2.1%	1,035	20.0%	2,042	39.4%
Port Republic	105.01	987	935	94.7%	9	0.9%	30	3.0%	13	1.3%	47	4.8%
Somers Point	Total	10,853	8,540	78.7%	1,437	13.2%	361	3.3%	515	4.7%	1,234	11.4%
	127.01	3,466	2,835	81.8%	288	8.3%	181	5.2%	162	4.7%	360	10.4%
	127.02	1,679	1,492	88.9%	110	6.6%	17	1.0%	60	3.6%	154	9.2%
	128.01	3,763	2,557	68.0%	836	22.2%	90	2.4%	280	7.4%	460	12.2%
	128.02	1,945	1,656	85.1%	203	10.4%	73	3.8%	13	0.7%	260	13.4%
Ventnor	Total	10,785	8,329	77.2%	420	3.9%	1,018	9.4%	1,018	9.4%	1,879	17.4%
	132.01	2,581	1,917	74.3%	57	2.2%	475	18.4%	132	5.1%	530	20.5%
	132.02	2,726	2,043	74.9%	238	8.7%	287	10.5%	158	6.0%	514	18.9%
	133.01	2,742	2,339	85.3%	42	1.5%	38	1.4%	323	11.8%	394	14.4%

	Census Tract	Total Population	White		Black		Asian/Pacific Islander		Other Race**		Hispanic	
			#	%	#	%	#	%	#	%	#	%
	133.02	2,736	2,030	74.2%	83	3.0%	218	8.0%	405	14.8%	441	16.1%
Weymouth	116	2,699	2,513	93.1%	54	2.0%	11	0.4%	121	4.5%	170	6.3%

Source: 2008-2012 American Community Survey (B02001, B03003)

The table below shows the racial composition of the County population at the time of the 2000 Census and the 2010 Census. The County is a fairly accurate microcosm of the State of New Jersey as a whole. The fastest growing populations segments are Asian and Hispanic.

Racial Composition Percentage							
	Atlantic County		New Jersey		United States		
	2010	2000	2010	2000	2010	2000	
White	65.4	68.4	68.6	72.6	72.4	75.1	
Black or African American	16.1	17.6	13.7	13.6	12.6	12.3	
American Indian and Alaska	0.4	0.3	0.3	0.2	0.9	0.9	
Asian	7.5	5.1	8.3	5.7	4.8	3.6	
Native Hawaiian and Other	0	0	0.0	0	0.2	0.1	
Some Other Race	7.4	6.1	6.4	5.4	6.2	5.5	
Two or More Races	3.2	2.6	2.7	2.5	2.9	2.4	
Hispanic or Latino (of any race)	16.8	12.2	17.7	13.3	16.3	12.5	

Age Demographics

The table below shows the age cohort of the County population. Atlantic County has a population that is slightly older than the state and nation as a whole. The working age cohort (20 to 64) is slightly lower than the state and national percentages.

Age Cohorts						
	Atlantic County		New Jersey		United States	
	2010	2000	2010	2000	2010	2000
Total population	274,549	252,552	8,791,894		308,745,538	
Under 5 Years	6.0%	6.5%	6.2%	6.7%	6.5%	6.8%
5 to 19	20.1%	21.2%	19.9%	20.4%	20.4%	21.8%
20 to 64	59.7%	58.7%	60.5%	59.6%	60.0%	58.9%
65 to 74	7.7%	7.2%	7.0%	6.8%	7.0%	6.5%
75 and Over	6.5%	6.4%	6.5%	6.4%	6.0%	5.9%
Median age (years)	39.9	37	39.0	36.7	37.2	35.3

Source: US Census Bureau

Other Diversity Measures

The County's diversity is manifest in other types of statistics. According to the 2013 American Community Survey 1 Year Estimates, 25.9% Atlantic County residents speak a language other than English, compared to 30.4 percent for New Jersey and 21.0 percent for the nation. According to the 2013 American Community Survey 1 Year Estimates, 16.3% of the County population is foreign-born; this compares to 12.9 percent for the United States and 21.0 percent for the state of New Jersey.

Household Income

Income figures for Atlantic County show that the County is 24.3% below the state as a whole in median family income and 24% below the state as a whole in per capita income. It is 2.2% above the national median family income and 2.7% below the national per capita income.

Income Statistics - 2013		
	Median Household Income	Per Capita Income
Atlantic County New Jersey	\$54,235	\$27,391
New Jersey	71,629	36,027
United States	53,046	28,155

Source: American Community Survey 2009-2013 5-Year Estimates, US Census

Furthermore the percentage of persons in the lowest income ranges is higher than for other jurisdictions:

Household Income < \$35,000 33.0% Atlantic County
Household Income < \$35,000 25.2% New Jersey
Household Income < \$35,000 25.0% United States

That means that about one-third of households in the County - more than 33,000 households - have annual income of less than \$35,000. In other words, their income is less than \$675 per week. Comparatively, about one-fourth of households in the state and nation are in the same category.

Low Moderate Income Areas

The following table presents information regarding low and moderate income (LMI) persons in Atlantic County. LMI persons, as determined by HUD, have incomes at or below 80% of the median family income (MFI). In its 2010 estimates, HUD determined that there were 74,393 LMI persons in Atlantic County, equivalent to 35.9% of the population for whom this rate is determined.

HUD defines an LMI census block group in Atlantic County as one in which 42.19% or more of the population have incomes of 80% or less of MFI. According to these

criteria, 37 of the County's 152 census block groups qualify as LMI areas. The table below lists all block groups for which LMI status has been determined.

Atlantic County LMI Block Groups, 2014

Municipality	Census Tract	Block Group	LMI residents	Total Population	LMI Percent
Absecon	102	1	485	1,500	32.33
		2	1800	1,275	14.12
		3	195	860	22.67
		4	70	940	7.45
		5	40	840	4.76
	103	1	625	1,675	37.31
		2	430	1,060	40.57
Brigantine	101.01	1	340	1,740	19.54
		2	160	1,275	12.55
		3	200	550	36.36
	101.02	1	285	745	38.26
		2	120	675	17.78
		3	360	565	63.72
	101.04	1	175	725	24.14
		2	325	800	40.63
	101.05	1	1,005	2,145	46.85
2		140	890	15.73	
Buena Borough	113	1	400	995	40.20
		2	640	1,850	34.59
		3	495	1,605	30.84
Buena Vista Township	112.02	1	730	2,730	26.74
		2	440	1,290	34.11
		3	640	1,540	41.56
		4	1,230	2,055	59.85
Corbin City	116	2 & 3	170	640	26.56
Egg Harbor Township	117.01	1	1,040	2,420	42.98
		2	1,185	2,890	41.00
		3	385	2,690	14.31
	117.02	1	215	1,080	19.91
		2	1,175	2,405	48.86
	118.02	1	905	3,780	23.94
		2	1,465	7,280	20.12
		3	345	3,010	11.46
		4	345	1,570	21.97
	118.03	1	345	1,320	26.14
		2	620	1,280	48.44
		3	360	1,975	18.23
	118.04	1	410	2,190	18.72
		2	65	1,065	6.10
		3	750	3,465	21.65

Municipality	Census Tract	Block Group	LMI residents	Total Population	LMI Percent
EHT (continued)	118.05	1	315	1,515	20.79
		2	110	695	15.83
	120	2	1,205	2,280	52.85
	135	1	115	1,020	11.27
Egg Harbor City	106	1	265	660	40.15
		2	240	1,365	17.58
	106 (cont.)	3	890	1,365	65.20
		4	395	950	41.58
Estelle Manor	116	1, 2 & 3	350	1,650	21.21
Folsom	112.01	1	325	1,175	27.66
		2	195	565	34.51
Galloway Township	104.01	1	490	1,170	41.88
		2	480	2,650	18.11
		3	155	955	16.23
	104.03	1	245	1,060	23.11
		2	245	1,605	15.26
		3	635	2,345	27.08
	105.01	1	520	1,290	40.31
		2	170	1,050	16.19
		3	265	2,045	12.96
		4	385	1,775	21.69
	105.03	1	720	1,855	38.81
		2	750	1,535	48.86
		3	685	1,420	48.24
		4	400	1,330	30.08
	105.05	1	185	550	33.64
		2	415	1,775	23.38
	105.06	1	500	1,880	26.60
		2	230	1,155	19.91
		3	355	1,380	25.72
	117.02	2	1,175	2,405	48.86
9834	1	4	4	100.00	
Hamilton Township	114.01	1	495	1,835	26.98
		2	495	1,955	25.32
	114.03	1	1,760	3,885	45.30
		2	415	635	65.35
		3	515	1,230	41.87
	114.04	1	620	1,775	34.93
		2	1,555	3,885	40.03
		3	880	2,200	40.00
	115	1	770	1,960	39.29
		2	760	2,940	25.85
3		625	1,690	36.98	

Municipality	Census Tract	Block Group	LMI residents	Total Population	LMI Percent
Hammonton	108	1	1,050	2,715	38.67
	109	1	915	1,875	48.80
2		475	2,010	23.63	
3		600	1,895	31.66	
Hammonton (continued)	110	1	490	685	71.53
		2	295	1,725	17.10
111	1	550	1,350	40.74	
	2	350	765	45.75	
	3	310	920	33.70	
Linwood	125.01	1	265	1,180	22.46
		2	405	1,490	27.18
	125.02	1	195	1,020	19.12
		2	40	490	8.16
	126.02	1	65	730	8.90
		2	120	825	14.55
	135	1	90	850	10.59
3		105	780	13.46	
Longport	135	1	25	170	14.71
		2	230	870	26.44
Margate	130	1	295	1,365	21.61
		2	275	585	47.01
		3	370	985	37.56
		4	145	875	16.57
	131.01	1	370	1,385	26.71
	131.02	1	165	590	27.97
		2	115	360	31.94
3	100	605	16.53		
Mullica Township	107	1	310	1,135	27.31
		2	240	930	25.81
		3	905	2,270	39.87
		4	1,085	1,680	64.58
Northfield	123.02	1	470	2,455	19.14
		2	350	1,160	30.17
	124.01	1	230	1,345	17.10
		2	285	1,250	22.80
	124.02	1	210	1,485	14.14
		2	135	645	20.93
	119	1	830	1,165	71.24
		2	790	965	81.87
		3	1,095	2,040	53.68
		4	605	1,500	40.33
		5	1,405	2,370	59.28
		1	660	1,860	35.48

Municipality	Census Tract	Block Group	LMI residents	Total Population	LMI Percent
Pleasantville	120	2	1,205	2,280	52.85
		1	905	1,510	59.93
Pleasantville (continued)	121	2	565	1,050	53.81
		1	760	1,520	50.00
	122	2	1,015	1,910	53.14
		3	840	1,435	58.54
Port Republic	105.01	2 & 4	190	1,100	17.27
Somers Point	127.01	1	490	1,100	44.55
		2	225	785	28.66
		3	720	1,645	43.77
	127.02	1	970	1,855	52.29
		1	1,020	1,890	53.97
	128.01	2	120	345	34.78
		3	1,020	1,400	72.86
	128.02	1	355	1,055	33.65
2		405	960	42.19	
Ventnor	132.01	1	250	910	27.47
		2	715	2,005	35.66
	132.02	1	830	1,260	65.87
		2	45	545	8.26
		3	350	715	48.95
	133.01	1	490	1,105	44.34
		2	185	525	35.24
		3	425	980	43.37
	133.02	1	445	1,305	34.10
		2	805	1,375	58.55
3		100	420	23.81	
Weymouth Township	116	1	630	1,835	34.33
		2	445	1,410	31.56
		3	335	1,710	19.59

Housing Stock

Housing statistics from the American Community Survey 2009-2013 Five-Year Estimates show the following:

- 45% of the County's housing – more than 57,000 units – is at least 45 years old;
- Included in that number is more than 18,000 units that are more than 75 years old;
- An additional 19,199 units were built between 1970 and 1979, meaning a majority of them may have had lead-based paint at the time of their construction.

Surely these statistics underscore the need for continuation of the residential rehab program, as proposed in this Annual Action Plan.

Geographic Distribution

Atlantic County allocates CDBG funds to each municipality through a pro-rata formula based on population, low-mod population and a distress index. 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.

Underserved Needs

The key obstacle to meeting the needs identified below is the lack of local, state or federal resources to comprehensively and systematically attack the key problems of the County and the individual municipalities.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 5 – (FY 2015) Managing the Process response:

1. The Atlantic County Improvement Authority has been designated Lead Agency for the preparation, submission, implementation, and monitoring of this Annual Action Plan, which covers the period September 1, 2015 to August 31, 2016. The experienced staff of the Improvement Authority will continue to be responsible for administering both the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program. The staff has a demonstrated expertise in the requirements and regulations of both of these federal programs, with the overall goal of improving the quality of life of Atlantic County's lower income residents. Daily implementation, budget allocation, reporting and monitoring are the responsibility of the Improvement Authority.

ACIA staff directly administers the Owner Occupied Housing Rehabilitation Assistance Program and the Home Buyers Assistance Program. The Authority oversees the Municipal construction projects for infrastructure and public facilities and the provision of public services working with municipal administrators and engineers and selected non-profit organizations. Affordable housing through non-profit and for-profit developers is also overseen by Authority staff.

2. The County has followed the procedures and requirements published by HUD. County staff has reviewed all HUD training materials, regulation and documentation

on the Annual Action Plan process as well as reviewing all Consolidated Plan materials on the HUD Website. Triad Associates, a professional consulting firm, provided technical assistance to the staff in developing this plan.

Atlantic County initiated an extensive process of consultation with members of the public, including housing, social and health services providers, those responsible for lead paint issues, adjacent local governments, realtors and public housing authorities. Development of the 2011-2015 Five Year Consolidated Plan was a collaborative process. The public meetings, held throughout the County, provided specific input regarding priority needs that should be addressed during the upcoming years. The public hearing and application development process for the FY 2015 Annual Action Plan was this year's follow up to that process. Applications for municipal improvement projects were distributed to all participating municipalities and meetings were held convenient to each. A Technical Assistance/Needs meeting was held on March 20, 2015 in the County Library in Mays Landing. Technical assistance was provided to assist in the submission of requests for CDBG eligible projects.

Three public hearings for the purpose of assessing community needs were held on March 25, 2015 at locations throughout the County.

The County distributes funding through an application process that seeks to assist participating municipalities provide eligible activities within their jurisdictions. As part of the citizen participation process, copies of the draft Annual Action Plan were made available for citizens during a 30-day comment period (May 26 to June 26, 2015) and after the completion of the final Plan.

A second set of three public hearings was held on June 18, 2015, also at three locations throughout the County, to allow the public to comment on the draft Annual Action Plan. After consideration of comments by public officials, County staff, local organizations and residents, the final Annual Action Plan as presented at a public meeting on June 30, 2015 after which the Atlantic County Board of Chosen Freeholders adopted a resolution to authorize the County Executive to sign the necessary Certifications and grant application forms and submit the documents to the US Department of Housing and Urban Development on or before July 15, 2015.

In the course of preparing this document the ACIA worked with the following groups, agencies or entities:

- ARC of Atlantic County
- AtlanticCare at the Rescue Mission
- Atlantic City Rescue Mission
- Atlantic County Alliance
- Atlantic County Department of Family and Community Development
- Atlantic County Division of Intergenerational Services
- Career Opportunity Development Inc. (CODI)
- Catholic Charities, Diocese of Camden
- Covenant House

- Hansen House
- Jewish Family Services
- Mental Health Association of Atlantic County
- NJ Department of Community Affairs
- Office of Disability Services
- South Jersey AIDS Alliance
- South Jersey Legal Services
- Veteran’s Services
- Women’s Center

The local municipalities and various county departments were also consulted for input on community development needs. Applications were distributed to all municipalities for submission of projects seeking CDBG funding.

The three public housing authorities, Atlantic City Housing Authority, Buena Housing Authority and Pleasantville Housing Authority, were likewise consulted in the Consolidated Plan planning process and were participants in the preparation of this Annual Action Plan. Representatives provided information regarding public housing stock and conditions, needs, program results and resources. The County enjoys a cooperative relationship with these housing authorities. This positive relationship is essential for the implementation of the Annual Action Plan goals.

3. The County will continue to work closely with particular entities in the execution and monitoring of the programs and activities described in this plan.

The County will continue to work with their certified CHDO Organizations and other non-profit housing developers to provide for the rental and home ownership affordable housing needs of Atlantic County residents.

Citizen Participation

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

Program Year 5 – (FY 2015) Citizen Participation response:

This Annual Action Plan is a result of a process of consultation and citizen participation, building upon existing relationships with municipalities, state agencies, county departments and local non-profit organizations. HUD allows the flexibility to choose the participation process that works best for the residents of low- and moderate-income areas. Municipal officials and administrators, citizens,

non-profit organizations and interested parties were afforded a variety of opportunities to:

- 1) Contribute during meetings and planning sessions;
- 2) Review and comment upon the participation plan itself;
- 3) Receive information about the meetings, the plan, and comments made about the plan;
- 4) Participate in public hearings;
- 5) Comment on both the 2011-2015 Five-Year Consolidated Plan and the 2015 Annual Action Plan;
- 6) Comment on Plan amendments as they occur, and
- 7) Register complaints about the plan and its amendments.

Atlantic County complied with the citizen participation requirements of the regulations by doing the following:

- Preparing, adopting and following a Citizen Participation Plan;
- Publishing informational notices about the plan prior to public hearings on the plan;
- Holding two or more public meetings in accessible places at convenient times after providing reasonable notice;
- Posting a complete copy on the draft and final Consolidated Plan and Annual Action Plan on the county website, publishing a summary of the Annual Action Plan activities and a listing of locations where hard copies of the Plans could be examined;
- Making the Annual Action Plan available for public examination and comment for a period of thirty (30) days before submission to HUD;
- Providing citizens, public agencies, and other interested parties reasonable access to records regarding any uses of any assistance for affordable and supportive housing that the County may have received during the preceding five years; and
- Considering the views and comments of citizens, and preparing a summary of those views for consideration with the Annual Action Plan submission.

The County actively sought public input in the course of developing the Five-Year (2011-2015) Consolidated Plan. In addition to Citizen Participation, the County consulted local and regional organizations to better understand the housing and community development needs of all residents from varying perspectives. The details of that consultation are provided in the *Managing the Process* narrative. As the lead agency for the Consolidated and Annual planning process, the Atlantic County Improvement Authority made every effort to solicit public participation during the development of this Plan. Three regional public hearings were scheduled throughout the County, at varying times at local, accessible public facilities convenient to the general public and fully handicapped accessible. To notify the public of the hearings, public notices were published in the Press of Atlantic City.

A draft of the Annual Action Plan was released for public comment for at least 30

days, from May 28th, 2015 to June 29th, 2015, prior to its submission to the U.S. Department of Housing and Urban Development. Notice for the public hearings was published in the Press of Atlantic City. Notice for the hearings was published at least 1 week prior to the hearings. The first "Needs" public hearing, primarily attended by municipal representatives, was held on March 20, 2015 in the County Library in Mays Landing. Public hearings were held on March 25 in Egg Harbor Township, Mays Landing and Galloway Township. A second set of public hearings was held June 18, 2015 in the same municipalities to receive public comments on the Plans. Proof of Publication for each set of hearings is enclosed.

No members of the public attended any of the public hearings.

Prior to the submission of any substantial change in the proposed use of funds, citizens will be provided written notice of and opportunity to comment on the proposed amendment.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure

Program Year 5 – (FY 2015) Institutional Structure response:

1. Atlantic County will implement the Annual Action Plan through the combined efforts of the Atlantic County Improvement Authority and the participating municipal governments in the County. The ACIA has examined its program to determine any actions necessary to improve the County's CDBG / HOME institutional structure.

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.

- **Public Agencies**

The Atlantic County Improvement Authority has been the lead entity in the provision of housing and community development assistance in the County. Currently, with funding from the Community Development Block Grant and the HOME Programs, the ACIA administers the housing rehab program directly and monitors implementation of the eligible projects undertaken by the County's participating municipalities. The municipal projects include public facility improvement, public infrastructure and ADA improvement programs and require technical assistance and monitoring for all aspects of compliance, including procurement and labor standards compliance.

Through the HOME Program, the ACIA also provides financial and technical assistance for various housing initiatives carried out by Community Housing Development Organizations (CHDO), which include homebuyer assistance and construction of new affordable housing. The ACIA also provides technical assistance to local municipalities and private developers in developing housing and economic development programs or projects that will benefit low and moderate income County residents.

Most municipalities have become involved in the COAH (Council On Affordable Housing) process and have been working with private developers to provide more new affordable housing units.

The County's three housing authorities – located in Atlantic City, Pleasantville and Buena Borough - often work with the Board of Social Services and other organizations in receiving and placing applicants. In addition, the Housing Authorities provide public housing for citizens of participating communities, mostly for very low income elderly, disabled and family households.

The Board of Social Services coordinates most of the emergency assistance in the County. The Board provides emergency shelter and supportive housing services and financial assistance to people at risk of becoming homeless. It often contracts with non-profit agencies to provide additional services and case management. Through its involvement with these private non-profit agencies, the Board of Social Services has been able to place the homeless and those with special needs, in alternative types of emergency housing such as transitional housing and SRO's. They have also coordinated with other social or human services providers, especially for job training and education, and with permanent housing providers, to reduce recidivism and promote self-sufficiency.

- Non-Profit Organizations

Private non-profit agencies are generally not funded directly from Atlantic County's CDBG/HOME programs but through a variety of other funding sources, provide important services to many of the same low to moderate income residents assisted by the County programs. These agencies provides necessary social services, such as counseling and case management, before and after school programs and more. Most of these agencies receive federal and/or state funding, and already work in cooperation with County and local government agencies.

- Private Industry

Private developers and lending institutions have also been involved in housing and economic development initiatives in the County. Private banks in the County have provided construction and rehabilitation financing for several affordable housing projects carried out by CHDOs, other non-profit agencies and private developers. They have also provided low interest mortgage financing to low income homebuyers. Additionally, the banking community has been very supportive of cooperative and joint financing of economic development projects. They have provided long term financing assistance to private businesses that have also secured funding from the County.

Continued cooperation with private banking and industry will be sought to foster public/private partnerships for the provision of homeowner assistance programs, affordable housing development and economic development. The use of CDBG and HOME program funds will be essential in leveraging private resources and promoting private investment.

Performance Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 5 – (FY 2015) Monitoring response:

Performance monitoring is an important component in the long-term success of the Consolidated Plan and Annual Action Plan. 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, 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.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 5 – (FY 2015) Lead-Based Paint Hazard response:

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.

Lead-based paint poses a particular hazard to children under the age of six, and is the focus of efforts by HUD to raise awareness of the problem and mitigate or eliminate the hazard. Lead-based paint was banned in 1975, but housing constructed prior to that time typically contains lead-based paint to some degree.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 5 (FY 2015 Barriers to Affordable Housing response:

The national goal of decent, safe and sanitary housing for every American is the basis of the National Affordable Housing Act. As narrated in the County's 2011-2015 Consolidated Plan, despite the great demand for more affordable housing, its supply has remained limited. Many developers and builders have cited government regulation as factors affecting production costs.

In addition, some public policies inadvertently have made certain types of residential development less desirable, therefore, less profitable. Although public policies and governmental regulations are essential to ensure the public's health, safety and welfare, they also can limit market production efficiencies. Described below are a few that may be limiting the supply of affordable housing in Atlantic County. The programs, regulations and conditions discussed below affect land and housing cost. Some of these policies have their origin in a higher governmental authority than Atlantic County or, conversely, at the local level.

The most important impediment revolves around the lack of Federal and State resources for affordable housing initiatives. This condition has become even more severe due to the budget cutting at both the State and Federal levels. Steady reduction to the HUD CDBG budget and HOME budgets have limited opportunities to create affordable housing, improve lower income neighborhoods and provide services to low income clientele.

1. Expanding Locations and Development Potential

The housing market in Atlantic County is complex and strongly influenced by many factors beyond the control of the County or the individual municipalities. The housing market and housing costs can, however, be influenced through land use and zoning decisions lot size requirements, incentives for developers and allowances for multi-unit developments.

2. Development Cost

The costs of construction are more complex than the costs of land, utilities, materials, labor, financing or other soft costs. Regulations can add significant costs to new home construction.

Non-regulatory Barriers to Affordable Housing: Many of the largest construction costs are things that local regulations have little effect upon.

- Rapidly increasing land costs
- The costs of building materials
- Rising interest rates (not currently a concern)
- Labor costs

Regulatory Barriers to Affordable Housing: Zoning regulations have a significant effect on housing prices.

- Limiting the amount of land zoned for densities that promote reasonably priced homes affect those with the least money to spend on housing.
- Excessive requirements for lot size
- Infrastructure financing tools, such as impact fees or land dedications.
- Length of the approval process
- Federal and State environmental regulations

3. Market Conditions

The major barrier to affordable housing in Atlantic County is the high cost of housing created by a demand for housing, both existing and new, which exceeds the current supply. Increased demand has served to drive prices for new homes upward prior to the current recession in the housing market.

In addition, the cost of site acquisition is very high, and construction costs in metro Philadelphia/ New Jersey are among the highest in the nation. These facts make Atlantic County housing construction expensive and put affordable housing out of the reach of low-income households.

Action: *It is beyond the ability of the County or any of its municipalities to control market forces.*

4. 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. Non-profit developers lack adequate capital for pre-development expenses. This severely limits their ability to aggressively explore the feasibility of potential projects as prospects arise.

Action: *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.*

5. 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 is often quite high, and this limits the number of units that can be built 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 but with plans to add a Section 108-backed component, the ACIA helps grow businesses that, in turn, increase economic opportunities for County residents.

Action: *The County will assist 15 to 20 lower income families to become home owners by continuing the homebuyers program in the coming fiscal year. The*

County will also assist business start-ups and expansions to bring job opportunities to the region.

6. Local Land Use Controls

Excessive design and site improvement standards, impact fees and exactions are some of the land use controls used by municipalities, that increase building costs and effectively raise the price of housing. Limited or improper zoning for high-density residential use in areas with inadequate infrastructure also raise housing prices, since developers either are forced to build at lower densities or must incur additional cost to install the necessary facilities. Parts of Atlantic County are affected by Coastal Area Facilities Review Act (CAFRA) imposes regulations on coastal lands while the Pinelands Commission regulates some interior parts of the County in the protected Pinelands Region.

Action: *Work with municipalities to assess zoning, design guidelines and local government standards to ensure that these elements of the construction process do not hinder the creation of affordable housing.*

7. Building and Connection 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.

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

8. Property Taxes

Property taxes generate revenue to support a broad array of public facilities and services at the local and county levels of government. Heavy reliance on property tax to provide local services has made communities more wary of intensive residential development. Communities tend to favor non-residential or low-density residential uses, which are perceived to require fewer services. This leads localities to limit the amount of land available for the production of more affordable housing by imposing restrictive zoning and land use regulations.

Also, it is recognized that property taxes are a significant housing cost and therefore can impact affordability. One impact of high property taxes is that taxes are part of a household's monthly housing costs. Thus a potential homeowner who can afford his mortgage may not qualify when property taxes are factored in. The State of New Jersey is known as a high property tax state.

Action: *Work with municipalities when requested to evaluate local expenditures and to develop alternative funding options, including various grant and loan program available through state and federal sources.*

9. Building Codes

Building Regulations are essential to protect the health and safety of citizens and the general welfare of the community. While building codes have positive contributions, they often contribute to increased construction costs.

Action: *Work with municipalities as requested to see that codes are properly enforced, but do not inhibit the development of affordable housing.*

10. Permit Delays

Development in New Jersey includes several governmental levels and agencies in the approval process, either directly or indirectly. Approvals must be obtained from several state and regional agencies, utility authorities, soil conservation districts, as well as, the municipal planning board. In some cases, the aforementioned CAFRA or Pinelands regulations require additional permitting requirements. The time delays and duplicative requirements from different levels of government have increased the cost of land development in New Jersey and made the production of affordable housing much more difficult.

Several years ago the New Jersey Builders Association estimated that half of the projects that complete the permit process take more than three years to do so. One estimate of the cost of the delays caused by the lengthy approval process is one percent per month, suggesting that the residential construction process can add more than 30 percent to housing costs.

11. Other Issues

- The “Not In My Backyard” (NIMBY) response
- Achievable rents without subsidies for low and moderate income persons are too low to meet operating expenses thereby making some projects unfeasible to finance or require high subsidies

Strategies to Address the Barriers to Affordable Housing

The County has identified the public policies that impact the cost of housing and the incentives to develop, maintain, and improve affordable housing. Many of these policies fall beyond the County, which has no legal or regulatory authority of its own. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. To varying degrees the Consortium municipalities each have addressed their zoning and land use regulations in an attempt to make them as equitable and open as possible.

Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally by most of the municipalities. Several municipalities employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

A word about Fair Housing

Atlantic County has a fair housing officer who works to foster compliance with the Fair Housing Act in order to overcome the effects of the impediments to fair housing choice. Over the last five years, the fair housing office has not received any fair housing complaints. The County has reviewed its current Analysis of Impediments to Fair Housing and found that it continues to accurately assess the fair housing situation in the County.

HOME/American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 5 (2014) Action Plan HOME/ADDI response:

1. Atlantic County will use 2015 HOME funds only for investments that conform to 24 CFR 92.205(b).
2. 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.

HOME Subsidy HOME Subsidy + Homeowner investment	X Net Proceeds	= HOME Recapture Amount
<hr/> Homeowner Investment HOME investment + homeowner investment	X Net Proceeds	= Amount to homeowner

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

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as “troubled” by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 5 (FY 2015) Action Plan Public Housing Strategy response:

1. The Pleasantville Housing Authority has a ROSS Coordinator who works with the elderly and disabled to address their needs to maintain their ability to live independently. The Family Self-Sufficiency Coordinator works with the Section 8 voucher holders to increase their financial stability.

Under the HOPE VI grant, a program called the Program Coordinating Committee was formed. The committee is composed of local professionals who are willing to serve as role models and mentors to model behaviors for residents of New Hope. There are currently 20-30 professional members.

2. None of the public housing authorities operating in Atlantic County are designated a “troubled” or otherwise are performing poorly.

Specific Housing Objectives

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 (FY2015 Action Plan Specific Objectives response:

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

Atlantic County has adopted the following AFFORDABLE HOUSING STRATEGIES.

Each of the objectives, issues, and concerns described above has been reviewed carefully by the local officials and the public to obtain consensus on the relative importance of each. Further, efforts were made to ensure that all topics of concern were fairly included and presented in this plan.

Housing Priorities and Goals

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

Goal: Assist 12 to 15 low and moderate income households during FY 2015 through the Atlantic County Owner Occupied Housing Rehabilitation Program.

Resources:

Federal: CDBG, HOME and Program Income

State: None

Other Local: None

Description and Proposed Accomplishments:

The County and some municipal partners will continue their Owner-Occupied Housing Rehabilitation Programs, which provide 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. Approximately \$206,000 is anticipated to be made available for these programs, with \$124,594 coming from HOME, \$56,410 from CDBG and \$25,000 from HOME Program Income derived from recaptured housing rehabilitation loan proceeds.

Geographic Distribution: All of the funding provided for this program will first come first serve Countywide.

Proposed Budget: Owner Occupied Rehab

FY2015: \$149,000 (CDBG, HOME & Program Income) – includes municipal CDBG allocations to Absecon, Corbin City and Port Republic

Proposed Beneficiaries:

FY 2015: 12-15 households

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

Goal 1: Assist 21 lower income households to achieve homeownership.

Goal 2: Assist CHDO and other non-profit housing developers to create at least 1 new affordable housing unit

Resources:

Federal: HOME

State: Several potential, depending on project selection

Local: Financial Institutions and Non-profit Organizations

Description and Proposed Accomplishments:

Homeownership - \$200,000 in 2015 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. The County anticipates assisting up to 20 low- and moderate-income households in 2015, either current renters or owners, of all family sizes.

New Construction for Homeownership – 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.

Geographic Distribution: These programs are available County-wide.

Proposed Budget: Homebuyer Assistance

FY 2015: \$200,000 (HOME)

Proposed Beneficiaries:

FY 2015: 20 households

Proposed Budget: New Construction – Sales Housing

FY 2015: \$64,919 (HOME funds)

Proposed Beneficiaries:

FY 2014: 1 household

Specific Homeless Prevention Elements

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 5 (2015) Specific Homeless Prevention Element response:

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

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.

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.

Less than 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.

The Five Year Consolidated Plan was coordinated with the Plan to End Homelessness planning effort. Extensive outreach was conducted on the homeless planning effort in order to accurately count the number of homeless in Atlantic County and to devise strategies that would address needs of the homeless in the County. The Continuum of Care has a committee that is actively working on strategies to address discharge planning from local institutions.

Antipoverty Strategy

Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 5 – (FY 2015) Action Plan Antipoverty Strategy response:

Poverty is often a difficult situation from which to escape and is a significant concern in Atlantic County.

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 2015 program year. In addition, Atlantic County has applied to add another tool for economic development. Specifically, the County is looking to implement a business loan program funded by a Section 108 loan from HUD. The program's objective would be to add jobs to a county severely impacted by recent, dramatic contraction of the casino industry.

Community Development

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.
*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 5 (2015) Action Plan Community Development response:

The primary objectives of the County's non-housing community development activities are the provision of a suitable living environment and the expansion of economic opportunity for low and moderate income persons. Accomplishing these will take a wide range of programs and activities.

Non-housing Community Development needs and priorities were identified in the course of preparing the 2011-2015 Consolidated Plan through consultation with local municipalities, organizations and residents. The County has considered the many and varied needs, and the funding and project selection process for this Annual Action Plan reflect the input and weighing of needs and requests in light of the overall objective.

In addition the County has established the following objectives to provide a ranking and to integrate economic, physical, environmental, community and human development objectives in a comprehensive fashion. These objectives provide for significant change and improvement in our County in light of public input and visions of our future. These objectives are:

1. To provide high quality public facilities, such as parks, Senior Centers and

community centers to low and moderate income persons and to provide adequate public improvements, such as streets, sidewalks and sewer, in low and moderate income neighborhoods.

2. To promote economic development activities as a means to provide job opportunities and economic growth, and to reverse economic decline, especially for low and moderate income households
3. To conserve and renew older neighborhoods and to improve citizens living environment, including security and safety
4. To eliminate barriers to the use of public facilities and infrastructure by elderly and disabled residents
5. To limit the impact of blighted properties on our communities

This FY 2015 Annual Action Plan clearly defines each specific objective and provides detailed information in the Table 3C forms that follow.

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.

The Strategic Plan covers a period of five years and addresses the highest priority of activities in a number of categories. The non-housing categories include Public Infrastructure Improvements, Public Facility Improvements and Economic Development, as well as Planning and Administration.

An examination of annual allocation of CDBG funds will show that the County has always emphasized expenditures which would remain a sound investment over time. Rehabilitation of housing and public facilities and infrastructure as well as addressing accessibility issues have been constant priorities.

The Five-Year Consolidated Plan provided a detailed description of the non-housing community development needs. This Annual Action Plan furthers the goals of the Consolidated Plan and builds on the accomplishments of the program's prior years.

Housing Opportunities for People with AIDS

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 5 (2014) Housing Opportunities for People with AIDS response:

Atlantic County does not receive HOPWA funding.

Non-homeless Special Needs (91.220 (c) and (e))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 (FY 2015) Action Plan Non-homeless Special Needs response:

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.