



# Five-Year Strategic Plan

This document includes Narrative Responses to specific questions to which grantees of the Community Development Block Grant, HOME Investment Partnerships, Housing Opportunities for People with AIDS, and Emergency Shelter Grants Programs must respond in order to be compliant with the Consolidated Planning Regulations.

*Name of Jurisdiction:* Atlantic County, NJ  
*CP Time Period:* 2011 - 2015

## GENERAL

### EXECUTIVE SUMMARY

The Executive Summary is required and must include the objectives and outcomes identified in the plan and an evaluation of past performance.

#### ***Purpose of the Consolidated Plan***

Atlantic County Improvement Authority (ACIA) receives funding annually from the U.S. Department of Housing and Urban Development under the Community Development Block Grant (CDBG) and HOME Investment Partnership programs. ACIA is the lead agency responsible for the federal grant programs covered by the Consolidated Plan, namely the CDBG and HOME programs. (Note: The City of Atlantic City is a separate HUD entitlement. Therefore, this plan does not address the needs of the City nor do the statistics presented herein include the City.) One of the requirements for receiving these funds is the development of a five-year Consolidated Plan for Housing and Community Development (CP) to provide policy direction for the next five years of funding decisions. In general, the CP is guided by three overarching goals that are applied according to a community's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs and transitioning homeless persons and families into housing.

- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low and moderate income residents throughout the cities, increased housing opportunities and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

This CP corresponds to the next five fiscal years, which begin September 1, 2011, and end August 31, 2015. The primary federal funding resources in the 2011-2015 Consolidated Plan are the following:

- Community Development Block Grant (CDBG): The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income levels. Funds can be used for a wide array of activities, including: housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings and loans or grants to businesses.
- HOME Investment Partnerships Program (HOME): The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low and moderate income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low and moderate income households, including reconstruction, moderate or substantial rehabilitation, homebuyer assistance and tenant-based rental assistance.

### ***Focus of the Plan***

As required by the federal government, the identification of needs and the adoption of strategies to address those needs must focus primarily on low- and moderate-income (LMI) individuals and households. The CP must also address the needs of persons with “special needs” such as the elderly, persons with disabilities, large families, single parents, homeless individuals and families and public housing residents. The CP identifies housing, homeless, community and economic development needs and resources, while providing a strategic plan to address those needs in accordance with community priorities.

### ***Citizen Participation and Agency Consultation***

Atlantic County has made the decision to encourage a high level of agency consultation in an effort to demonstrate a commitment to (a) identifying priority needs and (b) engaging the participation of public agencies and non-profit organizations in a productive and collaborative manner. A list of stakeholders was developed to include public agencies and private non-profit organizations whose missions focus on the provision of affordable housing and human services to LMI households and persons. Public and private agencies which were identified as stakeholders in the process were asked to complete written questionnaires to provide data on special needs populations such as the elderly, youth, persons with HIV/AIDS, public housing residents, persons with disabilities and the homeless. Follow up interviews were conducted with a variety of agencies.

The series of opportunities for public engagement is detailed in full in the Citizen Participation section of the CP.

### ***Priority Needs and Strategies***

ACIA is committed to allocating funds that serve the needs of the lowest-income and most disadvantaged residents. Households with incomes less than 80% of the area median income, particularly those with extremely low incomes (less than 30% of area median income), are particular priorities. The County has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk youth, low income families, the homeless and persons threatened with homelessness, the elderly, and persons with disabilities. The following needs address this priority:

- The provision and maintenance of affordable housing
- Investment in community development activities in lower-income neighborhoods and in facilities that serve lower-income populations, and
- Supportive services for target populations.

By focusing on these needs, the County seeks to address community concerns such as:

- A need for suitable affordable housing to address the growing gap between housing costs and local incomes, which leads to rising rates of overcrowding, and overpayment for the lowest-income residents
- Programs that improve community facilities and services, particularly in low-income areas
- Adoption of a Housing-First model to prevent homelessness.
- Programs that promote economic development, create jobs and increase the job skills level of potential employees, and
- Supportive services that promote independence, particularly for elderly residents.

The CP requires the cities to specifically address needs and proposed strategies in three areas: housing, homelessness and community development.

### ***Housing Needs***

High housing costs reduce economic opportunities, access to jobs and services and the ability of lower-income households, including the elderly and persons with disabilities, to live in the communities and neighborhoods of their choice. The affordability gap results in a concentration of lower-income households in older neighborhoods that have higher levels of substandard housing and overcrowding.

HUD regulatory requirements are restricted to assisting households at 80% of the area median income or lower. Given the current market conditions, homeownership costs remain high. As a result, ACIA will focus CDBG and HOME funds to support activities across the housing spectrum, seeking to increase and improve the existing housing stock, provide incentives for homeownership and affirmatively further fair housing. Primary objectives include expanding home ownership amongst low income households, improving the existing housing stock and expanding rental housing opportunities.

### ***Priority Housing Strategies***

The following priorities will guide investment decisions for ACIA during the five years covered by the CP:

- **Rehabilitation of Existing Housing Stock:** Promote the rehabilitation and preservation of the County's existing housing stock. Objective: Assist 150 low- and moderate-income homeowners with housing rehabilitation over the next five years.
- **Expand Homeownership:** Utilize funds to provide downpayment and closing cost assistance to help families realize homeownership and acquire and rehabilitate vacant housing to be sold to lower income families. Objectives: (1) Assist 60 low- and moderate-income buyers purchase a home; (2) Assist CHDOs with development of 10 affordable homes for sale to low- and moderate-income buyers.
- **Expand Housing Stock for Low-Income Renter Households:** Provide subsidies, primarily through the HOME Program, to Community Housing Development Organizations to rehabilitate or newly construct rental units for households at or below 80 percent of MFI. Objective: Assist CHDOs with development of 24 affordable rental housing units over the next five years.

### ***Homeless Needs***

The Atlantic County Continuum of Care is supported by the Atlantic County Department of Family and Community Development. The planning process for a new 10 year Plan to End Homelessness was initiated in January 2011.

The homeless population of Atlantic County reflects the diversity, complex characteristics and needs of homeless persons across the United States. Even with other contributing factors, at its core, homelessness is a poverty issue. Poor people who have a serious mental illness or addiction are at higher risk for homelessness than are those people with those disabilities who are not poor. People living in poverty face difficult, if not impossible, choices between housing, food, childcare, transportation and other living expenses. They are often one family or financial crisis away from becoming homeless. Rent and utility arrearages, high medical bills, bad credit, inadequate income, and family conflicts can result in formal or informal evictions and homelessness.

### ***Priority Homeless Strategies***

The strategies for homeless and other special populations is to adhere to a housing-first strategy with appropriate services to stabilize the housing situation. Specific strategies to accomplish this objective include the following:

- **Homeless Activities:** Support the work of the Planning Committee and the Ten Year Plan to End Homelessness and the Continuum of Care Committee and its constituent agencies to provide supportive services and housing to the homeless population.
- **Homeless Assistance:** Support programs that reduce the length of time families and individuals spend in shelter and reduce homeless recidivism rates; continue to increase the

supply of permanent supportive and affordable housing, and increase employment resources and opportunities for homeless adults and older youth.

- Homeless Prevention: Continue to support activities that prevent homelessness.

### ***Community Development Needs and Strategies***

The strategies for community development is to provide support for improvements to infrastructure and public facilities in the participating municipalities. Specific strategies to accomplish this objective include the following:

- Public Facilities: Support improvements to or construction of public facilities
  - Support the development and improvement of facilities and services for senior citizens which allow them to continue to live independently.
  - Develop and expand park and recreation opportunities in low-income areas.
  - Rehabilitate, develop and expand neighborhood facilities, including ADA compliance.
- Infrastructure: Expand and improve the capacity of local municipalities to provide adequate water, sewer and storm drainage facilities, and streets and sidewalks. Promote handicap barrier removal in public facilities and sidewalks to ensure access and mobility for all of Atlantic County residents.
- Blight Mitigation: Promote the rehabilitation or demolition of vacant and underutilized structures that present a health and safety hazard to the community. Encourage rehabilitation when such structures have historic or cultural significance.
- Economic Development: Support activities that promote the growth of jobs that provide economic opportunity for low-income residents.

### ***Non-Homeless Special Needs and Strategies***

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 mental retardation, 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 various service providers in the public and non-profit sectors.

The strategies for the non-homeless special needs population is to provide support for the development of supportive housing and continue to provide services to meet their needs. Specific strategies to accomplish this objective include the following:

- Provide supportive housing and services for persons with special needs.

### ***Funding to Implement the Plan***

The primary resources available to implement the Consolidated Plan come from two HUD entitlement programs: CDBG and HOME. Of the two, CDBG is the largest and most flexible source, providing eligibility for a variety of activities.

### ***Evaluation of Past Performance***

Atlantic County's FY 2009 CAPER provides an evaluation of the County's performance in that year and through the four years of the 2006 – 2010 Consolidated Plan. In 2009, Atlantic County allocated all of its CDBG funds to activities that benefit low income households. The FY 2008 CP included a multi-year blight certification including 2008, 2009 and 2010. The cumulative benefit for the 3 year period is 100%.

In FY 2009, Atlantic County assisted 33 low and moderate income households with rehabilitation. Atlantic County's Housing Rehabilitation Program provides a 100 percent interest free deferred loan repayable at time of sale. The primary funding source is HOME funds. Additionally, some of the municipalities used CDBG funds from Atlantic County to assist with housing rehabilitation. Through 2008, 278 households were assisted since the inception of the 5 year cycle beginning in FY 2006. This exceeds the goal of 250 units set for the 5 year period.

First-time home buyers are provided with assistance to purchase a home. The County provides households with a deferred loan of up to \$20,000. Loans are forgiven after the period of affordability has expired. Households are eligible to receive up to \$25,000 for down payment and closing and rehabilitation of the unit that is purchased. In FY 2009, 18 households were provided down payment and closing cost assistance.

Homeownership is also supported by new housing construction. Funding has been provided to non-profit sponsors to construct homes for sale to lower income buyers at affordable rates. During 2009, Habitat for Humanity started work on a homeownership unit which is expected to be sold in FY 2010. Two municipalities in Atlantic County received NSP funds from NJ DCA, Pleasantville and Buena Vista. These programs will provide additional affordable housing opportunities.

The number of households assisted through both closing costs as well as CHDO construction of new affordable housing during the period is a cumulative total of 97 assisted homebuyers. The five year goal was 40 households.

Rental housing development was also supported. During 2009, the Camden Diocese received assistance for development of a 73 unit senior building in Pleasantville expected to open in 2011. The County supported HUD Section 811 applications for CARING, Inc. to purchase and renovate group homes for persons with disabilities. A total of 20 units are in service. In 2006 CARING, a CHDO, received \$303,075 of HOME funds from prior years to develop 10 units for disabled seniors in Pleasantville City. The five year goal was 30 units. The cumulative accomplishment is anticipated to be 103 units.

Municipalities undertook infrastructure projects during 2009. Projects completed in FY 2009 from prior year and FY 2009 funding included:

- Northfield – ADA improvements at Park
- Brigantine – Street improvements
- Pleasantville – pump station
- Ventnor – water system improvements

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- Linwood - curb ramps
- Hammonton - curb ramps

Absecon undertook a public service providing transportation services to the elderly

Cumulative 35 infrastructure and public facilities projects and 2 public services transportation projects have been undertaken and completed in the 4 years of this CP.

## STRATEGIC PLAN

Due every three, four or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

### *Mission:*

Atlantic County will utilize CDBG funds and other federal funds provided by the U.S. Department of HUD to address community revitalization, affordable and suitable housing, infrastructure improvements, and public services in ways that facilitate improvement within the County.

## MANAGING THE PROCESS

### CONSULTATION 91.200(B)

1. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.

The Atlantic County Improvement Authority (ACIA) is responsible for preparing the CP under the direction of the County Board of Chosen Freeholders. ACIA is the lead agency responsible for the administration of the federal grants programs covered by the Consolidated Plan, namely the CDBG and HOME programs. ACIA works closely with the Atlantic County Department of Family and Community Development in the administration of other federal grants, particularly those related to assisting homeless individuals and families and preventing homelessness. The Atlantic County Department of Family and Community Development provides assistance to the Social Services for the Homeless Committee of Atlantic County throughout the year and with the annual application to HUD for Supportive Housing Programs. The County is the local HMIS administrator.

ACIA also works closely with the Pleasantville Housing and Redevelopment Corporation (PHRC). PHRC is a recognized Community Housing Development Organization (CHDO) and as such is eligible to receive the required minimum 15% set aside of the HOME allocation. Habitat for Humanity is a second CHDO that the County recognizes.

2. Identify agencies, groups, and organizations that participated in the process. This should reflect consultation requirements regarding the following:

**General** §91.100 (a)(1) - Consult with public and private agencies that provide health services, social and fair housing services (including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons) during the preparation of the plan.

**Homeless strategy** §91.100 (a)(2) – Consult with public and private agencies that provide assisted housing, health services, and social services to determine what resources are available to address the needs of any persons that are chronically homeless.

**Lead lead-based paint hazards** §91.100 (a)(3) – Consult with State or local health and child welfare agencies and examine existing data related to lead-based paint hazards and poisonings.

**Adjacent governments** §91.100 (a)(4) -- Notify adjacent governments regarding priority non-housing community development needs.

**Metropolitan planning** §91.100 (a)(5) -- Consult with adjacent units of general local government, including local government agencies with metropolitan-wide planning responsibilities, particularly for problems and solutions that go beyond a single jurisdiction, i.e. transportation, workforce development, economic development, etc.

**HOPWA** §91.100 (b) -- Largest city in EMSA consult broadly to develop metropolitan-wide strategy for addressing needs of persons with HIV/AIDS and their families.

**Public housing** §91.100 (c) -- Consult with the local public housing agency concerning public housing needs, planned programs, and activities.

**General**

The Five Year Consolidated Plan has been developed in accordance with Title I of the Cranston-Gonzalez National Affordable Housing Act and pursuant to the requirements of HUD. ACIA solicited input for the development of the CP from County departments and private agencies.

Health Services

- AtlanticCare at the Rescue Mission

Fair housing Services

- South Jersey Legal Aid

Children

- Covenant House

Elderly

- Atlantic County Division of Intergenerational Services

Persons with Disabilities

- Atlantic County Division of Intergenerational Services
- Career Opportunity Development Inc. (CODI)
- Hansen House
- Mental Health Association of Atlantic County
- ARC of Atlantic County
- Atlantic County Alliance
- Office of Disability Services

Persons with HIV/AIDS

- South Jersey Alliance
- NJ Department of Community Affairs

Homeless persons

- Women's Center
- Jewish Family Services
- Atlantic City Rescue Mission
- Veteran's Services
- Atlantic County Department of Family and Community Development

***Homeless strategy***

The Atlantic County Continuum of Care is supported by the Atlantic County Department of Family and Community Development. The planning process for a new 10 year Plan to End Homelessness was initiated in January 2011. The CP was coordinated with the Plan to End Homelessness planning effort. The Continuum of Care Committee is a working group of the Human Services Advisory Board which is a function of County government. 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.

***Lead-based paint hazards***

The County's Public Health Officer in the Department of Health monitors lead-based paint problems. When children are reported with an Elevated Blood Lead Level (EBLL), the Public Health Officer is responsible to ensure that the housing unit is tested and appropriate steps are taken to remediate the problem. State data from the NJ Department of Health and Senior Services FY 2007 Annual Report, the most recent report available, was consulted.

***Adjacent governments***

ACIA meets annually with the individual municipalities that participate in the Urban County program. The municipalities were provided an opportunity to discuss their needs and contribute to the CP during the annual meeting on Feb. 2, 2011. A questionnaire was provided to obtain additional comments.

***Metropolitan planning***

Several groups were contacted to provide input at the County level:

- Atlantic County Regional Planning And Economic Development
- Work Force Investment Board

- Atlantic County Economic Development Authority

**HOPWA**

HOPWA services in Atlantic County are administered by the NJ Department of Community Affairs. The state department was consulted in preparation of this CP.

**Public housing**

There are two housing authorities in Atlantic County serving specific communities within the county:

- Pleasantville Housing Authority
- Buena Vista Housing Authority

CITIZEN PARTICIPATION 91.200 (B)

3. Based on the jurisdiction's current citizen participation plan, provide a summary of the citizen participation process used in the development of the consolidated plan. Include a description of actions taken to encourage participation of all its residents, including the following:
  - low- and moderate-income residents where housing and community development funds may be spent;
  - minorities and non-English speaking persons, as well as persons with disabilities;
  - local and regional institutions and other organizations (including businesses, developers, community and faith-based organizations);
  - residents of public and assisted housing developments and recipients of tenant-based assistance;
  - residents of targeted revitalization areas.

To provide access to the draft Consolidated Plan, a Notice of Availability was published in *The Press of Atlantic City* and on the county website. Copies of the notice of availability were sent to agencies identified in the previous section as a means to inform the population of the County that is difficult to reach through mainstream media due to language or disability. The agencies disseminated information to their constituents. There are no alternative language media in Atlantic County in which to announce the availability of the CP.

Municipalities were also informed of the availability of the CP for public comment and urged to announce this at their Council meetings.

Further, a copy of the Notice was sent to the two housing authorities with a request to post it in the public housing and in their tenant offices and Section 8 offices.

4. Provide a description of the process used to allow citizens to review and submit comments on the proposed consolidated plan, including how the plan (or a summary of the plan) was published for review; the dates, times and locations of a public hearing, or hearings; when and how notice was provided to citizens of the hearing(s); the dates of the 30 day citizen comment period, and if technical assistance was provided to groups developing proposals for funding assistance under the consolidated plan and how this assistance was provided.

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In agreement with 24 CFR 91.115(e) Atlantic County has adopted a Citizen Participation Plan describing the citizen participation requirements of its CDBG program and HOME program. The Citizen Participation Plan is on file at the Atlantic County Improvement Authority Office of Community Development.

On March 17, 2011, three public hearings were held at different times and locations in the County to solicit input from social service agencies, housing providers, local municipalities, and County departments. Atlantic County held the hearing three times at three different locations in order to maximize the opportunity for citizen participation. The public hearings were held in the Atlantic County Libraries in Egg Harbor Township and Mays Landing, and at the Galloway municipal building. It was at these public hearings that the County solicited input from the municipalities for use in developing the objectives and priorities for the 5-Year Strategic Plan. The public hearings were advertised in *The Press of Atlantic City*.

In agreement with 24 CFR 91.100(4), Atlantic County notified the adjacent units of government that it was completing this CP. Copies of the letters are contained in Appendix 3 of this document. Atlantic County also has sent a copy of the completed CP to the New Jersey Department of Community Affairs.

On Thursday, May 26, 2011, a summary of the CP was published in *The Press of Atlantic City* alerting interested persons as to the availability of the CP. The CP was placed at the following locations in Atlantic County for public review.

- Atlantic County Improvement Authority  
Office of Community Development  
5909 Main Street 2nd Floor  
Mays Landing, NJ 08330
- Atlantic County Government Center  
1333 Atlantic Avenue  
Atlantic City, NJ 08401
- Atlantic County Library  
40 Farragut Avenue  
Mays Landing, NJ 08330

The Consolidated Plan was available through the website for ACIA.

The public review period was from May 26, 2011 to June 27, 2011. Three public hearings were held on June 16, 2011, to allow for review and discussion of the County's Five-Year CP and proposed use of FY 2011 Program Funds. The Board of Chosen Freeholders approved submittal of the Action Plan on June 28, 2011. Documentation of the Citizen Participation process is included in Appendix 3 of this document.

5. Provide a summary of citizen comments or views received on the plan and explain any comments not accepted and reasons why these comments were not accepted.

To be inserted

## HOUSING AND HOMELESS NEEDS

### HOUSING NEEDS 91.205

**If not using the CPMP Tool:** Complete and submit CHAS Table from <http://socds.huduser.org/scripts/odbic.exe/chas/index.htm>

**If using the CPMP Tool:** Complete and submit the Needs/Housing Table

6. In this narrative, describe the estimated housing needs projected for the next five-year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families) and substandard conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners compare to the jurisdiction as a whole. The jurisdiction must define the terms “standard condition” and “substandard condition but suitable for rehabilitation.”

#### **Overview of Demographic Trends and General Housing Needs**

The following narrative describes the demographic characteristics of Atlantic County and its estimated housing needs for the five years covered by the Consolidated Plan. The information in this section is based primarily on data from the U.S. Census Bureau, county departments, comprehensive and neighborhood strategic plans, local agency consultations, and statistics provided through HUD for the 2000 Comprehensive Housing Affordability Strategy (CHAS). Data from Census 2000 have been updated with five-year estimates from the 2005-2009 American Community Survey where possible.

Atlantic County’s population in 2000 was 212,035, representing an increase of 25,694 persons (13.8%) from a total of 186,341 in 1990. Recent estimates indicate that the county’s population has continued to grow since 2000, rising to 230,344 in 2009. According to this estimate, the total change in population between 1990 and 2009 was 23.6%. Note that this analysis was for Atlantic County, not including Atlantic City.

#### **Households**

As of 2009, there were 85,095 households in Atlantic County. Of these:

- 26,744 (31.4%) had children under age 18 living with them,
- 43,530 (51.2%) were married couples living together,
- 11,369 (13.4%) had a female householder with no husband present, and
- 26,520 (31.2%) were non-family households.

The total number of households in Atlantic County increased by 9,623 (13.8%) from 69,516 in 1990 to 79,139 in 2000. Estimates for 2009 show a further increase to 85,095 total households. This equates to

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an addition of 15,579 (22.4%) households over 19 years. The number of persons per household was stable, from 2.68 in 1990 to 2.68 in 2000 before increasing to 2.71 in 2009.

Atlantic County:  
Trends in Household Size and Type, 1990 - 2009

	1990		2000		2009	
	#	%	#	%	#	%
Total Households	69,516	100.0%	79,139	100.0%	85,095	100.0%
Family Households	48,836	70.3%	54,610	69.0%	58,575	68.8%
Married-couple family	38,114	54.8%	41,300	52.2%	43,530	51.2%
With Children	17,277	24.9%	19,061	24.1%	18,795	22.1%
Without Children	20,837	30.0%	22,239	28.1%	24,735	29.1%
Female-Headed Households	7,764	11.2%	9,701	12.3%	11,369	13.4%
With Children	3,580	5.1%	4,938	6.2%	6,236	7.3%
Without Children	4,184	6.0%	4,763	6.0%	5,133	6.0%
Male-Headed Households	2,958	4.3%	3,609	4.6%	3,676	4.3%
With Children	1,267	1.8%	1,974	2.5%	1,713	2.0%
Without Children	1,691	2.4%	1,635	2.1%	1,963	2.3%
Non-family and 1-pers on household	20,680	29.7%	24,529	31.0%	26,520	31.2%
Average Household Size	2.68		2.68		2.71	

Source: 1990 Census SF3 (P001, P005, P019); Census 2000 SF3 (P1, P10); 2005-2009 American Community Survey (B01003, B11001, B11003)

**Income and Poverty**

In 2009, the median household income (MHI) in Atlantic County was \$54,934. This represented a decrease of 5.8% from 1990, after adjusting for inflation.

Atlantic County:  
Household Income 1990 - 2009

	1990		2000		2009	
	Total	% of Total	Total	% of Total	Total	% of Total
Less than \$10,000	6,713	9.7%	4,855	6.1%	4,095	4.8%
\$10,000 to \$14,999	4,398	6.3%	3,763	4.8%	3,316	3.9%
\$15,000 to \$24,999	10,164	14.6%	9,090	11.5%	6,696	7.9%
\$25,000 to \$34,999	11,263	16.2%	10,048	12.7%	8,395	9.9%
\$35,000 to \$49,999	14,479	20.8%	13,726	17.3%	11,560	13.6%
\$50,000 to \$74,999	14,399	20.7%	18,560	23.5%	17,536	20.6%
\$75,000 to \$99,999	4,435	6.4%	9,844	12.4%	13,448	15.8%
\$100,000 to \$149,999	2,389	3.4%	6,577	8.3%	12,911	15.2%
More than \$150,000	1,276	1.8%	2,676	3.4%	7,138	8.4%
Total	69,516	100.0%	79,139	100.0%	85,095	100.0%
Median Household Income (Actual)	\$33,716.00		\$43,933.00		\$54,934.00	
Median Household Income (Adjusted)*	\$58,333.30		\$56,574.15			

\* Adjusted to 2009 dollars

Source: 1990 Census SF3 (P080, P080A); Census 2000 SF3 (P52, P53); 2005-2009 American Community Survey (B19001, B19013); Bureau of Labor Statistics Inflation Calculator

Among all racial/ethnic group households in 2009, White households had the highest MHI at \$61,787. In

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Atlantic County, Hispanic households had the second-highest MHI at \$40,914, and Black households had the third-highest MHI at \$37,811.

The figure below shows data on household income by race and ethnicity. In Atlantic County, 37.8% of White households earn less than \$50,000 annually, compared to 49.6% of Black households and 49.7% of Hispanic households.

In Atlantic County, a significantly larger percentage of White households are in the highest income bracket than for either Black or Hispanic households.

Atlantic County: Household Income Level by Race and Ethnicity, 2009

	Total	\$0 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$74,999		\$75,000 and higher	
		#	%	#	%	#	%	#	%
White	66,958	10,604	15.8%	14,758	22.0%	13,504	20.2%	28,092	42.0%
Black	9,559	2,058	21.5%	2,689	28.1%	2,065	21.6%	2,747	28.7%
Hispanic	7,757	1,552	20.0%	2,301	29.7%	1,810	23.3%	2,094	27.0%

Source: 2005-2009 American Community Survey (B19001A, B19001B, B19001I)

Since 1990, the number of persons below poverty level, and their percentage of the total population, has increased across the state of New Jersey and Atlantic County. Over the time period from 1990 to 2009, persons below the poverty level as a percentage of the total population have been growing faster in Atlantic County than in the state as a whole.

Income Below Poverty Level, 1990 - 2009

	1990			2000			2009		
	Total Population*	Persons below poverty level	Percent below poverty level	Total Population*	Persons below poverty level	Percent below poverty level	Total Population*	Persons below poverty level	Percent below poverty level
New Jersey	7,563,170	573,152	7.6%	8,232,588	699,668	8.5%	8,471,001	745,925	8.8%
Atlantic County	181,662	11,261	6.2%	206,920	16,479	8.0%	218,321	17,907	8.2%

\* Total population reflects population for whom poverty status has been determined.

Source: 1990 Census SF 3 (P117); Census 2000 SF 3 (P87); 2005-2009 American Community Survey (B17001)

### **Cost Burden and Other Housing Problems**

The following provides an estimate of the number and type of households in need of housing assistance. The review considers needs for the households according to the following categories:

- Extremely low income households (income less than 30% of MFI)
- Very low income households (income between 30% and 50% of MFI)
- Low income households (income between 50% and 80% of MFI)
- Households with income above 80% of MFI (moderate, middle and high income households)

The description of housing needs contained in this part includes discussion of cost burden and severe cost burden, overcrowding and substandard housing conditions being experienced by income category.

### **Estimated Housing Needs of Extremely Low, Very Low and Low Income Households**

Much of the data reported in this portion of the Atlantic County CP was derived from CHAS Data 2000. CHAS Data 2000 is a special tabulation prepared for HUD by the Census Bureau. HUD reports that the Census Bureau uses a special rounding scheme on special tabulation data. As a result, there may be

## ATLANTIC COUNTY, NJ

discrepancies between the data reported by CHAS Data 2000 and the data reported by Census 2000 Summary File 3, which is the source of much of the data in other parts of the CP. (While CHAS data from 2000 may appear dated, it is the only source of data for this analysis and is required by HUD.)

The following table reports on households with any housing problem for renters and owners. As defined by CHAS Data 2000, any housing problem includes: 1) cost burden greater than 30% of income and/or, 2) overcrowding and/or, 3) units without complete kitchen or plumbing facilities. The table also identifies cost-burdened households. Cost burden is distinguished by households paying from 30% to 50% of their income on housing and households paying more than 50%. Households paying more than 50% are classified as severe cost-burdened.

Atlantic County: Households with Housing Problems by Household Income, 2000

Household Income Category	Total	Any Housing Problem*		Cost Burden				Other Housing Problems**	
				More than 30%		More than 50% (Severe)			
		Total	%	Total	%	Total	%	Total	%
<i>Renter Households</i>									
Extremely Low (0 to 30% MFI)	4,472	3,280	73.3%	3,206	71.7%	2,864	64.0%	74	1.7%
Very Low (30 to 50% MFI)	4,304	3,478	80.8%	3,336	77.5%	1,429	33.2%	142	3.3%
Low (50 to 80% MFI)	6,353	3,173	49.9%	2,686	42.3%	174	2.7%	487	7.7%
Above 80% MFI	12,844	1,530	11.9%	583	4.5%	18	0.1%	947	7.4%
<b>Total Renters</b>	<b>27,973</b>	<b>11,461</b>	<b>41.0%</b>	<b>9,811</b>	<b>35.1%</b>	<b>4,485</b>	<b>16.0%</b>	<b>1,650</b>	<b>5.9%</b>
<i>Owner Households</i>									
Extremely Low (0 to 30% MFI)	4,600	3,894	84.7%	3,890	84.6%	3,163	68.8%	4	0.1%
Very Low (30 to 50% MFI)	6,606	4,800	72.7%	4,753	71.9%	2,311	35.0%	47	0.7%
Low (50 to 80% MFI)	11,215	6,085	54.3%	5,858	52.2%	1,845	16.5%	227	2.0%
Above 80% MFI	59,495	9,217	15.5%	8,210	13.8%	966	1.6%	1,007	1.7%
<b>Total Owners</b>	<b>81,916</b>	<b>23,996</b>	<b>29.3%</b>	<b>22,711</b>	<b>27.7%</b>	<b>8,285</b>	<b>10.1%</b>	<b>1,285</b>	<b>1.6%</b>
<i>All Households</i>									
<b>Total All Households</b>	<b>109,889</b>	<b>35,457</b>	<b>32.3%</b>	<b>32,522</b>	<b>29.6%</b>	<b>12,770</b>	<b>11.6%</b>	<b>2,935</b>	<b>2.7%</b>

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

\* Any housing problem: Cost burden greater than 30 percent of income, and/or overcrowding, and/or without complete kitchen or plumbing.

\*\* Other housing problems: Overcrowding, and/or without complete kitchen or plumbing.

As shown in the table above, CHAS Data 2000 reports 109,889 households in Atlantic County with 27,973 (25.5%) renters and 81,916 (74.5%) owners.

### Notably:

- 35,457 households (32.3%) had housing problems.
- 24,710 households with any housing problems were low income, with annual incomes at or below 80% of the MFI. Lower-income households are most likely to have housing needs due to limited resources.
- 11,461 renter households (41.0%) had a housing problem. Renters comprised 32.3% of the 35,457 households with a housing problem.
- Of the 27,973 renter households, 15,129 (54.1%) had incomes classified as low, very low, or extremely low. Of the 11,461 renter households with a housing problem, 9,931 (86.7%) had incomes at or below 80% of MFI.
- 23,996 owner households (29.3%) had a housing problem. Owners comprised 67.7% of the 35,457 households with a housing problem.
- Of the 81,916 owner households, 22,421 (27.4%) had incomes classified as low, very low, or extremely low. Of the 23,996 owner households with a housing problem, 14,779 (61.6%) were low income.

The preceding table also provides information regarding cost burden by income category. According to the table, 32,522 households (29.6%) pay 30% or more of their income for housing. Of the cost-burdened households, 12,770 (39.3%) pay more than 50% of their income for housing. Notably:

- 9,811 (35.1%) of the 27,973 renter households are cost-burdened. Renters make up 30.2% of the 32,522 cost-burdened households.
- 22,711 (27.7%) of the 81,916 owner households are cost-burdened. Owners make up 69.8% of the 32,522 cost burdened homes.
- In total, Atlantic County has 9,072 extremely low income households, of which 7,096 (78.2%) are cost-burdened. Of the 7,096 households, 6,027 (84.9%) pay 50% or more of their income for housing costs.
- In total, the County has 10,910 very low income households, of which 8,089 (74.1%) are cost-burdened. Of the 8,089 households, 3,740 (46.2%) pay 50% or more of their income for housing costs.
- In total, Atlantic County has 17,568 low income households, of which 8,544 (48.6%) are cost-burdened. Of the 8,544 households, 2,019 (23.6%) pay 50% or more of their income for housing costs.
- Finally, the County has 72,339 households with income above 80% of MFI, of which 8,793 (12.2%) are cost-burdened. Of the 8,793 households, 984 (11.2%) pay 50% or more of their income for housing costs.

Using CHAS data, it is possible to calculate households by household income with “Other Housing Problems.” Other housing problems exclude cost burden but include overcrowding, in addition to lacking complete kitchen or plumbing. The previous CHAS table identifies the following characteristics about other housing problems in Atlantic County:

- Of the 35,457 households with housing problems, 2,935 (2.7%) are classified as having other housing problems.
- Of the 2,935 households with other housing problems, 981 (33.4%) are low income, with annual income at or below 80% of MFI.
- Of the 981 low income households classified as having other housing problems, 703 (71.7%) are renters.

Cost-burdened renters need decent, affordable housing. Extremely low income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low income and low income renters with a housing problem need assistance with supportive services, such as childcare, health care or transportation services. Assistance with supportive services reduces demands on their incomes, freeing up income to pay for housing. Very low income and low income renters who are provided assistance with other services may be able to save money that can be used for a down payment and closing costs on an owner unit. Because the majority of the low income renters are experiencing cost burden, all would benefit from improved economic opportunities. Education and job training is needed to assist these populations to take advantage of higher-skilled jobs that pay more and provide the potential for advancement.

Low income owners who are cost-burdened need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low income owners also need assistance with supportive services that

reduce the competing demands on their limited incomes. Finally, low income owners would benefit from improved economic opportunities.

**Estimated Housing Needs of Elderly Households, Small Households, Large Households and Other Household Types**

This section considers housing needs based on household type. For the purposes of this section, elderly households are one- or two-person households with either person 62 years old or older. Small households consist of two to four persons. Large households have five or more persons. All other households are those that do not fall into any of the three previous categories.

The following table shows the 27,973 renter households reported in Atlantic County by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 11,458 renter households with a housing problem by household type and income category. The following characteristics emerge from the table:

- There are 5,595 elderly households, which is 20.0% percent of the total renters, of which 4,214 (75.3%) are low income. Of the total elderly households, 2,697 (48.2%) have a housing problem. Of the low income elderly households, 2,604 (61.8%) have a housing problem.
- 10,540 (37.7%) are small households, of which 5,150 (48.9%) are low income. Of the total small households, 4,052 (38.4%) have a housing problem. Of the low income small households, 3,528 (68.5%) have a housing problem.
- 2,216 (7.9%) are large households, of which 1,194 (53.9%) are low income. Of the total large households, 1,408 (63.5%) have a housing problem. Of the low income large households, 922 (77.2%) have a housing problem.
- The remaining 9,622 (34.4%) renters are all other households, of which 4,571 (47.5%) are low income. Of the total other households, 3,301 (34.3%) have a housing problem. Of all other low income households, 6,308 (63.0%) have a housing problem.

Small households represent the largest group of renters with housing problems, although large households have the greatest percentage of renter households with a problem. Low income large households often live in overcrowded homes and face many financial burdens. Low income renters of all types continue to need assistance to make housing affordable.

Atlantic County: Renter Households by Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households (2-4)			Large Households (5+)			All Other Households		
		Total	With a Problem		Total	With a Problem		Total	With a Problem		Total	With a Problem	
			#	%		#	%		#	%		#	%
Extremely Low (0% to 30% MFI)	4,472	1,785	1,160	65.0%	1,188	977	82.2%	318	272	85.5%	1,181	873	73.9%
Very Low (30 to 50% MFI)	4,304	1,393	985	70.7%	1,412	1,204	85.3%	409	355	86.8%	1,090	934	85.7%
Low (50 to 80% MFI)	6,353	1,036	459	44.3%	2,550	1,347	52.8%	467	295	63.2%	2,300	1,072	46.6%
Above 80% MFI	12,844	1,381	93	6.7%	5,390	524	9.7%	1,022	486	47.6%	5,051	422	8.4%
<b>Total Renters</b>	<b>27,973</b>	<b>5,595</b>	<b>2,697</b>	<b>48.2%</b>	<b>10,540</b>	<b>4,052</b>	<b>38.4%</b>	<b>2,216</b>	<b>1,408</b>	<b>63.5%</b>	<b>9,622</b>	<b>3,301</b>	<b>34.3%</b>

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The following table shows the 81,916 owner households reported in Atlantic County by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 24,006 owner households with a housing problem by household type and income category. The following characteristics emerge from the table.

- 2,216 (7.9%) are large households, of which 1,194 (53.9%) are low income. Of the total large households, 1,408 (63.5%) have a housing problem. Of the low income large households, 922 (77.2%) have a housing problem.
- The remaining 9,622 (34.4%) renters are all other households, of which 4,571 (47.5%) are low income. Of the total other households, 3,301 (34.3%) have a housing problem. Of all other low income households, 6,308 (63.0%) have a housing problem
- There are 21,368 elderly households, which is 26.1% percent of the total owners, of which 10,929 (51.1%) are low income. Of the total elderly households, 7,441 (34.8%) have a housing problem. Of the low income elderly households, 6,236 (57.1%) have a housing problem.
- 41,044 (50.1%) are small households, of which 6,323 (15.48%) are low income. Of the total small households, 9,734 (23.7%) have a housing problem. Of the low income small households, 2,765 (74.0%) have a housing problem.
- 8,940 (10.9%) are large households, of which 2,219 (24.8%) are low income. Of the total large households, 3,203 (35.8%) have a housing problem. Of the low income large households, 1,775 (80.0%) have a housing problem.
- The remaining 10,564 (12.9%) are all other households, of which 2,950 (27.9%) are low income. Of the total other households, 3,628 (34.3%) have a housing problem. Of the all other low income households, 2,087 (70.7%) have a housing problem.

Small households represent the largest group of renters with housing problems, although large households have the greatest percentage of renter households with a problem. Low income large households often live in overcrowded homes and face many financial burdens. Low income owners of all types continue to need assistance to make housing affordable.

Atlantic County: Owner Households by Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0% to 30% MFI)	4,600	2,915	2,481	85.1%	883	775	87.8%	203	189	93.1%	599	450	75.1%
Very Low (30 to 50% MFI)	6,606	3,787	2,425	64.0%	1,460	1,201	82.3%	627	564	90.0%	732	610	83.3%
Low (50 to 80% MFI)	11,215	4,227	1,330	31.5%	3,980	2,704	67.9%	1,389	1,022	73.6%	1,619	1,027	63.4%
Above 80% MFI	59,495	10,439	1,205	11.5%	34,721	5,054	14.6%	6,721	1,428	21.2%	7,614	1,541	20.2%
<b>Total Owners</b>	<b>81,916</b>	<b>21,368</b>	<b>7,441</b>	<b>34.8%</b>	<b>41,044</b>	<b>9,734</b>	<b>23.7%</b>	<b>8,940</b>	<b>3,203</b>	<b>35.8%</b>	<b>10,564</b>	<b>3,628</b>	<b>34.3%</b>

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

**Estimated Housing Needs for Households with Disabled Persons**

The Census Bureau reports disability status for non-institutionalized persons age 5 and over. As defined by the Census Bureau, a disability is a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home or to work at a job or business.

Census 2000, the latest source of data available, estimated that of 193,730 Atlantic County residents in the survey sample, 37,205 (19.2%) were living with a disability. Of the disabled population in the County, 4,360 (11.7%) had incomes below the poverty level.

The decennial Census, last completed in 2000, provides more detailed data on disabilities in Atlantic County. Persons may report multiple types of disabilities in the Census. In 2000, there were 66,624

individual disabilities reported in Atlantic County. Physical disabilities represented 23.9% of all disabilities reported, the largest share. Among persons over 65 years of age, physical disabilities accounted for 34.6% of all disabilities. Other disability types included mental disabilities (13.1%), sensory disabilities (9.5%), and self-care disabilities (7.8%), as well as “going outside the home” disabilities that prevent persons from leaving home by themselves to shop or visit a doctor (12.2%) and employment disabilities (25.8%).

There is no source of data that enumerates the number of persons with disabilities with housing needs, as local providers do not keep waiting lists. However, many disabled persons in Atlantic County are served by public and assisted housing facilities as a result of local public housing preferences.

***Estimated Housing Needs for HIV/AIDS Households***

Persons living with HIV/AIDS require several levels of service. In addition to substance abuse and mental health services, clients are also in need of life skills training, including employment and vocational training and managing activities of daily living such as living on a fixed income. Increasingly, supportive services are also dealing with the complications of aging, as medical advances have increased the life expectancy of those living with HIV/AIDS.

Atlantic County has one of the highest HIV infection rates in the state. According to the South Jersey AIDS Alliance, of the estimated 400 persons living with HIV in Atlantic County, 60% are homeless or under-housed. This figure does not separate City from non-County residents.

According to the South Jersey AIDS Alliance, a group that provides support and prevention services to over 3,500 persons in Atlantic County and adjoining counties in the area, housing, particularly low-cost rentals or assisted living, is the major unmet need for those with HIV/AIDS.

***Estimated Housing Needs for Public Housing Residents, Section 8 Voucher Holders and Households on the Waiting Lists***

Persons living in public or assisted housing may want to leave public housing if their living situation is stabilized or if homeownership opportunities were available. Family self-sufficiency programs and homeownership programs provide such opportunities.

The City of Pleasantville Housing Authority administers a Section 8 Homeownership Program that permits eligible participants in the Section 8 housing choice voucher program, including participants with portable vouchers, the option of purchasing a home with their Section 8 assistance rather than renting.

In addition, the City of Pleasantville Housing Authority developed a HOPE VI funded development called the “New Hope Community.” The Pleasantville New Hope Community HOPE VI project centered around the re-development of the decaying Woodland Terrace public housing project. Comprised of two rental and two homeownership phases, it offers a total of 128 rental and 12 for-sale units. The project addresses the high demand for affordable housing while reflecting both the historical and architectural context of Pleasantville. Tenants of Woodland Terrace were actively involved in the development process. In the Phase I rental portion, 57 rental units were built scattered throughout Pleasantville, consisting of single family residences, detached houses and duplexes. There are 9 two-bedroom, 37 three- bedroom, 10 four-bedroom, and one five-bedroom unit in Phase 1. The Phase I homeownership

portion includes 3 for-sale units. Of the 57 rental units, 36 are designated for public housing residents. As a result of the tremendous positive impact this development had on the community, it was the 2007 recipient of the NJHMFA's Project of the Year award. The Phase II rental component took the next big step by demolishing the existing project and then re-developing 71 rental units. The rental portion includes 36 two-bedroom, 28 three-bedroom, and 7 four-bedroom units. The majority of the units are twin-style structures with the remainder built as singles. In the Phase II homeownership component, 9 more new for-sale units were added. All units provide sustainable design features that make them more durable, desirable, and environmentally-friendly. The development also includes a 4,700 square foot community building. The total development costs for the Pleasantville New Hope Community were approximately \$28 million.

The New Jersey Department of Community Affairs (DCA) administers a County-wide Section 8 program. No project-based units exist in Atlantic County. The agency only subsidizes tenant-based units, although DCA has several variations of the HUD sponsored Section 8 Housing Choice Voucher program, in addition to the State Rental Assistance Program. DCA has recently emptied the waiting list and they have approximately 100 applicants at various stages of housing search. The waiting list is expected to open again by June 1, 2011.

Section 8 Housing Choice Vouchers: currently 736 active participants are involved with an additional 30 in the process of being relocated. Some of these participants are on the wait list for HOPWA, HOPWA2, VASH, and Shelter Plus Care Programs as well. The average wait list time is three years.

There are currently 174 active participants in the State Rental Assistance Program. There is no established waiting list procedure and no current plans to expand the program. Over 60% of the program participants are either elderly or disabled.

7. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must provide an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

### **Disproportionately Greater Housing Problems**

Using CHAS Data 2000, the following considers the housing needs for all households in comparison to the households by race in Atlantic County. Also considered are the housing needs of Hispanic households in comparison to all households. The review serves to consider disproportionately greater need. As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least 10 percentage points higher than the percentage of persons in that category as a whole.

There are 14,437 renter households in Atlantic County with incomes at or below 80% of MFI. The following table compares the percentage of households with housing problems for White non-Hispanic,

Black non-Hispanic, and Hispanic households. CHAS Data 2000 did not contain complete information about other races. The data table reports the following characteristics for renters in Atlantic County:

- 65.5% of all low income renters have a housing problem. While White and Black households had similar rates (62.8% and 67.7%, respectively), Hispanic households reported a significantly higher rate (76.0%).
- There are 2,621 low income elderly renter households with a housing problem, which is 61.6% of all elderly households. No disproportionately greater need was reported. Black and Hispanic households reported lower rates of problems (50.9% and 55.3%, respectively), while White households reported a slightly higher rate (62.7%).
- There are 4,062 low income small and large renter households with a housing problem, which is 69.8% of all small and large renter households. Black households reported a slightly higher rate (73.1%), while the rate for Hispanic households was significantly higher (80.5%).
- There are 2,774 low income “all other” renter households with a housing problem, which is 63.6% of households in this category. Hispanic households reported problems at a significantly higher rate (68.6%).

There are 22,019 owner households in Atlantic County with income at or below 80% of MFI. The following table compares the percentage of households with housing problems for White non-Hispanic, Black non-Hispanic, and Hispanic households. CHAS Data 2000 did not contain complete information about other races. The data table reports the following characteristics for home owners in Atlantic County:

- 65.7% of all low income owners have a housing problem. Black homeowners reported instances of problems at slightly higher rates (71.7%), while Hispanic owners reported significantly a higher rate (86.8%).
- There are 6,257 low income elderly owner households with a housing problem, which is 57.0% of all elderly households. Black owners reported instances of problems at a significantly higher rate (69.6%), while Hispanic owners reported a much higher rate of 88.6%, although the sample size was small.
- There are 6,158 low income small and large owner households with a housing problem, which is 75.5% of all small and large renter households. Hispanic households reported a significantly higher rate of problems (87.8%).
- There are 2,047 low income “all other” households with a housing problem, which is 71.0% of all other low income owner households. Hispanic households reported instances of problems at a significantly higher rate (81.2%).

Atlantic County: Renter and Owner Households With Income At or Below 80% of MFI with Any Housing Problem by Race of Household and Hispanic Origin, 2000

	All Households 0-80% of MFI		Elderly Households 0-80% of MFI			Small & Large Households 0-80% of MFI			All Other Households 0-80% of MFI		
	Total	% with a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
<b>Renters:</b>											
White Non-Hispanic	9,872	62.8%	3,797	2,382	62.7%	2,822	1,770	62.7%	3,253	2,052	63.1%
Black Non-Hispanic	2,618	67.7%	336	171	50.9%	1,651	1,207	73.1%	631	395	62.6%
Hispanic	1,947	76.0%	123	68	55.3%	1,347	1,085	80.5%	477	327	68.6%
Total	14,437	65.5%	4,256	2,621	61.6%	5,820	4,062	69.8%	4,361	2,774	63.6%
<b>Owners:</b>											
White Non-Hispanic	19,214	64.0%	10,538	5,936	56.3%	6,227	4,627	74.3%	2,449	1,730	70.6%
Black Non-Hispanic	1,759	71.7%	372	259	69.6%	1,122	823	73.4%	265	179	67.5%
Hispanic	1,046	86.8%	70	62	88.6%	806	708	87.8%	170	138	81.2%
Total	22,019	65.7%	10,980	6,257	57.0%	8,155	6,158	75.5%	2,884	2,047	71.0%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

## HOMELESS NEEDS 91.205 (C)

*\*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook*

- Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.

The Atlantic County Continuum of Care (CoC) was established by the CEAS Committee and later became an independent committee to provide more emphasis on the problem of homelessness. The CoC is empowered to apply for funding through the U.S. Department of Housing and Urban Development. Agencies seeking funding through the Stewart B. McKinney programs (Supportive Housing Program, Shelter Plus Care, etc.) must be part of a cooperative effort.

Each year, a Point-in-Time count is made of the persons residing in shelter and transitional facilities and living unsheltered throughout the County. In January 2011, the total number of persons housed in shelter and transitional housing was 447.

Continuum of Care Gaps Analysis Chart – Table 1A

Indicate date of last point-in-time count: <u>January 26, 2011</u>				
Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	32		5	40
1. Number of Persons in Families with Children:	86		10	96
2. Number of Single Individuals and Persons in Households without Children:	360	3	76	439
(Add Lines Numbered 1 & 2) Total Persons:	446	3	86	535
<b>Part 2: Homeless Subpopulations</b>				
	Sheltered		Unsheltered	Total
a. Chronically Homeless (For sheltered, list persons in emergency shelter <i>only</i> )	60		21	81
b. Severely Mentally Ill	96		29	125
c. Chronic Substance Abuse	83		19	102
d. Veterans	43		8	51
e. Persons with HIV/AIDS	22		6	28
f. Victims of Domestic Violence	18		4	22
g. Unaccompanied Youth (Under 18)	1		0	1

Source: Atlantic County Continuum of Care, 2011

The complete picture of homelessness is not accurately portrayed by a static one-night count. During the year XX persons are housed by the Atlantic City Rescue Mission shelter. In addition, each day the Friends of Jean Webster's, a soup kitchen, provide meals for over XX persons, most of whom are homeless or near homeless.

Atlantic City, due to the lure of the casinos, draws more than its share of homeless persons from the wider region.

### ***Persons Threatened by Homelessness***

It is difficult to accurately measure the number of persons "at-risk" of becoming homeless. It is impossible to gauge at any one time the number of people who are threatened with eviction, unemployment, foreclosure, or termination of utilities. Families and individuals are at-risk of becoming homeless when they no longer have any cushion against the perils of life. Most commonly, a family is at risk when it lives paycheck-to-paycheck without any savings for sudden emergencies. An example of an individual at risk would be a person with a mental illness facing the threat of eviction because of

improper behavior. If only one lost paycheck, a small rent increase, one stint of illness, a temporary layoff from work, or one “episode” can cause people to lose their housing, then they are considered “at-risk.” Furthermore, those who are vulnerable to residing in shelters or on the street and are at risk of becoming homeless include:

- Persons leaving institutions (detox, mental hospitals, prisons, etc.)
- Households with incomes less than 30% of the median family income
- Households paying in excess of 50% of income for housing costs
- Victims of domestic violence
- Special needs populations (i.e. persons with AIDS, disabilities, drug and/or alcohol addiction, etc.)
- Single parent head of households who are unemployed
- Large low-income families
- Renters facing eviction
- Homeowners facing foreclosure
- Young adults aging out of foster care systems

Households that exhibit one or more of the characteristics listed constitute a population that is “at-risk” of becoming homeless. These individuals and families are considered at-risk of becoming homeless because they have a lesser chance of being able to make economic improvements in their lives. Currently, the number of persons in each of the groups identified above is unknown. It is recognized that these populations exist in the County given the current recession.

The County has been active in preventing homelessness using funds from the state through the Social Services for the Homeless grant, administered by the CEAS committee and more recently augmented by federal stimulus funded Homeless Prevention and Rapid Re-housing Program (HPRP). During 2010, 33 households with 94 persons received assistance through HPRP to prevent homelessness.

9. Describe, to the extent information is available, the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

The race and ethnicity of the persons counted in the 2011 Point in Time count shows that the majority of homeless were either White (31.8%) or Black (37.5%). Hispanic or Latino made up 10.6% of respondents which are incorporated by race as either White, Black, or other race. Asian, Hawaiian Native/Pacific Islander and American Indian/Alaskan Native each represent 7.7% of the homeless population. The balance, 2.5%, defined their race as Other.

For each race and ethnicity 24% and 32%, respectively, declined to respond. Since 2009, there has been a large increase in homelessness by persons of color.

NON-HOMELESS SPECIAL NEEDS 91.205 (D) INCLUDING HOPWA

*\*Please also refer to the Non-homeless Special Needs Tables 1A & 1B or, in the CPMP Tool, the Needs.xls workbook.*

**10.** Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, public housing residents, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (Table 1B or Needs.xls in CPMP Tool) of their Consolidated Plan to help identify these needs.

*\*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.*

**Need for Supportive Housing**

Supportive housing is defined as living units that provide a planned services component with access to a range of services identified as necessary for the residents to achieve personal goals. Various populations with special needs require supportive housing. The needs of the sub-populations are described below. Because it is not possible to always determine the number of persons who have supportive housing needs, this CP uses a combination of census data and standards recommended by national agencies to determine the number of persons with supportive housing needs in Atlantic County. The review focuses on persons residing outside of Atlantic City and the City of Egg Harbor. The information is supplemented with information collected from service providers.

**Elderly and Frail Elderly**

The 2000 Census reports that there were 28,070 persons age 65 and over in the County outside of Atlantic City and the City of Egg Harbor. Of the total, 26,706 lived outside of an institution. The County’s non-institutionalized elderly population includes 1,782 persons age 75 and over. In 1999 the mean retirement income in Atlantic County was \$15,827 and the median household income for households over the age of 65 was \$20,976. 10.5 percent of the elderly have income below poverty. The 2000 Census reported on persons with a long-lasting disability, which is one lasting six months or more. The following table identifies the non-institutionalized elderly population, including those with a disability.

**Non-Institutionalized Elderly with a Long Lasting Disability- 2000**

Non-institutionalized Elderly				With a Long Lasting Disability				
65 – 74	75 and over	Total	% of Total Population	65 – 74	75 and over	Total	% of Elderly	% with 2 or more
14,924	11,782	26,706	14.7	4,407	6,191	10,598	39.7	53.0

*Source: U.S. Bureau of the Census*

- 5,119, or 19.2 percent of the non-institutionalized elderly, had disability that limited their ability to go outside their home. 65 percent were age 75 and over.

- 2,668 (10 percent) had a self-care disability that limits the ability to dress, bath, or get around inside the home. About 71 percent were age 75 and over.

CHAS Data 2000 reports on elderly households in the Atlantic County with mobility and self-care disabilities. Mobility and self-care limitations are 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching lifting, or carrying; and/or 2) a physical, mental or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home. CHAS Data 2000 provides the information by income category and reports on those with a housing problem. The data distinguishes the elderly by age as follows.

- Elderly are one or two member households, where either person is 62 to 74 years.
- Extra elderly are one or two member households, either person 75 years or older.

The following table reports elderly households with a mobility and safe care limitation in the County outside of Atlantic City and the City of Egg Harbor.

- Of 18,509 elderly households, 6,219 (34 percent) have a mobility and self-care limitation.
- 2,663 (42.8 percent) of the households with a mobility and self-care limitation, have a housing problem.
- Of those with a housing problem 2,332 (87.6 percent) have income at or below 80 percent of MFI. 69 percent of the low income households with housing problems are owners.

**Elderly Households with a Mobility and Self-Care Limitation - 2000**

	Total Elderly Households	Households with Mobility and Self-Care Limitation				
		62 to 74 years	75 and Over (Extra Elderly)	Total	With Any Housing Problem	
					Total	% of Households with a Limitation
<b>Renter Households</b>						
Low Income (0-80% MFI)	2,717	476	737	1,213	722	59.5
Above 80% MFI	922	156	185	341	50	14.7
Total Renters	3,639	632	922	1,554	772	49.7
<b>Owner Households</b>						
Low Income (0-80% MFI)	7,188	883	1,761	2,644	1,610	60.9
Above 80% MFI	7,682	1,107	914	2,021	331	16.4
Total Owners	14,870	1,990	2,675	4,665	1,941	41.6
<b>Total All Elderly Households</b>						
Total All Households	18,509	2,622	3,597	6,219	2,663	42.8

*Source: HUD State of the Cities Data Systems: CHAS Data 2000*

There has been a 9.5% increase in the population of persons age 65 and over between 2000 and 2009. Elderly persons age 65 to 74 increased by 7.7%; however, the increase was more significant among the older elderly. During the 2000's, the population of persons age 75 and over increased by 11.6% from 13,008 in 2000 to 14,515 in 2009. Persons age 75 and over comprised slightly more than six percent of the County's population in 2009.

**Persons with Disabilities**

The 2000 Census reported on non-institutionalized disabled persons age five and over. The enumeration excludes institutionalized disabled persons, which consists of persons under formally authorized, supervised care or custody in institutions. The Census clarifies that a disability is a long-lasting condition lasting six months or more.

- In the County outside of Atlantic City and the City of Egg Harbor there were 215,676 non-institutionalized persons age 5 and over. Almost 16%, or 33,745 persons of the non-institutionalized population age 5 and over reported a disability.
- There were 18,296 working age persons between the ages of 16 and 64 with a disability.

**Mentally Disabled**

The 2000 Census reports on the non-institutionalized population with a mental disability. The Census defines mental disability as an emotional condition that makes it difficult to learn, remember, or concentrate. The following table shows the non-institutionalized persons in the County outside of Atlantic City and the City of Egg Harbor with a mental disability.

**Non-Institutionalized Persons with a Mental Disability - 2000**

Non-Institutionalized Population Aged 5 & Over	Mental Disability		Age								
			5 - 15			16 - 64			65 & Over		
	Total	%	Persons	Mental Disability		Persons	Mental Disability		Persons	Mental Disability	
				Total	%		Total	%		Total	%
215,676	12,897	6.0%	35,508	2,214	6.2%	149,985	6,956	4.6%	30,183	3,727	12.3%

\* Census information for Atlantic County entitlement area derived by subtracting statistics for Atlantic City from those of Atlantic County.

*Source: U.S. Bureau of the Census*

**Physically Disabled**

The 2000 Census reports on the non-institutionalized population with a physical disability. The Census defines physical disability as a condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting or carrying. The following table shows the non-institutionalized persons in the County outside of Atlantic City and the City of Egg Harbor with a physical disability.

### Non-Institutionalized Persons with a Physical Disability - 2000

Non-Institutionalized Population	Physical Disability		Age								
			5 - 15			16 - 64			65 & Over		
	Total	%	Persons	Physical Disability		Persons	Physical Disability		Persons	Physical Disability	
				Total	%		Total	%		Total	%
215,676	20,848	9.7%	35,508	420	1.2%	149,985	11,340	7.6%	30,183	9,088	30.1%

\* Census information for Atlantic County entitlement area derived by subtracting statistics for Atlantic City from those of Atlantic County.

Source: U.S. Bureau of the Census

CHAS Data 2000 reports on non-elderly households with mobility and self-care disabilities. Information is available by tenure and income, and identifies those with a housing problem. The following table reports the non-elderly households with a mobility and self care limitation in the County outside of Atlantic City and the City of Egg Harbor.

- 7,745 (13.1 percent) have a mobility and self-care limitation.
- 3,162 (40.8 percent) have a housing problem. 2,140 (67.7 percent) of the households with a housing problem have income at or below 80 percent of MFI.
- 57 percent of the low income households with housing problems are owners.

### Non-Elderly Households with a Mobility and Self-Care Limitation - 2000

	Total Non-Elderly Households	Households with Mobility and Self-Care Limitation			
		Total	% of Non-Elderly Households	With Any Housing Problem	
				Total	% of Households with a Limitation
<b>Renter Households</b>					
Low Income (0-80% MFI)	8,138	1,281	15.7	923	72.1
Above 80% MFI	8,313	955	11.5	176	18.4
Total Renters	16,451	2,236	13.6	1,099	49.2
<b>Owner Households</b>					
Low Income (0-80% MFI)	8,813	1,603	18.2	1,217	75.9
Above 80% MFI	33,779	3,906	11.6	846	21.7
Total Owners	42,592	5,509	12.9	2,063	37.4
<b>Total Households</b>					
Total All Households	59,043	7,745	13.1	3,162	40.8

Source: HUD State of the Cities Data Systems: CHAS Data 2000

### Persons with Alcohol and Other Drug Addictions

A 2002 study prepared by the National Institute on Alcohol Abuse and Alcoholism (NIAAA), completed through a survey done by the Census Bureau as part of the 2000 Census, found that 4.65 percent of adults abused alcohol and 3.81 percent were alcohol dependent. As defined by NIAAA, alcohol abuse is defined as causing failure to fulfill major role obligations at work, school, or home; interpersonal social and legal problems; and drinking in hazardous situations. Alcohol dependence, also known as alcoholism, is characterized by impaired control over drinking, compulsive drinking, pre-occupation with drinking, tolerance to alcohol, and withdrawal symptoms. The study found that alcohol disorder rates are highest among men and people aged 18 to 44. Alcohol abuse is more prevalent among whites than

among Hispanics, blacks, and Asians. The study does not provide conclusions regarding those who will have housing needs.

**Persons Diagnosed with HIV/AIDS**

Atlantic County has one of the highest HIV infection rates in the state. The New Jersey Department of Health Division of HIV/AIDS Services reports that as of December 31, 2009, there were 717 persons in Atlantic County living with AIDS and 738 persons who are HIV positive. Seventy percent of the persons with HIV/AIDS are men, 42 percent are between the ages of 45 and 54, and 70percent are black or Hispanic. A breakdown of persons with HIV/AIDS between City residents and those that reside in the rest of the County is not available.

According to the South Jersey AIDS Alliance, of the estimated 400 persons living with HIV in Atlantic County, 60% are homeless or under-housed.

**Victims of Domestic Violence**

The Atlantic County Women’s Center (ACWC) works with victims of domestic violence in Atlantic County. The ACWC is a non-profit social service agency dedicated to empowering and supporting women, children, and families. The Center runs a protective emergency shelter in non-disclosed location. The Center offers a number of services for victims of domestic abuse, including crisis intervention, domestic violence and sexual assault response teams, outpatient counseling, and a 24-hour hotline for reporting issues such as human trafficking, assault, and domestic violence.

The emergency shelter has a maximum capacity of 16 beds. Individuals utilizing the Center’s facility have an average stay of 60 days, with allowances for special circumstance extensions provided that the individual participates in group counseling and intensive case management therapy. Upon leaving the emergency shelter, transitional housing is available for individuals for up to 1 year after their stay. The Women’s Center recently opened a transitional shelter housing 12 women. This program is funded through the New Jersey Division of Children and Families.

**Public Housing Residents**

The table below shows the wait lists for a public housing unit identifying the need for assisted rental housing. The Buena Housing Authority and the Pleasantville Housing Authority report that their wait lists are open. In Buena, the wait for a unit is about two years while in Pleasantville the wait is about six months.

**Public Housing Unit and Section 8 Wait Lists – February 2011**

	Buena Housing Authority		Pleasantville Housing Authority Including New Hope site based waiting list		Section 8 – DCA, NJ HMFA	
	Households	% of Total	Households	% of Total	Households	% of Total
Wait List Total	38					
Household Income						
Extremely low income (0- 30% of MFI)	38	100%				
Very low income (31% - 50% MFI)						
Low income (51% -80%MFI)						
Household Type:						
Elderly	25	65.7%				

ATLANTIC COUNTY, NJ

Individuals/families with Disabilities	10	26.3%				
Other	9	23.7%				
Household Race and Hispanic Origin:						
White	34	89.4%				
Black	4	10.5%				
Asian	-	-				
Other (non-Hispanic)	35	92.1%				
Hispanic (any race)	3	7.9%				
By Bedroom Size Requested:						
1-bedroom	38	100%				
2-bedroom						

*Source: Buena Housing Authority, Pleasantville Housing Authority, DCA, NJHMFA*

Neither public housing agency in Atlantic County report any critical unmet needs among its residents. The Pleasantville Housing Authority expresses the concern that HUD Section 8 Voucher payments are too low, making it difficult for extremely low income households to find an affordable unit in the County. This situation increases the demand for public housing units.

The Pleasantville Housing Authority also indicated that the wait list was open three years ago and 1,000 people signed-up. The list is currently down to 800. The Housing Authority stated that the wait list is not likely to open soon

The New Jersey Department of Community Affairs (DCA) administers a state-wide Section 8 program. DCA reports that there are 500 households on the Section 8 waiting list, including three with persons with a disability. The greatest need is for 1-bedroom units and the wait is about six years. DCA did not report on the demographics of the households on the wait list. Priority is given to the disabled and families of domestic violence victims.

NJHMFA also provides vouchers.

LEAD-BASED PAINT 91.205 (E)

**11.** Estimate the number of housing units\* that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income and moderate-income families.

*\*If using the CPMP Tool, this number can be provided on the Housing Needs Table in the Needs.xls file.*

HUD has made the elimination of housing units containing lead-based paint a priority. The Center for Disease Control (CDC) has recognized the poisoning of children from contact with lead-based paint as a major public health problem. According to the CDC, lead is the No. 1 environmental health hazard to American children, affecting an estimated 10-15% of all preschoolers in the United States. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span,

hyperactivity, and aggressive behavior. Lead-based paint was banned from residential paint in 1978. All homes built prior to that time may contain lead-based paint.

More than half of the housing stock in Atlantic County occupied by low and moderate income households consists of homes built before lead-based paint was banned in 1978. This implies that a significant percentage of the homes and apartment buildings that have not been rehabilitated or renovated in the last 32 years contain some lead-based paint.

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and that are occupied by LMI households. The significance of this data is that LMI owner households that are cost burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The following table provides an estimate of the number of housing units estimated to contain lead-based paint by household income level. This data is determined by identifying the number of units built before 1970 (the number units built before 1978 is unavailable), and utilizing an industry-standard 75% approximation rate to estimate the number of units occupied by LMI households that potentially contain lead-based paint.

Atlantic County: Estimated Number of Housing Units that Potentially Contain Lead-based Paint by Income Category, 2000

Housing Units by Affordability	Renter-Occupied Units	Owner-Occupied Units	Total Units
0% - <30% of MFI			
Occupied Units	3,029	N/A	3,029
Built Prior to 1970	1,699	N/A	1,699
Estimated # of Units w/Lead-based Paint	1,274	N/A	1,274
30% - <50% of MFI			
Occupied Units	4,792	13,438	18,230
Built Prior to 1970	3,321	7,614	10,935
Estimated # of Units w/Lead-based Paint	2,491	5,711	8,201
50% - <80% of MFI			
Occupied Units	16,673	32,613	49,286
Built Prior to 1970	8,133	21,209	29,342
Estimated # of Units w/Lead-based Paint	6,100	15,907	22,007

Note: HUD CHAS data is not available for housing units built from 1970-1978.

Source: U.S. Department of HUD, SOCDS Data

The following analysis is based on the above table:

#### **0-<30% of MFI:**

HUD estimated that 1,699 (56.1%) housing units in Atlantic County were built prior to 1970 and are occupied by extremely low income households. HUD also estimates that 1,274 housing units built prior to 1970 contain lead-based paint, which is about 42.1% of the housing stock affordable to households with incomes of less than 30% of the MFI.

#### **30-<50% MFI:**

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## ATLANTIC COUNTY, NJ

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A total of 10,935 (60.0%) housing units were constructed prior to 1970 and are occupied by households with incomes between 30-50% of the MFI. HUD estimates that 8,201 housing units built prior to 1970 contain lead-based paint, which is 45.0% of the housing stock affordable to households with incomes between 30-50% of the MFI.

### **50-<80% MFI:**

A total of 29,342 (59.5%) housing units were built prior to 1970 and are occupied by households with incomes between 50-80% of MFI. HUD estimates that 22,007 housing units built prior to 1970 contain lead-based paint, which is 44.7% of the housing stock affordable to households with incomes between 50-80% of the MFI.

## HOUSING MARKET ANALYSIS

### HOUSING MARKET ANALYSIS 91.210

*Refer to the Housing Market Analysis Table in the Needs.xls workbook*

- 12.** Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.

### ***Characteristics of the Housing Market***

Since 1990, the supply of housing units in Atlantic County has increased significantly. In 1990, there were 85,251 housing units in the County. The inventory rose to 93,871 in 2000 and an estimated 103,204 in 2009, which amounts to a 21.1% increase over 19 years. The number of occupied units has also increased since 2000, although it has not kept pace with the increase in supply since 2000, which has resulted in a higher vacancy rate. The 2005-2009 American Community Survey estimated that 17.5% of all housing units in Atlantic County were vacant, compared to 15.7% in 2000 and 18.6% in 1990.

HUD's State of the Cities Data System maintains data on local building permits. As shown below, Atlantic County issued permits for 12,774 single-family units and 1,064 units in multi-family housing structures between 2001 and 2010.

## ATLANTIC COUNTY, NJ

Atlantic County: Permits Issued for New Residential Construction, 2001 - 2010

Units by structure type:	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Total
Single-family	1,561	1,783	1,999	1,889	1,769	1,455	973	534	435	376	12,774
Multi-family	102	38	224	101	132	166	93	96	19	93	1,064
Two-unit	16	20	28	44	20	34	36	10	4	16	228
Three- and four-unit	3	3	4	23	17	27	12	11	4	3	107
Five or more units	83	15	192	34	95	105	45	75	11	74	729
Total	1,663	1,821	2,223	1,990	1,901	1,621	1,066	630	454	469	13,838

Source: U.S. Department of Housing and Urban Development, SOCDs Building Permits Database

In 2009, there were 103,204 housing units in Atlantic County, 72.1% of which were single-family attached or detached units. The balance was comprised of multi-family structures with two or more units (24.8%) and other units such as mobile homes and trailers (3.1%). The table below provides a review of units per structure for the county and state.

Atlantic County: Housing Units per Structure, 2009

	Total Units	Single-Family units (detached & attached)	Multi-Family Units			Mobile, trailer or other	
			2 to 4	5 to 9	10 or more		Total
New Jersey	3,492,160	2,203,796	559,217	172,782	519,789	1,251,788	36,576
Atlantic County	103,204	74,396	8,939	5,165	11,534	25,638	3,170

Source: 2005-2009 American Community Survey (B25024)

### Occupancy and Tenure of Housing Units

Atlantic County's homeownership rate was 77.2% in 2009. The 2005-2009 American Community Survey reported that 65,726 of the County's 85,095 occupied housing units were owner-occupied, while 19,369 (22.8%) were renter-occupied.

Atlantic County: Occupancy and Tenure Characteristics, 1990 - 2009

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
1990	85,251	69,392	50,140	72.3%	19,252	27.7%	15,859	18.6%
2000	93,871	79,176	58,457	73.8%	20,719	26.2%	14,695	15.7%
2009	103,204	85,095	65,726	77.2%	19,369	22.8%	18,109	17.5%

Source: 1990 Census SF3 (H001, H004, H008); Census 2000 SF3 (H1, H6, H7); 2005-2009 American Community Survey (B25001, B25002, B25003)

### Rental Rates

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in each county in the United States for 2010. In Atlantic County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,101. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$3,670 monthly, or \$44,040 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a housing wage of \$21.17.

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## ATLANTIC COUNTY, NJ

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In Atlantic County, a minimum-wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum-wage earner must work 117 hours per week, 52 weeks per year. Alternately, a household must include 2.9 minimum wage earner(s) working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

The estimated mean (average) wage for an area renter is \$11.61 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 73 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.8 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$705 in New Jersey. If SSI represents an individual's sole source of income, \$212 in monthly rent is affordable, while the FMR for a zero-bedroom is \$838.

### ***Trends in the Market for Housing Sales***

The housing market in Atlantic County over the past five years reflects the tremendous volatility of the real estate market across the country.

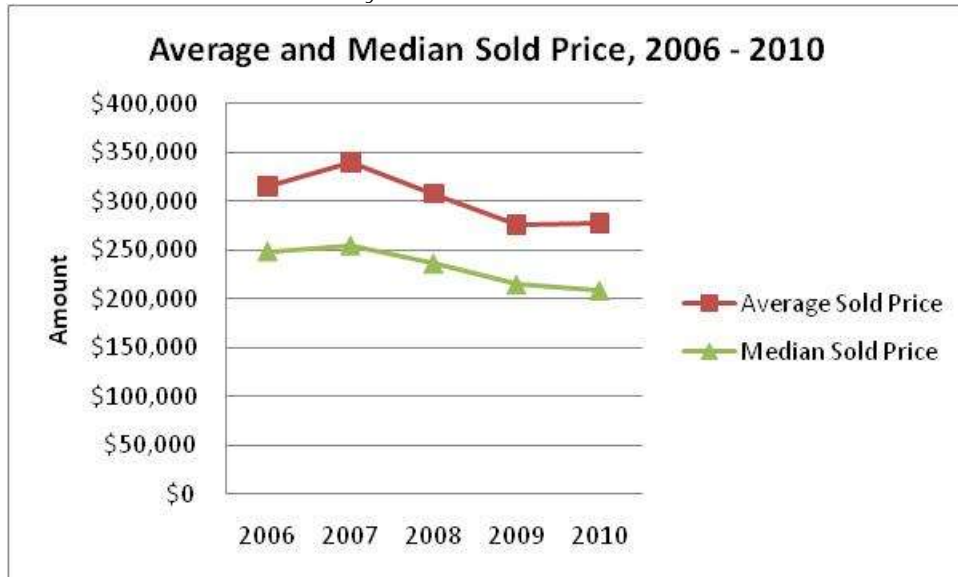
Atlantic County Real Estate MLS Data: 2006 - 2010

	2006	2007	2008	2009	2010
Number of Sales	3,963	3,434	2,543	2,461	2,445
Average Sold Price	\$315,836	\$340,495	\$307,963	\$276,109	\$277,485
Median Sold Price	\$249,000	\$255,000	\$236,345	\$215,000	\$208,750

*Source: Atlantic City and County Board of Realtors*

MLS data from the Atlantic City and County Board of Realtors from 2006 to 2010 shows the change in the market over the past five years. The number of sales reached its peak in 2006, with both prices and sales reaching a peak the following year before declining.

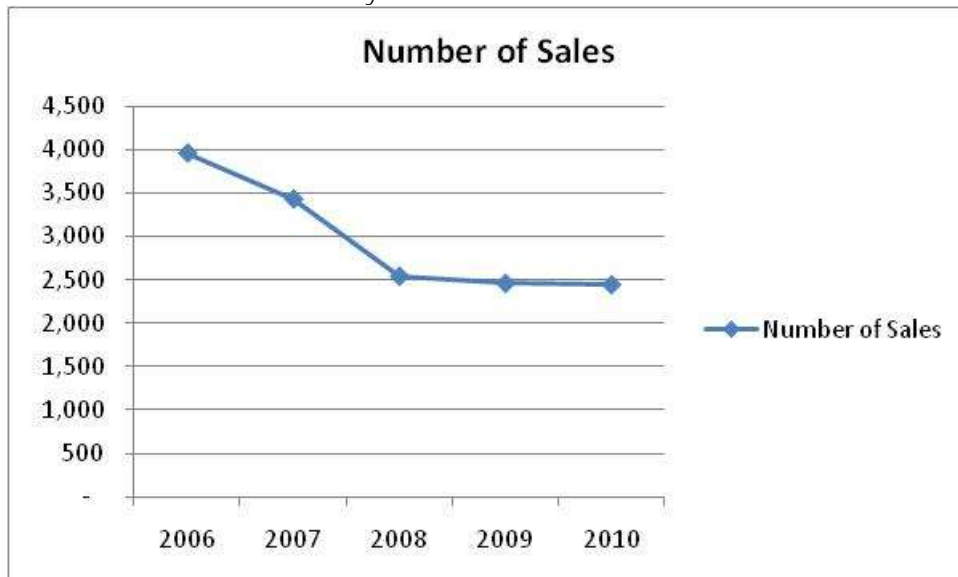
Atlantic County Real Estate MLS Data: 2006 - 2010



Source: Atlantic City and County Board of Realtors

Although the median sold price continued to decline between 2009 and 2010, the average sold price rose, indicating a potential trend of upward movement in overall housing prices.

Atlantic County Real Estate MLS Data: 2006 - 2010



Source: Atlantic City and County Board of Realtors

The number of sales reflected the severity of the housing crisis. Sales dropped precipitously by nearly 56% from 2006 to 2008 before stabilizing. Sales declined by only 16 units between 2009 and 2010, indicating a potential stabilization of the housing market.

According to a discussion with the president of the local board of realtors, the end of 2010 saw greater stability in the market, with a less than 1% variation in prices from 2009 to 2010, after double-digit declines the previous years. Affordability was out of proportion in 2006 due to the steep rise in prices, with an “over-correction” of the market currently underway. In addition, housing inventory has been impacted, with have taken homes off of the market, moving the market from too much inventory to too little inventory. In addition, the ongoing foreclosure crisis may result in additional housing units being placed into the market which will further depress housing prices and the number of sales.

**Condition of Local Housing Stock**

Using indicators of housing deficiency available from the 2005-2009 American Community Survey, the following narrative describes the condition of the housing stock in Atlantic County.

A structure’s age is used to demonstrate the amount of time a unit has been in the housing inventory and the duration of time over which substantial maintenance is necessary. In the absence of routine maintenance, older housing usually becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. The 2005-2009 American Community Survey reported that 27.9% of the total owner-occupied and 29.3% of the renter-occupied housing stock in Atlantic County was built prior to 1960.

Other deficient characteristics of the housing stock may indicate the degree to which housing maintenance has been deferred or neglected. For example, the Census Bureau considers a lack of plumbing facilities to constitute a substandard unit. The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Among owner units in Atlantic County, 251 (0.4%) lacked complete plumbing in 2009; among renter units, 211 (1.1%) lack complete plumbing in 2009.

Overcrowding is directly related to the wear and tear sustained by a housing unit. More than one person per room is used as the threshold for defining living conditions as overcrowded. In 2009, there were 617 owner housing units (0.9%) and 942 renter units (4.9%) in Atlantic County with more than one person per room.

The following table summarizes deficiency types for owner housing in Atlantic County compared to the state. Data for renter-occupied units follows.

Atlantic County: Housing Quality Indicators among Owner-Occupied Units, 2009

	Total Owner-Occupied Units	Units Built Prior to 1960		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
New Jersey	2,116,888	895,095	42.3%	6,860	0.3%	23,301	1.1%
Atlantic County	65,726	18,332	27.9%	251	0.4%	617	0.9%

Source: 2005-2009 American Community Survey (B25014, B25036, B25049)

## Atlantic County: Housing Quality Indicators among Renter-Occupied Units, 2009

	Total Renter-Occupied Units	Units Built Prior to 1960		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
New Jersey	1,035,989	493,962	47.7%	7,771	0.8%	71,029	6.9%
Atlantic County	19,369	5,677	29.3%	211	1.1%	942	4.9%

Source: 2005-2009 American Community Survey (B25014, B25036, B25049)

**Vacant, Available Units Affordable at Various Income Levels**

CHAS Data 2000 provided data on the number of vacant dwelling units available for sale or for rent to households by income category. While this dataset is very dated, there is no other current source for this information. Atlantic County recognizes that current housing market conditions make this data obsolete for all practical purposes. However, HUD requires the inclusion and use of this data in the CP.

CHAS data based on the 2000 Census reported a total of 805 vacant for-sale units in Atlantic County. The table below lists the number of vacant for-sale units that were affordable to extremely low, very low, and low income households in 2000.

## Vacant For-Sale Units Affordable to Households with Incomes at or below 80% MFI, 2000

Unit Size	Number Affordable to Households with Incomes:		
	0-30% of Median	31%-50% of Median	51%-80% of Median
Atlantic County			
0-1 Bedroom	N/A	12	23
2 Bedrooms	N/A	176	198
3+ Bedrooms	N/A	175	221
Total	N/A	363	442

Source: HUD SOCDs CHAS Data 2000

## Notably:

- Sales data on units affordable to households below 30% of MFI was not available.
- Atlantic County had 363 units (45.1%) available and affordable to households with incomes between 31% and 50% of MFI.
- There were 442 units (54.9%) available and affordable to households with incomes between 51% and 80% of MFI in Atlantic County.

CHAS Data 2000 also reported there were a total of 2,139 vacant for-rent units in Atlantic County. The table below lists the number of vacant for-rent units that are affordable to low, very low, and low income households.

Vacant For-Rent Units Affordable to Households  
with Incomes at or below 80% MFI, 2000

Unit Size	Number Affordable to Households with Incomes		
	0-30% of Median	31%-50% of Median	51%-80% of Median
Atlantic County			
0-1 Bedroom	4	213	439
2 Bedrooms	40	327	710
3 Bedrooms	54	151	201
Total	98	691	1,350

Source: HUD SOGDS CHAS Data 2000

Of these:

- Atlantic County had 98 units (4.6%) available and affordable to households with incomes below 30% MFI.
- Atlantic County had 691 units (32.3%) available and affordable to households with incomes between 31% and 50% of MFI.
- There were 1,350 units (63.1%) available and affordable to households with incomes between 51% and 80% of MFI in Atlantic County.

**13.** Provide an estimate; to the extent information is available, of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.

According to the 2005-2009 American Community Surveys, there were 18,109 vacant units. The vacancy rate decreased from 20 percent in 2000 to 17.5% by 2009. The decline in vacant units indicates that there are more full-time year round residents living in Atlantic County.

Of the County's 18,109 vacant units, more than three-quarters (13,855) were for seasonal, recreational, or occasional use. Removing the vacant units that are used seasonally reduces the vacant units in the County to just 4,254, or 5.0% of the total housing stock. In 2009, 1,971 of the vacant units (10.9%) were for rent and 1,526 (7.6%) were for sale, with 774 (4.3%) having been rented or sold but not occupied. Of the 3,166 units in Atlantic County classified by the Census as "Other Vacant" (i.e. not for rent, for sale, held for seasonal use, or rented or sold), 1,206 (38.1%) were in Atlantic City.

There is no information available to determine vacant units that are abandoned or those that are suitable for rehabilitation.

## PUBLIC AND ASSISTED HOUSING 91.210 (B)

- 14.** In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including
- a. the number of public housing units in the jurisdiction,
  - b. the physical condition of such units,
  - c. the restoration and revitalization needs of public housing projects within the jurisdiction,

- d. the number of families on public housing and tenant-based waiting lists and
- e. results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25).

*The jurisdiction can use the optional Priority Public Housing Needs Table of the Consolidated Plan to identify priority public housing needs to assist in this process.*

The following provides a review of the assisted rental housing in Atlantic County. Assisted rental housing includes public housing units owned and managed by a public housing agency. Assisted rental housing also describes the Section 8 Public Housing Choice Voucher Program available in Atlantic County. Finally, other assisted rental housing described by this Part includes units available to low income households assisted by local, State or federally funded programs.

**Public Housing Units**

There are two public housing agencies in Atlantic County outside of Atlantic City. The Agency Plans for the public housing agencies are on file at the Atlantic County Improvement Authority. Additionally, the State of New Jersey Department of Community Affairs administers a Section 8 program in Atlantic County. The following is information regarding public housing in Atlantic County.

**Public Housing – 2011**

Development	Total Units		Accessible Units	Bedrooms				
	Family	Elderly		0	1	2	3	4 or more
Park View Gardens, 600 Central Ave., Buena	0	60	0	0	60	0	0	0
Pleasantville Towers, 140 Main St., Pleasantville Elderly	0	80	0	48	32	0	0	0
Pleasantville Towers Annex, 156 N. Main St., Pleasantville Elderly and disabled	0	50	6	0	50	0	0	0
New Hope 77 PHA Units and 48 Tax credit units Pleasantville Family	77	0	6	0	0	19	40	18

*Source: Buena Borough Housing Authority, City of Pleasantville Housing Authority*

*Pleasantville Housing Authority*

The Pleasantville Housing Authority (PHA) manages the Housing Choice Voucher program. Section 8, also known as the Housing Choice Voucher (HCV) Program, provides funding for rent subsidies for eligible low and very low-income families, the elderly, and disabled to afford safe, decent, sanitary and affordable housing in the private market. Families can select housing within a neighborhood of their

choice from a landlord willing to participate in the program. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single family homes, townhouses, and apartments. Rent subsidies (vouchers) allow families to pay a reasonable share of their income toward rent while the program, within specific limits, makes up the difference.

The table on the following pages outlines the current Section 8 public housing tenants and HCV holders.

**PHA Housing Choice Voucher Holders, 2011**

	Number of Families	% of total
Total Voucher Holders	343	100%
<b>Income level</b>		
Extremely low (<30%AMI)	213	62%
Very low (>30% but <50% AMI)	89	26%
Low (>50% but <80% AMI)	38	11%
<b>Size</b>		
Small Families (2-4 members)	184	54%
Large Families (5 + members)	37	11%
Elderly (1 or 2 persons)	90	26%
Non elderly individuals	189	55%
Individuals/Families with disabilities	64	19%
<b>Race</b>		
White	49	14%
Black	249	73%
Hispanic	40	12%
Other race	5	1%
<b>Bedroom Size</b>		
0 bedroom	0	0%
1 bedroom	130	38%
2 bedroom	100	29%
3 bedroom	87	25%
4 bedroom	22	6%
5+ bedroom	4	1%

Source: Pleasantville Housing Authority February, 2011

Percentages do not add up to 100 due to applicants checking more than one box

**Buena Borough Housing Authority**

The Buena Borough Housing Authority manages 60 units of primarily senior housing in Parkview Gardens. The following table provides an overview of the residents of the development by income level, family size, and race. All of the units are one-bedroom.

**Characteristics of Tenants, 2011**

	Total	% of total
<b>Income level</b>		
Extremely low (<30%AMI)	26	43%
Very low (>30% but <50% AMI)	33	55%
Low (>50% but <80% AMI)	1	2%
<b>Size</b>		
Small Families (2-4 members)	2	3%
Large Families (5 + members)	0	0%
Elderly (1 or 2 persons)	58	97%
Non elderly individuals	4	7%
Individuals/Families with disabilities	10	17%
<b>Race</b>		
White	52	87%
Black	4	7%
Hispanic	4	7%
Other race	56	93%
<b>Bedroom Size</b>		
0 bedroom	0	0%
1 bedroom	60	100%
2 bedroom	0	0%
3 bedroom	0	0%
4 bedroom	0	0%
5+ bedroom	0	0%

Source: Buena Borough Housing Authority February, 2011

Percentages do not add up to 100 due to applicants checking more than one box

**Condition of Public Housing and revitalization needs**

Both of the public housing agencies report that the buildings are in good condition. The Public Housing Assessment System score for Pleasantville was 89 of 100, making it a standard performer.

The Buena Borough Housing Authority completed a Physical Needs Assessment (PNA) of its housing stock in 2009.

None of the above units are expected to be lost from the inventory.

**Waiting list**

As described in the prior section, Pleasantville and the Buena Vista Housing Authorities maintain waiting lists. The combined waiting list is shown on **page 31**.

### Section 504 Needs Assessment

Both of the public housing authorities report that they have modified public housing units for the handicapped in agreement with the Section 504 requirements. Neither is required to increase the number of accessible units by a Section 504 Voluntary Compliance Agreement.

The Buena Borough Housing Authority last updated its 504 needs assessment and transition plan in 2006.

15. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

### Assisted Housing

The NJ Guide to Affordable Housing in New Jersey, 2010 for Atlantic County shows that there are 2,078 other assisted rental housing units in Atlantic County outside of Atlantic City. Of these units, 650 are reserved for the elderly, 273 for special needs populations and 1,115 are available for families.

Appendix X contains the Guide to Affordable Housing for Atlantic County. The listing does not include all affordable units, only those built under certain federal or State initiatives. However, the guide identifies the housing in Atlantic County by special needs (SPC), Elderly (AGE), and families (FAM). Housing is further identified by community and funding program. The 3 agencies providing Section 8 rental assistance vouchers: Pleasantville, NJ HMFA and NJ DCA are also identified. Additional information on the guide is available at:

<http://www.state.nj.us/dca/divisions/codes/publications/guide.html>

A new elderly building will be opening in Pleasantville in 2011 with 73 units. Atlantic County provided a HOME program subsidy for this development.

Units available by income:

Almost all of the units shown in the guide are available to persons with incomes below 80% of the median.

Many units are further restricted to families with incomes below 50% of the median. Based on the formula for subsidy of rental units using 30% of income, most of the programs target families with incomes under 50% of median. The tax credit rules require that 20% of the units be available to household with incomes below 50% of the median.

None of the housing programs specifically target households below 30% of median.

According to HMFA, none of the Assisted Rental Housing units in Atlantic County are expected to be removed from the pool of affordable housing units for low income households over the next five years.

HOMELESS INVENTORY 91.210 (C)

16. The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A or in the CPMP Tool Needs Table. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. This inventory of facilities should include (to the extent it is available to the jurisdiction) an estimate of the percentage or number of beds and supportive services programs that are serving people that are chronically homeless.

*The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.*

Outreach and Assessment:

Atlantic County has long adhered to a Housing-First policy for families. When a family is threatened with homelessness or becomes homeless, the Atlantic County Department of Family and Community Development provides services to quickly re-house that family.

Outreach to persons living on the streets is conducted on a regular basis by a team consisting of case-managers and counselors from the PATH Program and Jewish Family Services. Two teams of two persons each canvass empty buildings, the boardwalk in Atlantic City, and other places homeless persons frequent. Connections are made to the Rescue Mission for shelter and other services. A nurse practitioner accompanies teams to provide primary health care services.

Emergency Shelter:

The table below identifies emergency shelter space in Atlantic County. Emergency shelter is a facility or program that offers a homeless persons or family a safe place to stay on a temporary basis, in most cases for a period up to 30 days. None of the beds are specifically allocated to chronically homeless.

**Emergency Shelter**

Provider Name/Shelter Name	Target Population	Year-Round Units/Beds			All Beds		
		Family Units	Family Beds	Individual Beds	Total Beds	Seasonal	Overflow/Voucher
Atlantic County Rescue Mission	all	11	46	304	350		80
Atlantic County Women’s Center	victims of domestic violence and their children	7	14	5	19		
Covenant House	single men and women – young adults	6	12	29	41		
<b>Total</b>					410		80

*Source: 2011 HDX data, Atlantic Co. COC*

In addition, motel vouchers are available from service providers in the county. During the point in time count, 14 families and 26 individuals were housed in motels.

**Transitional Housing:**

The table below identifies transitional housing in Atlantic County. Transitional housing is a facility or program that offers temporary housing with supportive services in most cases for up to two years.

**Transitional Housing**

Provider Name/Shelter Name	Target Population	Year-Round Units/Beds			Total Beds
		Family Units	Family Beds	Individual Beds	
Women’s Center	Victims of Domestic Violence			12	12

*Source: 2011 HDX data, Atlantic Co. COC*

**Permanent Supportive Housing:**

The table below identifies permanent supportive housing in Atlantic County. Permanent supportive housing is long-term community based housing with supportive services for a homeless person or family with a disability to enable them to live as independently as possible.

**Permanent Supportive Housing**

Provider Name/Shelter Name	Target Population	Year-Round Units/Beds			Total Beds
		Family Units	Family Beds	Individual Beds	
NJDCA S + C	Single men and women			13	13
JFS/CSP S + C	Chronic homeless			5	5
ACRM Absecon Homes	Single men and women			10	10
ACRM Barnabas House	Single men			10	10
Covenant House	Young adults			20	20
CODI	Single individuals			4	4
Veterans Administration - VASH	Veterans	4	12	26	38
<b>Total</b>		<b>4</b>	<b>12</b>	<b>88</b>	<b>100</b>

*Source: 2011 HDX data, Atlantic Co. COC*

The permanent housing above largely serves chronically homeless individuals. The four units at CODI, plus the 13 unit S+ C and four of the five new JFS S+C units, must serve chronic homeless individuals and account for 21 beds.

**Access to Permanent Housing:**

The availability of permanent housing for very low income and low income families in much of Atlantic County is limited. The County is largely rural with few housing alternatives. Within the more densely settled towns there is a wider range of housing, including multi-family housing but costs are high.

When guests are ready to leave the shelter, a Housing Locator assists with finding new housing.

**Services:**

Services to address the needs of homeless persons and persons threatened with homelessness in Atlantic County are extensive. The Atlantic County Department of Family and Community Development effectively works as an anti-poverty agency offering comprehensive supportive services. The Department includes a WorkFirst New Jersey unit, which is responsible for ensuring that TANF and GA recipients follow a specific program designed to move clients into employment. The Department

provides rent assistance, utility assistance, medical assistance, case management and counseling services to assist with financial management and benefit entitlement assistance, and other varied programs that that empower low income households assisting them to develop skills for independent living. Its Wheels to Work Program provides free bus transportation to customers who rely on public transportation and live in areas of the County where public transportation is not available.

Case management and access to services is provided by a long list of agencies. There is no wrong door for access to supportive services. County agencies provide access to mental health and drug and alcohol addiction treatment services for those that do not have private insurance. AtlantiCare Behavioral Health, co-located at Rescue Mission, provides intensive acute care as well as counseling.

One-Stop Career Centers provide job readiness and help in assistance in obtaining jobs. The WorkFirst New Jersey Program works to move homeless persons into employment. All homeless adults receiving assistance must participate in the WorkFirst Program.

Prevention:

Atlantic County employs the Housing First model. When a family is in need of Emergency Assistance, the case managers at the County EA office take steps to place them in permanent housing as quickly as possible. When needed, most homeless families are housed at the Atlantic City Rescue Mission (ACRM). ACRM employs a Housing Locator Specialist who works with local landlords to place families in appropriate housing. The County received both HPRP and additional Social Services for the Homeless (SSH) funds from the stimulus program. ACRM has administered the Homeless Prevention and Rapid Re-housing Program (HPRP) for Atlantic County. Through these funds, individuals and families threatened with imminent homelessness were able to access funds for several months for payment of rent and utilities while they worked with a case manager to stabilize their housing situation. The County is seeking additional funds to continue this program. A one month subsidy is available through CEAS funds.

The COC Planning committee is seeking to expand the work of the Housing Locator at ACRM and JFS. To prevent eviction, the housing locator develops relationships and provides rental owners with resources to contact when families are falling behind. Thus, an early warning system will be established so that families at risk of becoming homeless can be identified. When a family is in trouble, rather than evict, the landlord will have the knowledge of community resources to help stabilize that family.

SPECIAL NEED FACILITIES AND SERVICES 91.210 (D)

17. Describe, to the extent information is available, the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring persons returning from mental and physical health institutions receive appropriate supportive housing.

**Housing Stock for Non-homeless Special Needs**

The following table includes facilities and services that assist persons who are not homeless but who require supportive housing, and programs that ensure that persons returning from mental and physical health institutions receive appropriate supportive housing.

The following is a list of housing opportunities for persons with disabilities and special needs in Atlantic County.

Local Resources for Special Needs Populations	
<b>Domestic Abuse Victims</b>	<b>Youth</b>
The Women’s Center	Covenant House
<b>Elderly</b>	<b>Substance Abuse</b>
The Atlantic County Division of Intergenerational Services	Hansen House
See <i>Affordable Housing Guide</i>	
<b>Physically/Mentally/Developmentally Disabled</b>	
Zion, Inc.	<b>HIV/AIDS</b>
Vineland Development Center	The Atlantic County Division of Intergenerational Services - AIDS Community Care Alternatives Program
ARC	The New Jersey Department of Health, Division of AIDS Prevention and Control -AIDS home and community-based care program
CARING, Inc.	HOPWA rental assistance is available through NJ DCA. HOPWA is administered state-wide by NJ Dept. of Health and Senior Services.
Career Opportunity Development Center, Inc.	<b>Veterans</b>
Collaborative Support Programs of NJ	Veteran’s Point at the Gate, Somers Point
Community Options Inc.	VASH – Veterans Assistance Supportive Housing
Developmental Resources Corp.	

The inventory of assisted housing is provided in the previous section. Further the *Guide to Affordable Housing* in **Exhibit X** provides a listing of programs available to special needs populations.

Through discharge planning, persons leaving mental institutions and the County Prison are directed to appropriate housing. The policies of the State and County regarding discharge prohibit discharge to a condition of homelessness.

The Atlantic County Social Services for the Homeless Committee continues to work with AtlanticCare, the region's largest health care provider, to ensure appropriate discharge from in-patient care as well.

## BARRIERS TO AFFORDABLE HOUSING 91.210 (E)

18. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.

The 2000 Census reports that there is housing in Atlantic County within the affordability range of low income households, particularly those in the range of 70 percent to 80 percent of MFI.

Atlantic County has very limited ability to address barriers that are imposed due to local regulations. In New Jersey, the power behind land development decisions resides with the municipal governments through the formulation and administration of local controls including master plans, zoning ordinances, and subdivision ordinances. Building and development permits are also regulated by the municipalities. County master plans in New Jersey are advisory only. The County does not charge impact fees, request set-asides, require referendums nor any other process or policy that increases the cost of the construction of housing.

New Jersey is working to address the need for affordable housing by low income households on a regional basis through its Council on Affordable Housing (COAH). COAH's mission is to implement and enforce New Jersey's Fair Housing Act of 1985 (the Act). The Act amended the New Jersey Municipal Land Use Law requiring that for a municipality to have the power to zone it must adopt a land use element and a housing element within their Master Plan.

Through a detailed formula, COAH establishes need numbers for all municipalities. There are various methods for municipalities to address their fair share obligation for the provision of affordable housing. The methods include rehabilitation and resale of existing units, zoning specific areas for low income housing, accessory apartments, buy-down programs, congregate living, and group homes for physically handicapped and mentally disabled persons. COAH certification is not mandatory, but by having a municipal housing element and a fair share plan certified by COAH, a municipality is deemed in compliance, limiting exposure from exclusionary lawsuits. More importantly the certification ensures a municipality has addressed its need for affordable housing by low income households. COAH reports that as of March 2011, the following municipalities have petitioned for third round certification:

- Brigantine City
- Buena Vista Township
- Egg Harbor City
- Galloway Township

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## ATLANTIC COUNTY, NJ

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- Linwood City
- Mullica Township

The municipalities are working to expand affordable housing opportunities locally in furtherance of removal of barriers to affordable housing. As of November, 2010, COAH identified 548 new units constructed and 136 units rehabilitated in Atlantic County that are part of the affordable housing stock of the County.

Atlantic County is a fast growing community that is part of a Primary Metropolitan Statistical Area. Development in much of the County is limited due to the States policies of the Coastal Area Facilities Review Act of 1973 and the Pinelands Protection Act of 1979. Despite a short-term decline due to the mortgage crisis, the limited land and proximity to the shore continue to exert upward pressure on development costs that are reflected by rising housing costs. Recognizing the concerns that have impacted the creation of affordable housing, Atlantic County continues to fund housing programs including a Housing Rehabilitation Program and a Down Payment Closing Cost Assistance Program.

## STRATEGIC PLAN

The strategic plan must describe how the jurisdiction plans to provide new or improved availability, affordability, and sustainability of decent housing, a suitable living environment, and economic opportunity, principally for extremely low-, low-income, and moderate-income residents.

### GENERAL PRIORITY NEEDS ANALYSIS AND STRATEGIES 91.215 (A)

**19.** In this narrative, describe the reasons for setting priorities for allocating investment among different activities and needs, as identified in tables\* prescribed by HUD. 92.215(a)(1)

***\*If not using the CPMP Tool:** Complete and submit Table 1A Homeless and Special Needs Population; Table 1B Special Needs (Non-Homeless) Populations; Table 2A Priority Housing Needs/Investment Plan Table; and Table 2B Priority Community Development Needs.*

***\*If using the CPMP Tool:** Complete and submit the Needs Table file: Needs.xls*

Table 2A identifies the community development priority needs that Atlantic County will work to achieve over the next five years. The following section provides a review of the objectives that the priorities will help to achieve. It should be noted that there are instances where recognized high priority needs have been assigned low priority. These instances reflect the availability of alternative funding resources for those needs. The allocation of funds to activities that have an alternative funding option decreases funding available for those underserved needs that don't have other capital resources available.

High priority has been established for housing rehabilitation for owner occupied housing, affordable homeownership opportunities, the creation of new rental housing opportunities, public infrastructure, services to seniors, particularly transportation and services and facilities for the homeless.

HOME funds are allocated to housing rehabilitation, homeownership and to housing development. The need to maintain housing is evidenced by:

- About 70 percent of the low income owners have a housing problem. 82 percent of extremely low income owners have a housing problem. Large households have the greatest percentage with housing problems while elderly households have the largest number.
- Among owner units, 54 percent that are affordable to low income households are estimated to be at highest risk for lead-based paint.
- Over 30 of the owner occupied housing in Atlantic County is over 40 years old and 12 percent was constructed prior to 1940.
- Demand for rehabilitation among low income households remains high. As of March 2011 there continued to be households on the wait list for the County's Housing Rehabilitation Program.

The need to create new housing opportunities is evidenced by:

- The County-wide rate of home ownership remains high. Rates by municipality, however, vary substantially. In over one-quarter of the municipalities, less than two-thirds of the households are owners.
- Expanding home ownership among low income households, particularly among those residing in the older established towns will boost neighborhoods in support of community revitalization. Expanding home ownership among low income households will also support expanded ownership among minority households in agreement with national objectives.
- Almost 67 percent of low income renter households have a housing problem. 80 percent of very low income renter households have a housing problem. Large households have the highest percentage with housing problems while small households have the greatest number.
- Elderly owners also would greatly benefit by expansion of renter housing for low income households. Among low income owner households, elderly households have the greatest number with housing problems. During the 1990s the population of elderly persons age 75 and over was significant, increasing by 15.1 percent from 14,076 in 1990 to 16,205 in 2000. Trends indicate the continued need for housing among the elderly. The long tenure of the households that age in place contributes to neighborhood stability and allows elderly households to continue to reside near their families. The aging of the population, however, can place a strain on the housing stock particularly when the senior citizens lack the energy or means to maintain the larger structures.
- There are over 700 low income elderly renter households with a mobility or self-care disability with a housing problem. There are about 1,100 low income non-elderly renter households with a mobility or self-care disability with a housing problem. Decent safe rental housing is important to the disabled, many of whom live on very limited incomes with their housing choice limited to rental housing.

**20. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.**

Priority funding areas in Atlantic County include those where the percentage of low and moderate income (LMI) persons exceeds 45.1%. 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. The following narrative describes the characteristics of these areas.

### ***Concentrations of Minority and Hispanic Persons***

Atlantic County has become increasingly diverse since 1990. Between that year and 2009, the County's percentage of minority residents increased from 14.9% to 26.8%. 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 percentage of Black residents has decreased slightly since 2000, although it increased since 1990. Additionally, there have been sizable increases in the number of Asian/Pacific Islanders, persons of "other" race, and persons of Hispanic ethnicity. Between 1990 and 2009, the following trends could also be noted:

- Atlantic County's Black population increased by 6.3% and Black persons now represent a larger share of the total population than they did in 1990.
- In Atlantic County, Native Americans decreased in number from 372 in 1990 to 340 in 2009, a change of -8.6%.
- The number of Asian/Pacific Islanders more than tripled, increasing at the greatest rate among racial and ethnic groups (265.4%).
- Persons of "some other race," increased by 255.7% in Atlantic County.
- "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 2.3% of the County's population in 2009.
- Persons of Hispanic origin<sup>1</sup> account for 12.9% of Atlantic County's total population, an increase from 5.5% in 1990.

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<sup>1</sup> Hispanic origin is defined by the Census Bureau as "people whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Caribbean, or those identifying themselves generally as Spanish, Spanish-American, etc. Origin can be viewed as ancestry, nationality, or country of birth of the person or person's parents or ancestors prior to their arrival in the United States. Spanish/Hispanic/Latino people may be of any race."

## Atlantic County: Population Trends by Race and Ethnic Origin, 1990 to 2009

	1990		2000		2009		% Change 1990-2009
	#	%	#	%	#	%	
Atlantic County	186,341	100.0%	212,035	100.0%	230,344	100.0%	23.6%
White	158,622	85.1%	161,823	76.3%	168,631	73.2%	6.3%
Black	19,573	10.5%	26,642	12.6%	28,295	12.3%	44.6%
Amer. Indian/Alaska Native	372	0.2%	476	0.2%	340	0.1%	-8.6%
Asian/Pacific Islander	3,273	1.8%	8,648	4.1%	11,664	5.1%	256.4%
Some Other Race	4,501	2.4%	9,732	4.6%	16,009	7.0%	255.7%
Two or More Races *	N/A		4,714	2.2%	5,405	2.3%	14.7%
Hispanic	10,304	5.5%	20,622	9.7%	29,741	12.9%	188.6%

\* Data for Two or More Races was not available in 1990.

Source: 1990 Census SF1 (P1, P6, P8); Census 2000 SF1 (P1, P3, P4); 2005-2009 American Community Survey (B01003, B02001, B03001)

The following table presents population data for Atlantic County by race and ethnicity. The data is presented by municipality for all 230,344 Atlantic residents in 2009. 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.

In Atlantic County, Black residents comprised 12.3% of the population. Therefore, an area of racial concentration includes census tracts where the percentage of Black residents is 22.3% or higher. Of the 22 total municipalities in Atlantic County (not including Atlantic City), five include census tracts that qualify using this definition. In the County, Asian/Pacific Islander residents comprised 5.1% of the population; therefore, an area of racial concentration includes census tracts where the percentage of Asian/Pacific Islander residents is 15.1% or higher. Of the 22 total municipalities in Atlantic County, two include census tracts that qualify using this definition. Further, persons of Hispanic ethnicity represent 12.9% of Atlantic County's population. Therefore, an area of ethnic concentration would include census tracts of 22.9% or higher. Of the 22 total municipalities in Atlantic County, four include census tracts that qualify using this definition.

ATLANTIC COUNTY, NJ

Atlantic County: Racial and Ethnic Concentrations by Municipality and Census Tract, 2009

	Census Tract	Total Population	White		Black		Asian/Pacific Islander		Other Race**		Hispanic	
			#	%	#	%	#	%	#	%	#	%
Atlantic County		230,344	168,631	73.2%	28,295	12.3%	11,664	5.1%	21,754	9.4%	29,741	12.9%
Absecon (city)	Total	8,179	6,035	73.8%	914	11.2%	748	9.1%	482	5.9%	604	7.4%
	102	5,809	5,002	86.1%	377	6.5%	214	3.7%	216	3.7%	193	3.3%
	103	2,370	1,033	43.6%	537	22.7%	534	22.5%	266	11.2%	411	17.3%
Brigantine (city)	Total	12,701	10,903	85.8%	241	1.9%	765	6.0%	792	6.2%	1,034	8.1%
	101.01	4,216	4,071	96.6%	66	1.6%	44	1.0%	35	0.8%	55	1.3%
	101.02	2,574	2,245	87.2%	15	0.6%	256	9.9%	58	2.3%	70	2.7%
	101.03	5,911	4,587	77.6%	160	2.7%	465	7.9%	699	11.8%	909	15.4%
Buena (borough)	113	3,749	2,741	73.1%	253	6.7%	18	0.5%	737	19.7%	1,111	29.6%
Buena Vista (township)	112.02	7,409	6,212	83.8%	752	10.1%	25	0.3%	420	5.7%	650	8.8%
Corbin City (city)	116*	4,771	4,306	90.3%	205	4.3%	43	0.9%	217	4.5%	204	4.3%
Egg Harbor (township)	Total	44,596	30,936	69.4%	5,590	12.5%	3,292	7.4%	4,508	10.1%	6,043	13.6%
	117.01	7,261	4,284	59.0%	902	12.4%	1,074	14.8%	1,001	13.8%	1,474	20.3%
	117.02*	3,529	1,630	46.2%	851	24.1%	205	5.8%	573	16.2%	656	18.6%
	118.01	9,144	7,597	83.1%	686	7.5%	158	1.7%	703	7.7%	726	7.9%
	118.02	14,163	10,323	72.9%	1,431	10.1%	1,226	8.7%	1,183	8.4%	1,571	11.1%
	118.03	4,718	4,054	85.9%	228	4.8%	260	5.5%	176	3.7%	515	10.9%
	120*	4,006	1,306	32.6%	1,492	37.2%	349	8.7%	859	21.4%	1,038	25.9%
	126.01*	1,775	1,742	98.1%	0	0.0%	20	1.1%	13	0.7%	63	3.5%
Egg Harbor City (city)	106	4,404	3,099	70.4%	737	16.7%	31	0.7%	537	12.2%	943	21.4%
Estell Manor (city)	116*	4,771	4,306	90.3%	205	4.3%	43	0.9%	217	4.5%	204	4.3%
Folsom (borough)	112.01	1,804	1,704	94.5%	42	2.3%	7	0.4%	51	2.8%	58	3.2%
Galloway (township)	Total	40,562	29,250	72.1%	5,251	12.9%	3,246	8.0%	2,545	6.3%	3,676	9.1%
	104.01	4,789	4,134	86.3%	388	8.1%	147	3.1%	120	2.5%	195	4.1%
	104.02	8,352	7,132	85.4%	663	7.9%	176	2.1%	381	4.6%	727	8.7%
	104.03	5,386	3,232	60.0%	634	11.8%	1,262	23.4%	258	4.8%	319	5.9%
	105.01*	5,929	5,305	89.5%	363	6.1%	127	2.1%	134	2.3%	204	3.4%
	105.03	5,855	2,857	48.8%	1,748	29.9%	594	10.1%	656	11.2%	969	16.5%
	105.04	6,722	4,960	73.8%	604	9.0%	735	10.9%	423	6.3%	606	9.0%
117.02*	3,529	1,630	46.2%	851	24.1%	205	5.8%	573	16.2%	656	18.6%	
Hamilton (township)	Total	24,201	15,821	65.4%	5,024	20.8%	934	3.9%	2,422	10.0%	3,111	12.9%
	114.01	3,967	3,613	91.1%	66	1.7%	57	1.4%	231	5.8%	288	7.3%
	114.02	13,690	7,581	55.4%	3,390	24.8%	743	5.4%	1,976	14.4%	2,606	19.0%
115	6,544	4,627	70.7%	1,568	24.0%	134	2.0%	215	3.3%	217	3.3%	
Hammonton (town)	Total	13,445	10,602	78.9%	759	5.6%	467	3.5%	1,617	12.0%	2,276	16.9%
	108	2,860	1,914	66.9%	132	4.6%	53	1.9%	761	26.6%	777	27.2%
	109	5,864	4,665	79.6%	483	8.2%	369	6.3%	347	5.9%	502	8.6%
	110	2,199	1,800	81.9%	130	5.9%	45	2.0%	224	10.2%	303	13.8%
	111	2,522	2,223	88.1%	14	0.6%	0	0.0%	285	11.3%	694	27.5%
Linwood (city)	Total	7,498	6,676	89.0%	99	1.3%	398	5.3%	325	4.3%	358	4.8%
	125.01	2,682	2,100	78.3%	84	3.1%	276	10.3%	222	8.3%	217	8.1%
	125.02	1,487	1,357	91.3%	0	0.0%	76	5.1%	54	3.6%	0	0.0%
	126.01*	1,775	1,742	98.1%	0	0.0%	20	1.1%	13	0.7%	63	3.5%
	126.02*	1,554	1,477	95.0%	15	1.0%	26	1.7%	36	2.3%	78	5.0%
Longport (borough)	129	1,161	1,136	97.8%	4	0.3%	14	1.2%	7	0.6%	11	0.9%

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ATLANTIC COUNTY, NJ

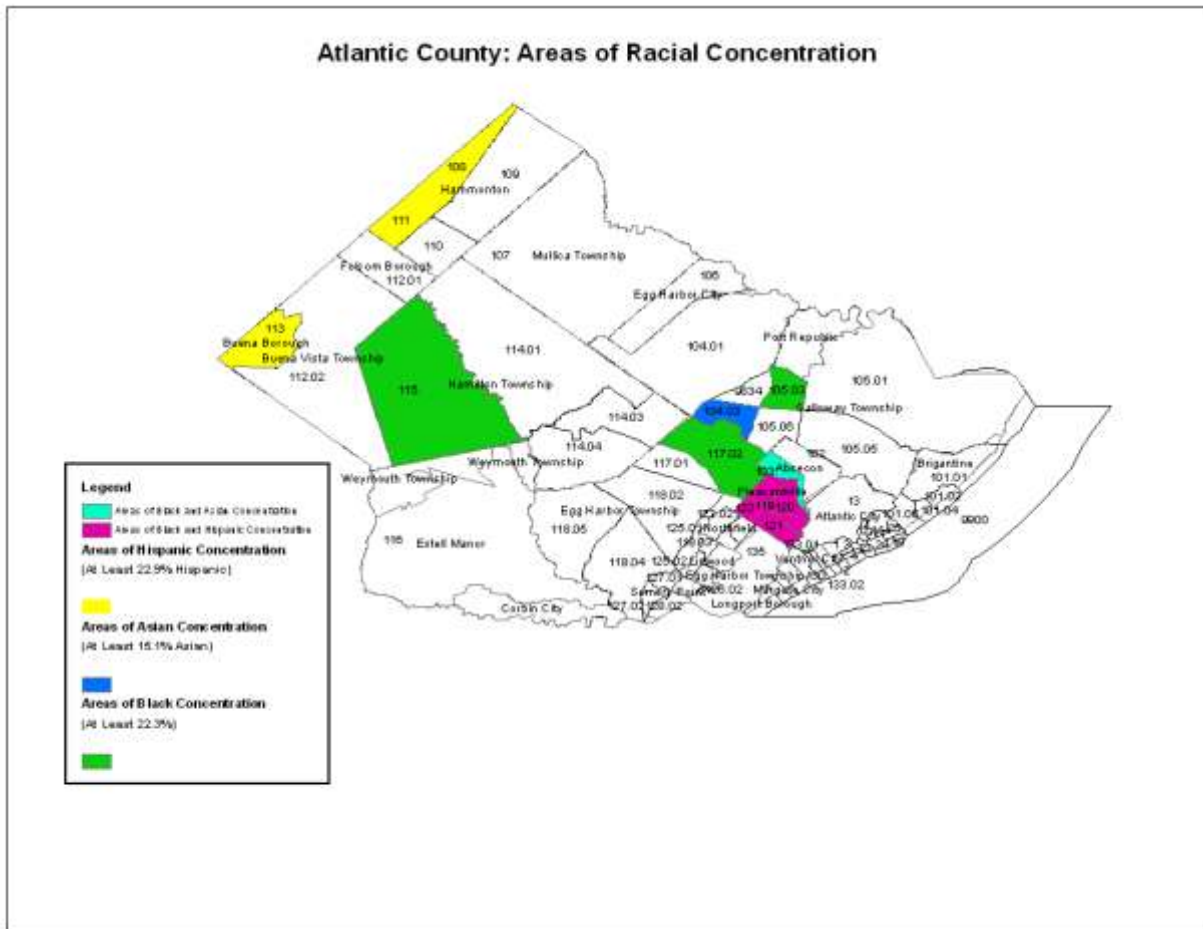
	Census Tract	Total Population	White		Black		Asian/Pacific Islander		Other Race**		Hispanic	
			#	%	#	%	#	%	#	%	#	%
Margate City (city)	Total	8,525	8,360	98.1%	60	0.7%	61	0.7%	44	0.5%	373	4.4%
	130	4,549	4,482	98.5%	41	0.9%	26	0.6%	0	0.0%	169	3.7%
	131	3,976	3,878	97.5%	19	0.5%	35	0.9%	44	1.1%	204	5.1%
Mullica (township)	107	6,046	4,659	77.1%	468	7.7%	111	1.8%	808	13.4%	1,090	18.0%
Northfield (city)	Total	7,911	7,058	89.2%	78	1.0%	127	1.6%	648	8.2%	0	0.0%
	123.02	3,127	2,648	84.7%	24	0.8%	37	1.2%	418	13.4%		0.0%
	124.01	2,718	2,491	91.6%	54	2.0%	0	0.0%	173	6.4%		0.0%
	124.02	2,066	1,919	92.9%	0	0.0%	90	4.4%	57	2.8%		0.0%
Pleasantville (city)	Total	19,204	5,214	27.2%	8,650	45.0%	591	3.1%	4,749	24.7%	5,804	30.2%
	119	6,825	1,500	22.0%	3,715	54.4%	64	0.9%	1,546	22.7%	2,207	32.3%
	120*	4,006	1,306	32.6%	1,492	37.2%	349	8.7%	859	21.4%	1,038	25.9%
	121	3,519	1,705	48.5%	917	26.1%	57	1.6%	840	23.9%	889	25.3%
	122	4,854	703	14.5%	2,526	52.0%	121	2.5%	1,504	31.0%	1,670	34.4%
Port Republic (city)	105.01*	5,929	5,305	89.5%	363	6.1%	127	2.1%	134	2.3%	204	3.4%
Somers Point (city)	Total	12,963	10,860	83.8%	951	7.3%	375	2.9%	777	6.0%	1,314	10.1%
	126.02*	1,554	1,477	95.0%	15	1.0%	26	1.7%	36	2.3%	78	5.0%
	127.01	3,611	3,283	90.9%	14	0.4%	132	3.7%	182	5.0%	554	15.3%
	127.02	2,168	1,838	84.8%	119	5.5%	65	3.0%	146	6.7%	91	4.2%
	128.01	3,806	2,603	68.4%	661	17.4%	152	4.0%	390	10.2%	426	11.2%
	128.02	1,824	1,659	91.0%	142	7.8%	0	0.0%	23	1.3%	165	9.0%
Ventnor City (city)	Total	12,349	9,214	74.6%	575	4.7%	1,011	8.2%	1,549	12.5%	2,148	17.4%
	132	5,778	3,999	69.2%	199	3.4%	783	13.6%	797	13.8%	1,305	22.6%
	133	6,571	5,215	79.4%	376	5.7%	228	3.5%	752	11.4%	843	12.8%
Weymouth (township)	116*	4,771	4,306	90.3%	205	4.3%	43	0.9%	217	4.5%	204	4.3%

\* These census tracts are partially within the municipality. Population figures for these areas may be higher than actual numbers, as some municipalities may share census tracts, but lack a quantitative breakdown of discrete populations in each area.

\*\* Other Race includes the Census categories of Some Other Race Alone, American Indian and Native Alaskan Alone, and Two Or More Races

Source: 2005-2009 American Community Survey (B01003, B02001, B03001)

The locations of areas of racial concentration in Atlantic County are illustrated in the following map.



***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 45.1% 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, 2010

Municipality	Census Tract	Block Group	LMI persons	Universe of LMI	Percent LMI
Absecon	0102.00	1	269	1,174	22.91%
		2	462	1,447	31.93%
		3	307	733	41.88%
		4	48	290	16.55%
		5	93	717	12.97%
		6	190	1,127	16.86%
0103.00	1	219	775	28.26%	
	2	560	1,262	44.37%	
Brigantine	0101.01	1	471	1,075	43.81%
		2	326	1,132	28.80%
		3	581	2,139	27.16%
	0101.02	1	578	996	58.03%
		2	126	599	21.04%
		3	373	876	42.58%
	0101.03	1	1,360	3,219	42.25%
		2	594	1,332	44.59%
		3	490	1,225	40.00%
Buena	0113.00	1	370	806	45.91%
		2	886	1,661	53.34%
		3	655	1,373	47.71%
Buena Vista	0112.02	3	674	1,910	35.29%
		4	1,124	2,492	45.10%
		5	595	1,733	34.33%
		6	542	1,207	44.90%
Corbin City	0116.00	1	0	10	0.00%
		2	160	458	34.93%
Egg Harbor	0117.01	1	1,090	4,323	25.21%
		2	1,013	2,015	50.27%
	0117.02	1	1,338	2,634	50.80%
		2	337	817	41.25%
	0118.01	1	383	1,688	22.69%
		2	210	986	21.30%
		3	780	2,226	35.04%
		4	809	2,774	29.16%
		5	96	715	13.43%
	0118.02	1	452	1,577	28.66%
		2	581	2,458	23.64%
		3	416	1,825	22.79%
		4	167	1,315	12.70%
	0118.03	1	634	1,382	45.88%
		2	946	3,275	28.89%
0120.00	2	150	382	39.27%	
0126.01	2	57	178	32.02%	
Egg Harbor City	0106.00	1	307	695	44.17%
		2	699	1,356	51.55%
		3	1,122	1,663	67.47%
		4	332	761	43.63%

Municipality	Census Tract	Block Group	LMI persons	Universe of LMI	Percent LMI
Estell Manor	0116.00	1	491	1,502	32.69%
		2	21	57	36.84%
Folsom	0112.01	1	300	1,189	25.23%
		2	221	776	28.48%
Galloway	0104.01	1	561	1,590	35.28%
		2	610	2,139	28.52%
		3	240	911	26.34%
	0104.02	1	32	32	100.00%
	0104.03	1	865	3,010	28.74%
		2	223	880	25.34%
	0105.01	1	527	2,493	21.14%
		2	796	2,598	30.64%
	0105.03	1	846	2,999	28.21%
		2	2,002	4,009	49.94%
0105.04	1	740	2,352	31.46%	
	2	809	3,277	24.69%	
	3	447	2,036	21.95%	
	4	251	753	33.33%	
0117.02	1	0	0	-	
Hamilton	0114.01	1	469	2,277	20.60%
		2	599	2,220	26.98%
	0114.02	1	183	1,135	16.12%
		2	103	409	25.18%
3		1,439	3,733	38.55%	
4	1,170	3,727	31.39%		
0115.00	1	784	1,809	43.34%	
	2	656	1,935	33.90%	
	3	728	2,213	32.90%	
Hammonton	0108.00	1	245	465	52.69%
		2	810	1,899	42.65%
	0109.00	1	418	892	46.86%
		2	855	1,880	45.48%
		3	668	2,136	31.27%
	0110.00	1	259	636	40.72%
		2	424	1,415	29.96%
	0111.00	1	641	1,126	56.93%
		2	417	891	46.80%
3		337	916	36.79%	
Linwood	0125.01	1	456	1,387	32.88%
		2	204	893	22.84%
	0125.02	1	238	995	23.92%
		2	160	621	25.76%
	0126.01	1	181	862	21.00%
		2	124	802	15.46%
	0126.02	1	153	712	21.49%
		2	55	755	7.28%

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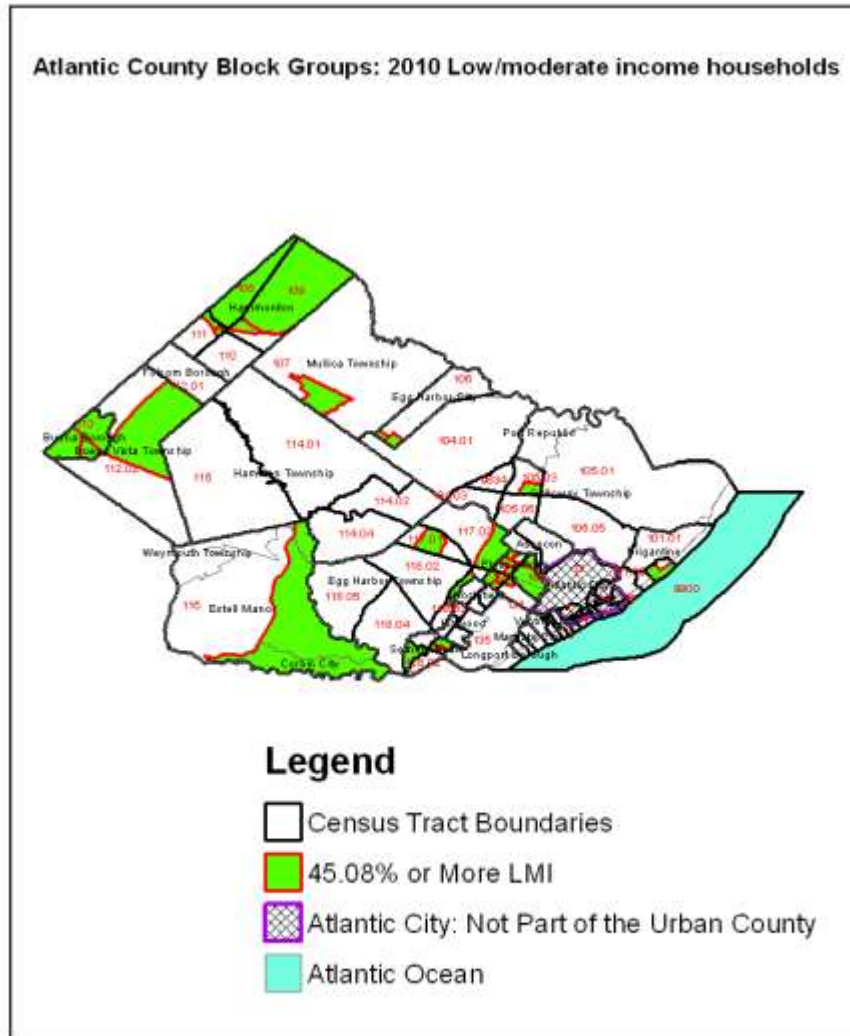
ATLANTIC COUNTY, NJ

Municipality	Census Tract	Block Group	LMI persons	Universe of LMI	Percent LMI
Longport	0129.00	1	284	1,054	26.94%
Margate City	0130.00	1	354	1,050	33.71%
		2	238	528	45.08%
		3	28	229	12.23%
		4	89	326	27.30%
		5	342	708	48.31%
		6	417	1,559	26.75%
	0131.00	1	212	637	33.28%
		2	69	532	12.97%
		3	30	287	10.45%
		4	251	717	35.01%
6		464	933	49.73%	
Mullica	0107.00	1	333	1,325	25.13%
		2	242	1,198	20.20%
		3	424	2,000	21.20%
		4	619	1,342	46.13%
Northfield	0123.02	1	310	966	32.09%
		2	144	686	20.99%
		3	133	937	14.19%
	0124.01	1	370	1,563	23.67%
		2	321	1,273	25.22%
0124.02	1	377	1,401	26.91%	
	2	139	699	19.89%	
Pleasantville	0119.00	1	1,855	3,055	60.72%
		2	689	1,258	54.77%
		3	1,584	2,198	72.07%
		4	459	1,113	41.24%
	0120.00	1	1,050	1,928	54.46%
		2	948	1,801	52.64%

Municipality	Census Tract	Block Group	LMI persons	Universe of LMI	Percent LMI
Pleasantville (cont'd)	0121.00	1	686	1,360	50.44%
		2	542	1,300	41.69%
	0122.00	1	780	1,367	57.06%
		2	769	1,580	48.67%
Port Republic	0105.01	1	26	120	21.67%
		2	168	906	18.54%
Somers Point	0126.02	1	0	0	-
		1	1,063	2,989	35.56%
	0127.01	2	191	752	25.40%
		1	837	1,750	47.83%
	0127.02	1	1,257	2,610	48.16%
		2	103	503	20.48%
	0128.01	3	642	1,218	52.71%
		1	304	973	31.24%
0128.02	2	157	640	24.53%	
	1	589	1,143	51.53%	
Ventnor City	0132.00	2	299	757	39.50%
		3	279	892	31.28%
		4	1,261	2,539	49.67%
		5	255	655	38.93%
		1	337	1,244	27.09%
	0133.00	2	744	1,686	44.13%
		3	132	381	34.65%
		4	209	892	23.43%
		5	688	1,450	47.45%
		6	429	1,262	33.99%
Weymouth	0116.00	1	622	1,651	37.67%
		2	284	599	47.41%

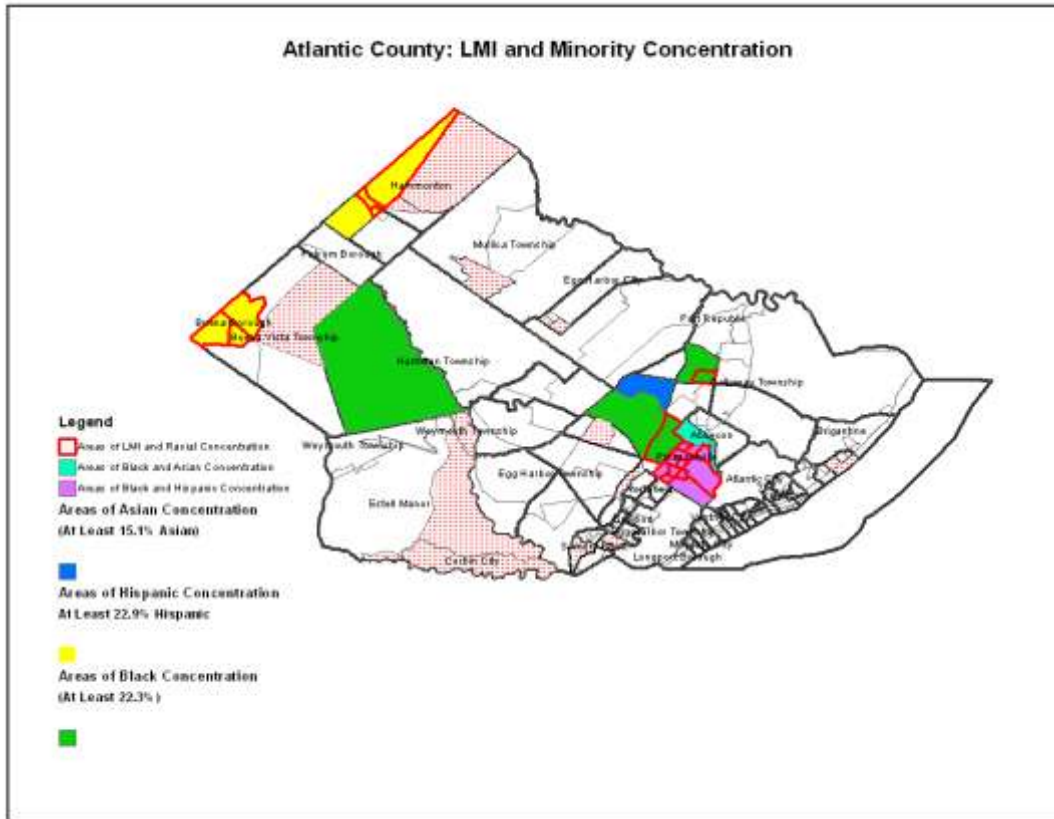
Source: Housing and Urban Development FY2010 LMI estimates

Atlantic County's LMI areas are illustrated in the following map.



**Concentrations of LMI Persons and Minority Persons**

In Atlantic County, of the 24 census tracts which contained block groups identified as LMI areas, nine were noted also to be areas of racial or ethnic concentration. The census tracts that qualified as both areas of racial concentration and LMI concentration were: 105.03, 108, 111, 113, 117.02, 119, 120, 121, and 122. These areas are illustrated in the following map.



21. If applicable, identify the census tracts for Neighborhood Revitalization Strategy Areas and/or any local targeted areas.

There are no locally designated target areas nor Neighborhood Revitalization Strategy areas.

- 22.** Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).

Atlantic County provides funds to the local jurisdictions based on a per capita formula. The local municipalities are encouraged to consult their community in requesting funds for CDBG activities. Activities must benefit a low income population.

Housing opportunities utilizing HOME funds are available county-wide. Development is encouraged in the areas of the County that are served by appropriate infrastructure and transportation and serve to further the aims of providing diverse housing opportunities in all communities, particularly those that are not racially segregated.

- 23.** If appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to Neighborhood Revitalization Strategy Areas and/or any local targeted areas.

There are no locally designated target areas nor Neighborhood Revitalization Strategy areas.

- 24.** Identify any obstacles to meeting underserved needs.

Underserved needs are evidenced by the lengthy waiting lists for housing rehabilitation, rental assistance, public housing and other services. The lack of funding is the key obstacle in meeting these needs. The combined impact of a lack of housing affordability and few employment options creates a high demand for housing services. In addition, remedies to affordability are hampered by the increasing land costs, despite the real estate downturn, particularly in the more developed portions of the County that are convenient to transportation, infrastructure, and services.

SPECIFIC OBJECTIVES 91.215 (A) (4)

25. Summarize priorities and specific objectives the jurisdiction intends to initiate and/or complete in accordance with the tables\* prescribed by HUD. Outcomes must be categorized as providing either new or improved availability/accessibility, affordability, or sustainability of decent housing, a suitable living environment, and economic opportunity.

<input type="checkbox"/>	<b>Objective Category Decent Housing</b> Which includes:	<input type="checkbox"/>	<b>Objective Category: Suitable Living Environment</b> Which includes:	<input type="checkbox"/>	<b>Objective Category: Expanded Economic Opportunities</b> Which includes:
<input checked="" type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input checked="" type="checkbox"/>	job creation and retention
<input checked="" type="checkbox"/>	assisting persons at risk of becoming homeless	<input checked="" type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input checked="" type="checkbox"/>	increasing the access to quality public and private facilities	<input type="checkbox"/>	the provision of public services concerned with employment
<input checked="" type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input checked="" type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/ADOS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input checked="" type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

Table 1C can be found on [page 60](#).

## HOUSING

### PRIORITY HOUSING NEEDS 91.215 (B)

- 26.** Describe the relationship between the allocation priorities and the extent of need given to each category specified in the Housing Needs Table (Table 2A or Needs.xls). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.

**Table 2A in Appendix X.**

Funds for various housing programs are allocated based on relative demand as evidenced by waiting list. There is a strong demand, despite the economy, for home purchase assistance. Housing rehabilitation for lower income owners has always had a high level of demand.

Funds are allocated to rental activities as developers request assistance. Community Housing Development Organizations (CHDOs) must receive a minimum of 15% of each year's HOME allocation. Often the County provides a larger percentage to meet the funding need for a particular development. Housing developed for rental often does target a special needs population – elderly or disabled.

- 27.** Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category, particularly among extremely low-income, low-income, and moderate-income households.

*Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.*

In determining the allocation of funds, the characteristics of the market and severity of the housing problem is considered. The United Way of Atlantic County produced a Community Needs Assessment (2010). This survey of the community identified the top needs in the county by town or community as well as county-wide. Affordability of Living was cited repeatedly as:

- The ability to meet the costs of utility bills
- A lack of housing choices in line with income
- The ability to meet the costs of maintaining or fixing a personal vehicle
- Unemployment
- Homelessness

More than 30% of the Atlantic County population rent where they reside. (US Census, 2009) According to the National Low Income Housing Coalition's Out of Reach Report, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,068 in Atlantic County. In order to keep housing costs at the recommended benchmark of no-more than 30% of income, household wage-earners must collectively make \$3,560 monthly or \$42,720 annually. (2010)

The minimum wage worker earns an hourly wage of \$7.15 in Atlantic County. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 129 hours per week, 52 weeks per year. Or, a household must include 3.2 minimum wage earner(s) working 40 hours per week year-round in order to afford the cost of a two-bedroom rental. (National Low Income Housing Coalition, 2010).

Monthly Supplemental Security Income (SSI) payments for an individual are \$705 in New Jersey. If an individual's sole source of income is SSI, they can afford a monthly rental cost of \$212. The FMR for a one-bedroom unit is \$994. A unit is considered affordable if it costs no more than 30% of the renter's income. (National Low Income Housing Coalition, 2010)

One unexpected expense, such as a car repair or illness requiring medical care, can nudge a hard-working family toward the poverty line. Respondents rank their inability to meet the costs of maintaining or fixing a personal vehicle as the 5th most important Household issue.

According to The Surface Transportation Policy Partnership, the poorest fifth of Americans spend 42% of their annual household budget on the purchase, operation, and maintenance of automobiles. This is more than two times the national average. Low income people typically have older cars and therefore unexpected repair costs. Their often poor credit histories translate into sub-prime loans with higher interest rates. They often are victims to predatory lending which can result in car repossession, damaged credit, and no job transportation. (2010)

**28. Identify any obstacles to meeting underserved needs.**

There continues to be large underserved needs of Atlantic county residents for housing rehabilitation and homebuyer assistance, affordable rental housing, emergency rental assistance and emergency mortgage assistance. The federal funds are insufficient to address these needs.

Atlantic County continues to use its entitlement funds to provide assistance with activities that meet the underserved needs of the community. Through continued support of the Comprehensive Emergency Assistance Systems Committee and the Homeless Assessment Resource Team, Atlantic County remains apprised of the needs of the underserved and the changes in the needs over time. This facilitates use of scarce funds in an efficient way.

## SPECIFIC OBJECTIVES/AFFORDABLE HOUSING 91.215 (B)

*Note: Specific affordable housing objectives must specify the number of extremely low-income, low-income, and moderate-income households to whom the jurisdiction will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. (24 CFR 91.215(b)(2))*

- 29.** Identify each specific housing objective by number (DH-1, DH-2, DH-3), proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period, or in other measurable terms as identified and defined by the jurisdiction.

*Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls file.*

The ability to clearly demonstrate program results at a national level is having serious consequences on program budgets. In response, HUD has developed an outcomes performance measurement system to collect information on outcomes of activities and to aggregate that information at the local and national level. The outcomes that HUD is tracking include:

- **Availability/accessibility**  
Availability is related to making services, infrastructure, housing, or shelter available or accessible to individual residents/beneficiaries.
- **Affordability**  
Affordability may include the creation or maintenance of affordable housing, basic infrastructure hook-ups or services such as transportation or day care.
- **Sustainability: Promoting livable or viable communities**  
Sustainability is specifically tied to activities that are meant to ensure that a particular geographic area as a whole (neighborhood, downtown, etc) remains viable. It is targeted at supporting a specific physical location.

Each outcome is paired with an objective:

- **Create a suitable living environment**  
This objective relates to activities that are intended to address a wide range of issues faced by LMI persons from physical problems with their environment such as poor quality infrastructure to social issues such as crime prevention, literacy or elderly health services.
- **Provide decent affordable housing**  
This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort since they would be more appropriately reported under suitable living environment.
- **Create economic opportunities**  
This objective applies to the types of activities related to economic development, commercial revitalization or job creation.

The objectives, outcomes, and output indicators will be combined to produce outcome narratives that will be comprehensive and will demonstrate the benefits that result from the expenditure of these federal funds.

HUD Specific Objectives Matrix

	Availability/ Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

**Table 1C Summary of Specific Objectives**

**Grantee Name:**

<b>Decent Housing with Purpose of New or Improved Availability/Accessibility (DH-1)</b>							
<b>Specific Objective</b>		<b>Source of Funds</b>	<b>Year</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number</b>	<b>Percent Completed</b>
<b>D H 1. 1</b>	Housing Rehabilitation	HOME	2011	Housing units	45		%
	New housing construction	CDBG	2012				
	Homebuyer Assistance	NSP	2013				
			2014				
			2015				
	<u>MULTI-YEAR GOAL</u>						
<b>Decent Housing with Purpose of New or Improved Affordability (DH-2)</b>							
<b>D H 2. 1</b>	Rental Housing Development	HOME	2011	Housing units			%
		LIHTC	2012				
	Section 8 Rental Assistance	Section 8	2013				
			2014				
			2015				
	<u>MULTI-YEAR GOAL</u>						
<b>Decent Housing with Purpose of New or Improved Sustainability (DH-3)</b>							
<b>D H 3. 1</b>	Not applicable		2011				%
			2012				
			2013				
			2014				
			2015				
	<u>MULTI-YEAR GOAL</u>						

The Housing Rehabilitation goal was derived as follows:

- Approximately 30 units of single family owner occupied rehabilitation per year
- Approximately 10 units of new construction by CHDOs over 5 years
- Approximately 10 units per year of assistance for homebuyers

**30. 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 strategic plan.**

Through the ACIA, several housing programs will continue to be available to address the needs of low income residents.

a. Housing Rehabilitation

Atlantic County's Housing Rehabilitation Program provides a 100 percent interest free deferred loan repayable at time of sale. The primary funding source is HOME funds. Additionally, some of the municipalities used CDBG funds from Atlantic County to assist with housing rehabilitation.

b. Homebuyer Assistance

First-time home buyers are provided with assistance to purchase a home. The County provides households with a deferred loan of up to \$20,000. Loans are forgiven after the period of affordability has expired. Households are eligible to receive up to \$25,000 for down payment and closing and rehabilitation of the unit that is purchased. HOME funds are primarily used for this activity.

c. Housing Development

Homeownership is also supported by new housing construction. HOME funding will be provided to non-profit sponsors to construct homes for sale to lower income buyers at affordable rates.

d. Rental Development

HOME funds will be provided to developers to expand the supply of affordable rental housing. Such funding may be leveraged with Low Income Housing Tax Credits (LIHTC) and other federal and state funding.

Pleasantville Housing Authority is seeking to construct additional elderly housing using a variety of funding mechanisms.

e. Special Needs Housing

Atlantic County is preparing a Plan to End Homelessness which will allow the County to create an Affordable Housing Trust fund. This fund will be used to support housing and services for persons experiencing homelessness.

The Continuum of Care Shelter Plus Care and Supportive Housing Programs may continue to be available to increase the supply of supportive housing.

New Jersey Housing and Mortgage Finance Agency has a special needs housing program that provides funding for housing for special needs populations.

HOPWA funds and Section 8 Vouchers provided through local and state agencies contribute to the affordability of housing.

- 31.** Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units.

The housing market in Atlantic County is still characterized as having higher prices due to the “shore” effect and the restrictions on development on environmentally sensitive lands. In-fill housing may be developed in existing communities but land prices increase construction costs. To create affordable units, the County must provide financial support.

The County will continue to provide support to buyers to make existing housing affordable.

Rehabilitation is also necessary to maintain affordability of existing units.

Likewise, rental assistance and the need to provide support for the development of rental housing to ensure its affordability are necessary to counter the high cost of living.

- 32.** If the jurisdiction intends to use HOME funds for tenant-based rental assistance, specify local market conditions that led to the choice of that option.

**Not applicable** – Atlantic County does not plan to apply HOME funds to tenant-based rental assistance in the next five years.

## PUBLIC HOUSING STRATEGY

91.215 (C)

- 33.** Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list).

There is no public housing agency serving all of Atlantic County. The Pleasantville Housing Authority and the Buena Housing Authority serve the residents of their respective communities. The state DCA and NJHMFA provide Section 8 rent vouchers for low income residents in the remainder of the County.

Pleasantville Housing Authority has taken steps to create new housing and plans to continue to do so. Using HOPE VI, the Pleasantville Housing Authority has created new housing for renters and homebuyers. They intend to expand the stock of affordable housing by construction of additional senior rentals and homebuyer units. Atlantic County will support the efforts of the Pleasantville Housing Authority.

- 34.** Describe the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing.

The public housing managed by both Pleasantville and Buena Housing Authorities is considered to be in good condition. Each agency maintains the housing and works with their Resident Advisory Boards to develop their capital funds program each year.

The Pleasantville Housing Authority has tenant councils in each of the elderly high-rises that coordinate with the Authority on recreational programming for the tenants.

**35.** Describe the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

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.

**36.** Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))

Atlantic County supports the efforts of the Housing Authorities. There is good coordination between the case managers at the County and the Authority staff when working with specific tenants.

**37.** 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. (NAHA Sec. 105 (g))

**Not applicable** – The Pleasantville Housing Authority and Buena Housing Authority have not been designated as "troubled."

## HOMELESS

### PRIORITY HOMELESS NEEDS

*\*Refer to the Homeless Needs Table 1A or the CPMP Tool's Needs.xls workbook*

- 38.** Describe the jurisdiction's choice of priority needs and allocation priorities, based on reliable data meeting HUD standards and reflecting the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals.

Atlantic County is currently in the process of preparing a 10-Year Plan to End Homelessness. The plan is being developed under the auspices of Atlantic County government and the United Way. Several committees composed of diverse representation from the community are engaged in identifying the priority needs.

Based on the communities experience with Homeless Connect, the Point – in –Time and the utilization of services such as Jean Webster’s Kitchen, homeless individuals are the largest population of homeless persons in the community. Mental health, substance abuse and gambling addiction all contribute to homelessness. Atlantic County is often the destination for homeless from other areas of New Jersey and the nation due to the draw of the casinos.

A growing number of homeless young single mothers is also a concerning. Covenant House has started to provide shelter and was recently awarded Supportive Housing Program funds to serve this population.

- 39.** Provide an analysis of how the needs of each category of residents (listed in question #38) provided the basis for determining the relative priority of each priority homeless need category.

Homeless individuals are provided with emergency shelter service through the Atlantic City Rescue Mission. There are also a range of service that target individual homelessness including street outreach, a drop-in center, soup kitchens and permanent supportive housing.

In contrast, there are few shelter beds for homeless families and very few services that target homeless families. The county has maintained a housing first strategy with regard to families for many years but the young single mothers are underserved.

- 40.** Provide a brief narrative addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

HUD defines the term chronically homeless as unaccompanied individuals with disabilities who have been continually homeless for 12 months or more or who have had 4 episodes of homelessness in a 3 year period. This definition was expanded in 2010 to include families with 3 or more episodes of homelessness as well. In Atlantic County, 81 individuals were identified as chronically homeless during the 2011 Point in Time count. Of those 60 individuals were sheltered and 21 people were unsheltered. There were also 6 homeless families identified in shelter and one unsheltered.

Chronic homeless individuals continue to be served in the shelters, soup kitchens and mental health facilities in Atlantic county. The lack of funding for mental health and substance abuse treatment results in more recidivism and on-going homelessness. Street outreach targets those with mental health problems.

Homeless families too cycle through the systems without ending their homelessness. Mental health and substance abuse plays a large role in this as well. For young single mothers, a history of abuse and homelessness may also lead to continuing the cycle.

*A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

The Continuum of Care committee is the lead agency for addressing homeless needs and prevention services in Atlantic County. There is a high priority on identifying permanent supportive housing to which chronic homeless persons can access the services and housing that they need.

HOMELESS STRATEGY                      91.215 (D)

**Homelessness**

**41.** Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.

**42.** Describe the jurisdiction's strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

Atlantic County using funds it receives from the state to provide housing and services to persons at risk of becoming homeless. Federal Homeless Prevention and Rapid Re-housing Program (HPRP) funds were also used in 2011 to augment this effort. The County will seek HEARTH funds to continue to provide

rent and utility assistance and case management to help families and individuals keep their housing. SEE question 45 below – Duplicated question in template.

### ***Chronic Homelessness***

43. Describe the jurisdiction’s strategy for eliminating chronic homelessness. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented in Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness.

At this time, we are awaiting the results of the 10 Year Plan to End Homelessness to identify the strategy.

44. Describe the efforts to increase coordination between housing providers, health, and service agencies in addressing the needs of persons that are chronically homeless.(91.215(l))

The Continuum of Care and 10 Year Plan to End Homelessness have brought together a more diverse representatives of services, businesses and the community to address the needs of persons who are homeless and chronically homeless. By examining the issues and solutions to homelessness together, these individuals and their respective agencies are building a stronger and more coordinated effort to end homelessness.

### ***Homelessness Prevention***

45. Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

Atlantic County employs the Housing First model. When a family is in need of Emergency Assistance, the case managers at the County EA office take steps to place them in permanent housing as quickly as possible. When needed, most homeless families are housed at the Atlantic City Rescue Mission (ACRM). ACRM employs a Housing Locator Specialist who works with local landlords to place families in appropriate housing. The County received both HPRP and additional Social Services for the Homeless (SSH) funds from the stimulus program. ACRM has administered the Homeless Prevention and Rapid Re-housing Program (HPRP) for Atlantic County. Through these funds, individuals and families threatened with imminent homelessness were able to access funds for several months for payment of rent and utilities while they worked with a case manager to stabilize their housing situation. The County is seeking additional funds to continue this program. A one month subsidy is available through CEAS funds.

The COC Planning committee is seeking to expand the work of the Housing Locator at ACRM and JFS. To prevent eviction, the housing locator develops relationships and provides rental owners with resources

to contact when families are falling behind. Thus, an early warning system will be established so that families at risk of becoming homeless can be identified. When a family is in trouble, rather than evict, the landlord will have the knowledge of community resources to help stabilize that family.

### ***Institutional Structure***

46. Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

The Social Services for the Homeless Committee is the lead organization for the development of the Continuum of Care process. This committee is composed of representatives of social service agencies, interested persons, formerly homeless individuals, Atlantic City and Atlantic County representatives, state agencies, and funding organizations (United Way). This Committee meets regularly throughout the year to address the immediate needs of those who are homeless as well as prevention of homelessness and the root causes of homelessness.

The committee is working closely with the County in the development of a new Plan to End Homelessness in Atlantic County. The Department of Family and Community Development of Atlantic County government is the contracting agency for the consultant engaged in the plan.

The Consolidated Plan reflects the goals and objectives of this new plan.

### ***Discharge Coordination Policy***

47. Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

The Continuum of Care application for 2010 identifies the discharge planning that has occurred to date in Atlantic County. The COC continues to develop and evolve better means to find housing for persons being discharged from institutions.

- a. Youth Aging out of Foster Care:  
DYFS oversees Foster Care in the state of NJ. There is a state mandate that requires DYFS to ensure that youth are not discharged to homelessness. Youth are given the option to move to Independent Living at age 15 and stay until 18 or 21 if in school. However, many youth do not take advantage of this program and choose to leave unprepared. More emphasis is now placed on earlier transitional services to improve housing outcome. Youths are then transitioned to permanent housing. Covenant House works closely with DYFS as does the County's Division of Family and Community Development to ensure a smooth and stable transition.

b. Health Care

AtlantiCare, as the largest area health provider, has a formal relationship with the Atlantic City Rescue Mission to place homeless persons who received inpatient care in the special medical treatment unit, Mission Health Care, which they support financially. More discussion have been ongoing about discharge to develop a protocol for homeless persons who were not treated as in-patients. The COC Planning committee now includes AtlantiCare representatives and discussions are moving forward.

c. Mental Health

The state mandates that persons leaving psychiatric institutions have an appropriate housing placement. The COC policy is that discharges are not made to the Atlantic City Rescue Mission shelter. Discharges are made to permanent housing or to transitional facilities operated by CODI and CSP as well as other providers. JFS provides case management to individuals leaving the state psychiatric facilities. Should the individual leave this permanent housing, PATH services provided by JFS looks to re-house the person in a permanent situation.

d. Corrections

The Atlantic County Department of Public Safety formally implemented a discharge-planning project at the County facility in an effort to both better identify the causality of why people were returning to the jail and provide on-site services at the facility to assist with re-entry of these persons back in the community. By close coordination between the county jail and probation/parole, the plan is developed to ensure that the inmate is heading in a positive direction and to ensure that the jail's recommended plan and probation/parole's plan are never antagonistic. Establishing relationships with support agencies that the inmate can use on the outside allows for a smoother passage back to the community.

Every Tuesday, the inmates slated to be released within the next two (2) weeks are transported to the minimum-security cafeteria where agency representatives meet with each individual in a private setting. Those agencies that participate each week are determined by the assessment mutually agreed upon by the inmate and the clinician. Discharge plans include housing options that do not result in homelessness. Most discharges result in housing with families or friends.

SPECIFIC OBJECTIVES/HOMELESS (91.215)

**48.** Identify specific objectives that the jurisdiction intends to initiate and/or complete in accordance with the tables\* prescribed by HUD, and 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 strategic plan. For each specific objective, identify proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specified time period (one, two, three or more years) or in other measurable terms as defined by the jurisdiction.

*Complete and submit Table 1C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.*

**Table 1C  
Summary of Specific Housing/Community Development Objectives**

(Table 1A/1B Continuation Sheet)

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective
	<b>Homeless Objectives</b>					
	<b>Special Needs Objectives</b>					
	<b>Other Objectives</b>					

**\*Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

**NON-HOMELESS SPECIAL NEEDS**

*\*Refer to Table 1B Non-Homeless Special Needs or the CPMP Tool's Needs.xls workbook*

**PRIORITY NON-HOMELESS NEEDS 91.215 (E)**

**49.** Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

It is hard to quantify the specific needs within the County. Part 2B of this CP reports on needs using information provided by services providers and through use of census indicators including CHAS Data

2000 and. The service providers generally did not quantify unmet needs.

The United Way's Needs Assessment in 2010 identified the need for mental health services.

Local health and human service professionals cite a lack of available funding for substance abuse and mental health treatment programs for youth, particularly for uninsured youth. Detoxification treatment services are also in short supply. 17% of Atlantic County adults report binge drinking in the past month according to The County Health Rankings 2010. The Crime in New Jersey – 2008 Uniform Crime Report notes that there were 2,303 drug related arrests in Atlantic County. (2008)

More than 70% of survey respondents reported Anxiety, Stress and Depression as a major community issue. According to the National Institute of Mental Health an estimated 57.7 million Americans ages 18 and older suffer from a diagnosable mental disorder a year. Additionally, one in five Americans report being depressed or unhappy, and report high levels of stress, anxiety and sadness. (2009)

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 mental retardation, 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.

a. Elderly/Frail Elderly

The increase in the older elderly suggests that there will be increased demand for home-based services that enable them to age in place. Similarly there will be increased demand for service enriched housing at a variety of prices because of the increase in the very old population. Concerns regarding the elderly are as follows.

- Home maintenance assistance, including minor home repairs is the most needed supportive housing service.
- Adaptive modifications that allow them to remain in their homes as their physical conditions change.
- For people age 75 and over, the need for medical and other types of professional care rises sharply as evidenced by the large number of the elderly age 75 and over with self-care and go-outside the home disabilities.
- As people live longer, there will likely be more people in need of care because of dementia or other illnesses that diminish their mental capacity. The 2000 Census reports that there were 2,809 non-institutionalized persons age 65 and over in Atlantic County with a mental disability.

b. Persons with Disabilities

The organizations that represent persons with disabilities identified a number of needs, which for the most part, mirror those of all low income people. These needs were identified:

- Affordable housing and housing subsidies  
A person on SSI receives \$705 per month but FMR for a one – bedroom unit is \$1,033.
- Housing repairs to major systems
- Home modification for wheelchair access in rental units
- Permanent supportive housing for adults and families with special needs
- Transportation to work, shopping and medical appointments

c. Persons with HIV/AIDS and their Families

The housing needs and problems of people living with HIV and AIDS are similar to those of people of similar health or socio-economic status. Many people living with HIV and AIDS have other psychosocial, health, and emotional problems such as chemical dependency and mental health problems. Key housing problems include:

- Affordability
- Security
- Transportation
- Child care issues

Financial constraints are central to most housing issues faced by people living with HIV and AIDS in the community. Financial problems often appear to be accentuated by the inability to work and expenses for medical care and medicines beyond the scope of insurance.

d. Persons with Alcohol and Drug Addictions

The primary need for persons with substance abuse is detox and treatment services. Housing needs are similar to other populations with mental and physical health issues and lack of stable income.

**50. Describe the basis for assigning the priority given to each category of priority needs.**

Priorities for the special needs non-homeless populations were established from input received from a variety of consultations and meetings. The priorities were created using the following definitions:

- **High** priorities are those activities that WILL be funded with CDBG and/or HOME funds.
- **Medium** priorities are those activities that MAY be funded with CDBG and/or HOME funds, but only after high priorities have been funded.
- **Low** priorities are those activities that will NOT be funded with CDBG and/or HOME funds by the County; however, the County will consider providing certifications of consistency and supporting applications submitted for other funding by other entities.

The priorities categorized as Medium and Low priority activities are still important and are not meant to be understood as being unnecessary in Atlantic County. Rather, it is perceived that those needs may have other, more appropriate funding sources. There is no specific allocation for special needs housing

but recognized that these needs may be met in the course of providing housing services and supporting housing development as opportunities arise.

**51. Identify any obstacles to meeting underserved needs.**

There are a myriad of issues affecting the availability of programs, services and housing options for persons with disabilities, substance abuse and HIV/AIDS. Barriers to affordable housing include discrimination, the Not in My Backyard (NIMBY) syndrome, higher development standards imposed on group homes, zoning restrictions, costly permit processes, and lack of infrastructure in some communities. Individuals may have poor credit and housing histories which make them undesirable tenants for scrupulous landlords. There is a shortage of rental assistance. Incomes are insufficient to afford decent housing.

**52. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.**

The following identifies the range of services offered by County government. In addition, there is a wide range of social service agencies that provide services to persons with special needs.

**Aging Services**

- **ADULT PROTECTIVE SERVICES** - Designed to protect frail and vulnerable people age 18 and older who are risk of abuse, neglect, or exploitation. Call 1-888-426-9243
- **BOARDING HOME AND HEALTH CARE FACILITY RESIDENT SERVICES** (Board and Care Unit) Placement, social and protective services for residents in boarding homes and licensed health care facilities.
- **CAREGIVER ASSISTANCE PROGRAM (CAP)** - Provides in-home services to seniors at risk of placement in a nursing facility. It supplements the assistance an individual receives from his/her natural support network. Call 1-888-426-9243
- **CAREGIVER-NJ** is a NJ Dept. of Health and Senior Services guide to available resources for adults and their families living in New Jersey.
- **COMMUNITY CARE PROGRAM FOR THE ELDERLY AND DISABLED (CCPED)** - Home care services for the elderly and disabled who are deemed nursing home eligible but elect to remain in the community. Call 1-888-426-9243
- **COMMUNITY MEDIATION SERVICES** - Mediation is a process in which two or more disputing parties discuss their viewpoints face-to-face in the presence of a mediator to resolve conflicts peacefully and appropriately.
- **DENTAL SERVICES** - The John Cronin Dental Center offers general dentistry to low income families and senior citizens over the age of 60, having no dental insurance and based on a sliding scale payment fee. Appointments are necessary and proof of income is required. Medicaid is accepted. Open to Atlantic County residents only. Hours of operation are Monday-Friday, 8:30 a.m. to 5:00 p.m. For appointments and information, phone (609) 645-5814.

- **FIX-IT** - The Fix-It Program is available to any senior citizen 60 or older, whose safety is at risk due to the need of handrails and minor home repairs, enabling them to remain living at home. Call 1-888-426-9243
- **HOME CARE SERVICES** - The Office of Home Care provides case management and outreach services to eligible individuals seeking to remain in the community rather than live in a long-term care facility through the use of specific home and community based services and informal supports. 1-888-426-9243
- **HOUSING ASSISTANCE - HOPE** (Section 8 housing assistance and home services to eligible individuals age 62 and older. Call 1-888-426-9243
- **NUTRITION PROJECT FOR THE ELDERLY** - The Nutrition Project for the Elderly offers two components: Senior Centers and Home Delivered Meals.
- **TRANSPORTATION** - This service provides transportation to senior citizens, the disabled and rural residents of Atlantic County

#### Services for the Disabled

- **AIDS COMMUNITY CARE ALTERNATIVE PROGRAM (ACCAP)** - Eligible individuals diagnosed with AIDS may receive Medicaid covered services including private duty nursing services in the community rather than in a nursing home. Call 1-888-426-9243
- **ATLANTIC COUNTY ALLIANCE** - Provides support to local Alliances which are community-based committees that address the community's substance abuse needs and problems.
- **DISABLED RESOURCES** - A listing of locally available resources for the disabled.
- **LEGAL RESOURCES FOR INDIVIDUALS OR BUSINESSES HAVING ACCESS OR ACCOMODATION PROBLEMS** - Information resources for addressing accessibility issues for the disabled.
- **MENTAL HEALTH SERVICES** - Any member of the community having concerns about an individual who is experiencing difficulties accessing mental health services for themselves or others, may follow this link to contact the County Mental Health Administrator.
- **RECREATION IN ATLANTIC COUNTY FOR INDIVIDUALS WITH DISABILITIES** - A guide to low cost recreational and social opportunities for persons with disabilities.
- **TRANSPORTATION** - Provides Life Enhancing transportation services for education, compensated and voluntary employment, and more.

53. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

The County does not intend to use HOME for Tenant Based Rental Assistance.

SPECIFIC SPECIAL NEEDS OBJECTIVES 91.215 (E)

- 54.** Identify each specific objective developed to address a priority need by number and contain proposed accomplishments and outcomes the jurisdiction expects to achieve in quantitative terms through related activities over a specified time period (i.e. one, two, three or more years), or in other measurable terms as identified and defined by the jurisdiction.

*The jurisdiction may satisfy this requirement by using Table 1C or, if using the CPMP Tool, the Projects.xls worksheets*

See Table 1 C on **pages 68-69**

- 55.** 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 strategic plan.

It is increasingly difficult for the County to fund non-homeless special needs projects due to the limited amount of funding received annually to support housing and community development initiatives and the increasing amount of basic community needs resulting from current economic conditions. However, other resources are available on the federal, state, and local levels that area organizations can solicit to help provide affordable housing opportunities and supportive services to non-homeless special needs populations. There are several resources available to support non-homeless special needs housing initiatives, including HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for people with disabilities), Section 8 tenant-based rental assistance, Low Income Housing Tax Credits (LIHTC), Federal Home Loan Bank funds, funds from private foundations and other private entities, public housing funds, HOPWA funds, and other state and federal resources.

The County will continue to support the efforts of local and regional organizations that provide housing and supportive services to local non-homeless special needs individuals.

## COMMUNITY DEVELOPMENT

### PRIORITY COMMUNITY DEVELOPMENT NEEDS 91.215 (F)

*\*Refers to Table 2B or to the Community Development Table in the Needs.xls workbook*

- 56.** Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table\* – i.e., public facilities, public improvements, public services and economic development.

The objective for community development is to provide support for improvements to infrastructure and public facilities in the participating municipalities. Specific strategies to accomplish this objective include the following:

- Support the development and improvement of facilities and services for senior citizens which allow them to continue to live independently.
- Develop and expand park and recreation opportunities in low income areas.
- Expand and improve the capacity of local municipalities to provide adequate water, sewer and storm drainage facilities, and streets and sidewalks. Promote handicap barrier removal in public facilities and sidewalks to ensure access and mobility for all of Atlantic County residents.
- Promote the rehabilitation or demolition of vacant and underutilized structures that present a health and safety hazard to the community. Encourage rehabilitation when such structures have historic or cultural significance

**Table 2B**  
**Priority Community Development Needs**

<b>Priority Need</b>	<b>Priority Need Level</b>	<b>Unmet Priority Need*</b>	<b>5 Yr Goal Plan/Act</b>	<b>Annual Goal 2011 Plan/Act</b>	<b>Percent Goal Completed</b>
Acquisition of Real Property	L				
Disposition	L				
Clearance and Demolition	H	5	5		
Clearance of Contaminated Sites	L				
Code Enforcement	L				
<b>Public Facility (General)</b>					
Senior Centers	H	2	2		
Handicapped Centers	L				
Homeless Facilities	M	1	1		
Youth Centers	L				
Neighborhood Facilities	H	6	6		
Child Care Centers	L				
Health Facilities	L				
Mental Health Facilities	L				
Parks and/or Recreation Facilities	H	10	10		
Parking Facilities	M	1	1		
Tree Planting					
Fire Stations/Equipment	M	1	1		
Abused/Neglected Children Facilities	L				
Non-Residential Historic Preservation	L				
Other Public Facility Needs	H	10	10		
<b>Infrastructure (General)</b>					
Water/Sewer Improvements	H	10	10		
Street Improvements	H	20	20		

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Sidewalks	H	20	20		
Solid Waste Disposal Improvements	L				
Flood Drainage Improvements	H	10	10		
Other Infrastructure	L				
<b>Public Services (General)</b>					
Senior Services	H	10	10		
Handicapped Services	L				
Legal Services	L				
Youth Services	L				
Child Care Services	L				
Transportation Services	L				
Substance Abuse Services	L				
Employment/Training Services	L				
Health Services	L				
Lead Hazard Screening	L				
Crime Awareness	L				
Fair Housing Activities	L				
Tenant Landlord Counseling	L				
Other Services					
<b>Economic Development (General)</b>					
C/I Land Acquisition/Disposition	L				
C/I Infrastructure Development	H	1	1		
C/I Building Acq/Const/Rehab	H	5	5		
Other C/I	L				
ED Assistance to For-Profit	L				
ED Technical Assistance	L				
Micro-enterprise Assistance	M	2	2		
Other					

\*Unmet priority need is defined as the need that can be met with CDBG or HOME resources

57. Describe the basis for assigning the priority given to each category of priority needs provided on Table 2B or the Community Development Table in the CPMP Tool's Needs.xls worksheet.

Priorities for public facilities and infrastructure were established from input received from local municipalities. The priorities were created using the following definitions:

- **High** priorities are those activities that WILL be funded with CDBG and/or HOME funds.
- **Medium** priorities are those activities that MAY be funded with CDBG and/or HOME funds, but only after high priorities have been funded.
- **Low** priorities are those activities that will NOT be funded with CDBG and/or HOME funds by the County; however, the County will consider providing certifications of consistency and supporting applications submitted for other funding by other entities.

The priorities categorized as Medium and Low priority activities are still important and are not meant to be understood as being unnecessary in Atlantic County. Rather, it is perceived that those needs may have other, more appropriate funding sources. There may be medium priority activities that receive funding in any given year.

**58. Identify any obstacles to meeting underserved needs.**

Atlantic County will use its HUD entitlement funds to meet its objectives. The County has continuously sought public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs to create the vision. Despite the available resources, obstacles remain in achieving the planning goals as follows.

- Limited resources.
- Increasing costs to complete projects.
- Fragmented approach to local planning and lack of coordination in addressing infrastructure needs.
- Limited inter-municipal communication in addressing public facility needs.

## SPECIFIC COMMUNITY DEVELOPMENT OBJECTIVES

**59. 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.**

*Complete and submit Table 2C Summary of Specific Objectives or, if using the CPMP Tool, the Summaries.xls worksheets.*

*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.*

*24 CFR 91.215(a)(4)*

- Community Development/Public Facilities Objectives
- Community Development/Public Improvements Objectives
- Community Development/Public Services Objectives
- Community Development/Economic Development Objectives
- Neighborhood Revitalization Strategy Areas 91.215(g)

This section provides a summary of five-year non-housing community development objectives for Atlantic County outside of Atlantic City and the City of Egg Harbor. While these objectives are described by output-based performance measures, the County will also evaluate the results of program activity in terms of outcome-based measures in each year's Consolidated Annual Performance and Evaluation Report (CAPER). Each objective here is classified using HUD's numbering system for specific objectives,

as described below.

HUD Specific Objectives Matrix

	Availability/ Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

**Table 2C Summary of Specific Objectives**

<b>Decent Housing with Purpose of New or Improved Availability/Accessibility (DH-1)</b>						
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number By year	Actual Number	Percent Completed
SEE PAGE 60 Table 1C						
<b>Suitable Living Environment with Purpose of New or Improved Availability/Accessibility (SL-1)</b>						
<b>SL 1.1</b>	Public Facilities	CDBG	2011	Number of improvements	17	%
	Infrastructure		2012		17	%
	Public Services		2013		17	%
			2014		17	%
			2015		17	%
<b>MULTI-YEAR GOAL</b>				85		%
<b>Suitable Living Environment with Purpose of New or Improved Affordability (SL-2)</b>						
<b>SL 2.1</b>	None		2011			%
			2012			%
			2013			%
			2014			%
			2015			%
<b>MULTI-YEAR GOAL</b>						%
<b>Suitable Living Environment with Purpose of New or Improved Sustainability (SL-3)</b>						
<b>SL 3.1</b>	None		2011			%
			2012			%
			2013			%
			2014			%
			2015			%
<b>MULTI-YEAR GOAL</b>						%
<b>Economic Opportunity with Purpose of New or Improved Availability/Accessibility (EO-1)</b>						
<b>EO 1.1</b>	Commercial/Industrial rehabilitation or infrastructure	CDBG Sec 108	2011	Jobs Created	0	%
			2012			%
			2013			%
			2014			%
			2015			%
<b>MULTI-YEAR GOAL</b>						%

Economic Opportunity with Purpose of New or Improved Affordability (EO-2)							
EO 2.1	None			2011			%
				2012			%
				2013			%
				2014			%
				2015			%
				MULTI-YEAR GOAL			
Economic Opportunity with Purpose of New or Improved Sustainability (EO-3)							
EO 3.1	None			2011			%
				2012			%
				2013			%
				2014			%
				2015			%
				MULTI-YEAR GOAL			
Neighborhood Revitalization (NR-1) – Not applicable							

60. If the jurisdiction has one or more approved Neighborhood Revitalization Strategy Areas, the jurisdiction must provide, with the submission of a new Consolidated Plan, either: the prior HUD-approved strategy, or strategies, with a statement that there has been no change in the strategy (in which case, HUD approval for the existing strategy is not needed a second time) or submit a new or amended neighborhood revitalization strategy, or strategies, (for which separate HUD approval would be required).

The County does not have a Neighborhood Revitalization Strategy area designated.

BARRIERS TO AFFORDABLE HOUSING 91.215 (H)

61. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

The policies that may impact affordable housing, including zoning and other land use controls and building and development permits are regulated by the municipalities in Atlantic County. While housing costs have depreciated in the last two years, there is still a gap in housing that is affordable to low income households in Atlantic County and housing that is available. The cost of land and construction and rehabilitation costs, however, continue to rise. The increasing costs are passed on by way of increased housing prices and rents that negatively impact the affordability of housing by low income households. Within the resource constraint, Atlantic County diligently works to alleviate the cost burden and provide housing opportunities for low income households.

In agreement with the HOME program requirements, Atlantic County will continue to spend its funds on

direct housing initiatives. HOME funds will be used to support the Housing Rehabilitation Program and the Homebuyer Program. Funds will also continue to be used to support development of housing. Some of the municipalities in the County also elect to use CDBG funds to assist residents with housing rehabilitation. In terms of dollar amount, the resources comprise a significant commitment to improving the quality of the housing stock and the ability of households to afford housing.

Municipalities in New Jersey are required to complete a Fair Share Plan in agreement with the rules and regulations of the New Jersey Council on Affordable Housing (COAH). The Fair Share Plan, which is certified by COAH, indicates that the community has a plan to address its regional fair share for affordable housing. COAH reports that as of March 2011, six municipalities have petitioned for certification. The municipalities are working to expand affordable housing opportunities locally in furtherance of the goal to remove barriers to affordable housing.

Atlantic County has a fair housing officer who works 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. A new Analysis of Impediments to Fair Housing will be prepared in 2011.

#### LEAD-BASED PAINT 91.215 (I)

- 62.** Describe the jurisdiction’s plan to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

All children in New Jersey are at risk of lead poisoning; therefore, New Jersey State law (Public Law 1995, chapter 328) requires every physician, professional registered nurse, and health care facility to screen all children under six years of age who come to them for care.

The state’s 2007 report from the NJ Department of Health and Senior Services is the most current report on the number of children with elevated blood lead levels. This report shows that of the 6,403 children 6 to 29 months old in Atlantic County, 40.9% were tested, and of those outside Atlantic City, five were shown to have some level of elevated blood lead levels with two having 20 to 44 ug/dL, and five with an EBLL of 15-19 ug/dL, significantly high levels of lead. An additional 8 had EBLL of 10-14 ug/dL which is still considered an elevated level.

Of the children in Atlantic County under age six, 20,219 were tested (23%) of which 79 had EBLL, of which 39 were in Atlantic City and 40 resided outside Atlantic City.

Lead based paint hazard reduction has been integrated into the County’s housing policies and programs as follows.

- The guidelines for the Housing Rehabilitation Program comply with the lead based paint hazards at 24 CFR Part 35 and the new EPA guidelines.
- When paint is disturbed in the course of non-emergency rehabilitation work in properties constructed prior to January 1, 1978, only a qualified contractor performs lead hazard reduction activities. The contractor must employ a certified lead-based paint abatement supervisor, or

have employees certified in lead-based paint abatement. Certified testing companies perform a pre-rehabilitation risk assessment for lead-based paint hazards and a post-rehabilitation clearance test for lead dust hazards where the non-emergency work disturbs a painted surface.

- Where emergency work is completed, to the maximum extent practicable, occupants must be protected from exposure to lead in dust and debris generated.
- Lead paint hazard reduction is an eligible rehabilitation activity funded by the Housing Rehabilitation Program.

Households participating in the Homebuyer Program are not allowed to purchase units that have deteriorated interior or exterior painted surfaces. An exception to the requirement is allowed where minimal deteriorated paint surfaces exist and the seller is willing to have the surfaces tested, at their expense, by certified lead-based paint inspectors or risk assessors to determine if the deteriorated paint contains lead. If the paint contains lead, the household is not permitted to purchase the property and the agreement of sale becomes null and void. If it is determined by the testing that there is no lead-based paint, then the household can purchase the property provided that all deteriorated paint surfaces and any other Housing Quality Standards violations are corrected prior to settlement. The counseling agencies working with the prospective homebuyers make them aware of the lead-based paint requirements. The counseling agencies also inform all home inspection companies used by the participating homebuyers, of the requirements.

The County's Health Department refers households with children with elevated blood lead levels to ACIA to determine if the household is eligible to receive assistance through the housing rehabilitation program.

The NJ Lead-Safe Housing Registry is a service provided to New Jersey residents who are interested in Lead-Safe Housing. The registry can be accessed on line at [http://www.state.nj.us/dca/dcr/leadsafe/lead\\_hsg\\_registry\\_list.pdf](http://www.state.nj.us/dca/dcr/leadsafe/lead_hsg_registry_list.pdf) or call 1-877-DCA-LEAD. Units are listed in Absecon, Brigantine, Buena Borough, Buena Vista Township, Egg Harbor City, Egg Harbor Township, Galloway Township, Hamilton Township, Hammonton, Linwood, Longport, Margate, Northfield, Pleasantville, Somers Point, Ventnor and Weymouth Township.

## ANTIPOVERTY STRATEGY 91.215 (J)

- 63.** Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually).

Atlantic County, in conjunction with the public and private agencies and institutions, provides low income households with the opportunity to gain the knowledge and skills, as well as the motivation, to become fully self-sufficient. The Atlantic County Workforce Investment Board offers a One Stop Career Center, which is a customer driven and outcome-based system that assists individuals in reattachment to the labor force. The Atlantic County Department of Family and Community Development will continue to work as an anti-poverty agency, providing job training, safety net services and case management.

Job creation is the principal means to reduce poverty. The loss of business in the entertainment industry has hurt the economy of the region. The South Jersey Economic Development District has developed varied programs in support of expanding the community's tax ratable base and creating living wage jobs. Plans are underway to create a new technology park with a concentration on aviation research.

Engaging local residents in the construction trades on CDBG and HOME funded activities in the goal of the Section 3 program. By engaging local residents in the construction projects that impact low income communities, a double benefit is achieved.

**64.** Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

#### INSTITUTIONAL STRUCTURE 91.215 (K)

**65.** Provide a concise summary of the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, community and faith-based organizations, and public institutions.

The Atlantic County Improvement Authority (ACIA) is the lead agency for federal grants programs through HUD. ACIA also applies for and administers other funding sources, ensuring all resources are highly integrated and administered efficiently. The daily oversight of activities for all programs and initiatives comes under the Executive Director of ACIA. ACIA is responsible for the following:

- Program management and oversight
- Inter-Department/Agency Coordination
- Sub-recipient contract administration and monitoring
- Program evaluation
- Report preparation and submission
- Public education and participation
- Special project development
- Consolidated Plan preparation, monitoring, and evaluation
- Housing programs

ACIA will continue to administer the CDBG and HOME programs. ACIA provides CDBG funds to entitlement communities in the County based on a formula approved by the Freeholders. The formula allows for a distribution of funds among the municipalities participating in the CDBG program, based on population and low income population. The entitlement communities use CDBG funds for various projects in the community based on local priorities. The HOME funds are used to primarily to assist with housing rehabilitation and homebuyer assistance.

ACIA coordinates with other county agencies, CHDOs, and housing developers to implement the various programs and meet the goals stated in the CP. Such federal programs may require support from Atlantic

County, expressed as a certification of consistency with the CP, that is provided by the Board of Chosen Freeholders.

#### County Agencies

The Department of Family and Community Development is the lead agency in the County for social services programs, specifically the Continuum of Care for the homeless and the Homeless Prevention and Rapid Re-housing Program.

#### Non-Profit Organizations

Non-Profit housing developers and Community Housing Development Organizations (CHDOs) play a role in the implementation of the CP. Through the construction of new housing, and the rehabilitation of existing units, the non-profit developers access financing sources such as the Low Income Housing Tax Credit, NJHMFA funding, and charitable contributions that increase the supply of affordable housing. While some groups focus on the rehabilitation of single units for resale to first time homebuyers, others have created assisted rental developments. In the future, the union of such groups with social service agencies that serve specific special needs populations will address the Five-Year Plan strategy for creation of supportive housing and affordable housing opportunities.

Community and Faith-based Organizations are primarily involved in the CP through the Social Services for the Homeless Committee. Through this Committee, many organizations that work with the homeless come together to address the immediate needs of persons who are homeless as well as identify the underlying causes of homelessness.

#### Private Industry

Lending institutions can play an important role in providing financing for special programs that would not otherwise be available to the public.

### 66. Provide an assessment of the strengths and gaps in the delivery system.

The major gap remains scarce resources and limited staff to effectively operate programs. Coordination through the above listed organizations assists with networking, ensuring that overlap of missions is minimized and facilitating more efficient use of resources. The following table provides a description of strengths and weaknesses associated with agencies involved in the administration of the program process.

**Assessment of Institutional Strengths & Weaknesses**

<b>Agency</b>	<b>Strength</b>	<b>Weakness</b>
<b>Public</b>		
Atlantic County Improvement Authority	<ul style="list-style-type: none"> <li>• Coordination of programs</li> <li>• Capacity to conduct varied activities</li> <li>• Technical expertise</li> </ul>	<ul style="list-style-type: none"> <li>• Limited resources</li> <li>• Limited staff</li> </ul>
Pleasantville and Buena Housing Authorities	Housing for extremely low income, including elderly and disabled	<ul style="list-style-type: none"> <li>• Limited resources</li> </ul>
County Agencies	One-stop resource for many social service, education, and employment resources	<ul style="list-style-type: none"> <li>• Limited resources</li> <li>• Limited staff</li> </ul>
States Agencies (NJHMFA, DCA)	Varied programs to address varied housing and community development needs	<ul style="list-style-type: none"> <li>• Limited resources</li> </ul>
<b>Nonprofit</b>		
Nonprofit Organizations	Support services	<ul style="list-style-type: none"> <li>• Long-term financial stability</li> <li>• Technical expertise</li> <li>• Limited resources</li> </ul>
<b>Private</b>		
Banks, Lenders	Underwriting, funding, servicing	<ul style="list-style-type: none"> <li>• Aversion to risk</li> <li>• Timeliness</li> <li>• Rate Variation</li> </ul>

67. Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies, particularly with regard to the development of the jurisdiction's economic development strategy. (91.215(l))

See response to Question 71 (same question).

COORDINATION 91.215 (L)

68. Describe the efforts to enhance coordination between public and assisted housing providers and governmental health, mental health, and service agencies.

Through the auspices of the Comprehensive Emergency Assistance Services (CEAS) Board, the various agencies meet regularly to review the human services needs of the county. Coordination between service providers and programs is maintained through on-going contact between the agencies and

individuals in this forum. The Homeless Continuum of Care is another venue that brings together housing providers, service organizations and government departments. The Atlantic County Improvement Authority participates in these committees which brings the larger perspective to the allocation of funding and priorities for the use of grant funds.

**69.** Describe efforts in addressing the needs of persons that are chronically homeless with respect to the preparation of the homeless strategy.

At the time of drafting of this CP, the County had just embarked on the preparation of a new Strategy to End Homelessness. This effort was facilitated by Monarch, Inc. The CP incorporated the information from the new strategy as the basis for the homeless strategy in this plan.

**70.** Describe the means of cooperation and coordination among the state and any units of general local government in the metropolitan area in the implementation of the plan.

The basis for the allocation of CDBG funds is a distribution to the local participating jurisdictions in the Urban County. The local communities are responsible for implementation of the approved activities in each plan. ACIA monitors and works with each community to ensure the timely performance under this plan.

**71.** Describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies, particularly with regard to the development of the jurisdiction's economic development strategy.

The purpose of the Work Force Investment Board (WIB) is specifically to enhance coordination between industry, business, and service providers. The workforce training needs and economic development agencies meet regularly to coordinate their efforts.

**72.** Describe the jurisdiction's efforts to coordinate its housing strategy with local and regional transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.

Atlantic County has been actively working to link affordable housing with public transportation. Limited financial resources have been a hindrance to some of the efforts, but the County has looked at creating better links to the airport, with a recently added Pleasantville shuttle to the airport. There are issues of service to outlying areas, since the current delivery model is focused on east-west routes, with few north-south connections.

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## ATLANTIC COUNTY, NJ

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The Stockton Run to Hammonton Mall has been a recent addition that enables more people to shop and provide transportation for employees. The suburban nature of most of the County makes it difficult to serve the more remote areas. There has been an effort to create more bike ways, with a recent addition in Galloway Township.

MONITORING 91.230

- 73.** Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Programs and Activities

The Atlantic County Improvement Authority Office of Community Development monitors activities carried out to further the Consolidated Plan to ensure long-term compliance with program requirements. The objectives of the monitoring are to make sure that activities 1) comply with all regulations governing their administrative, financial, and programmatic operations; 2) achieve their performance objectives within schedule and budget; and 3) comply with the Consolidated Plan.

Internal controls have been designed to ensure adequate segregation of duties. The Office of Community Development prepares agreements for non-housing activities supported by CDBG and establishes accounts. Invoices are monitored for compliance with the approved spending plan and federal regulations. The Office of Community Development administers Atlantic County's Integrated Disbursement and Information System (IDIS). The Office of Community Development is also primarily responsible for setting up and administering activities.

Each project is reviewed for eligibility and meeting a national objective before approval. Then, before bidding, all contracts are reviewed to ensure that they contain the required federal language from Part 85. During construction wage rates are reviewed. Beneficiary information on direct service activities are collected annually and reported in the Consolidated Annual Performance Evaluation Report (CAPER). On-site monitoring is conducted as needed and although the county does not fund non-profit subrecipients, when municipalities undertake public service activities, monitoring is conducted to ensure program compliance.

For each objective, Atlantic County reports on outcomes as part of its CAPER.

Minority Business Outreach

Atlantic County encourages participation by minority-owned businesses in CDBG and HOME assisted activities. The County maintains records concerning the participation of minority-owned businesses to assess the results of its efforts and to complete the semi-annual "Minority Business Enterprise Report" to HUD. Any contractor interested in bidding on jobs available under the Housing Rehabilitation Program receives an application package and, if qualified, is included on a list of contractors to receive announcements about the availability of bid packages.

Comprehensive Planning Requirements

To ensure compliance with the comprehensive planning requirements of the Consolidated Plan process, the Office of Community Development works with other County offices on a regular basis to better understand the needs of the County and its citizenry. The selection of projects is undertaken in a

manner that ensures consistency with the county’s plans and those of local government.

On-going review of in-house procedures ensures compliance with federal requirements concerning citizen participation and consistency of actions taken with those specified in Atlantic County’s “Citizen Participation Plan.” Records documenting actions taken are maintained for each program year.

## HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)

*\*Refers to the HOPWA Table in the Needs.xls workbook.*

Questions 74 through 81

**Not applicable** – Atlantic County does not receive a HOPWA allocation.

## OTHER NARRATIVES AND ATTACHMENTS

**82.** Include any Strategic Plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

**83.** Section 108 Loan Guarantee: If the jurisdiction has an open Section 108 project, provide a summary of the project. The summary should include the Project Name, a short description of the project and the current status of the project, the amount of the Section 108 loan, whether you have an EDI or BEDI grant and the amount of this grant, the total amount of CDBG assistance provided for the project, the national objective(s) codes for the project, the Matrix Codes, if the activity is complete, if the national objective has been met, the most current number of beneficiaries (jobs created/retained, number of FTE jobs held by/made available to LMI persons, number of housing units assisted, number of units occupied by LMI households, etc.)

If the jurisdiction has an open Section 108 project, provide a summary of the project. The summary should include the Project Name, a short description of the project and the current status of the project, the amount of the Section 108 loan, whether you have an EDI or BEDI grant and the amount of this grant, the total amount of CDBG assistance provided for the project, the national objective(s) codes for the project, the Matrix Codes, if the activity is complete, if the national objective has been met, the most current number of beneficiaries (jobs created/retained, number of FTE jobs held by/made available to LMI persons, number of housing units assisted, number of units occupied by LMI households, etc.)

ATLANTIC COUNTY, NJ

Atlantic County received a Section 108 Loan to assist the Boscov's Department Store in Atlantic County. The following reports the status of the job creation and loan distribution.

Grantee Name	Atlantic County
State	NJ
Section 108 Project Number	B09-UC-34-0111
Project Name	Boscov's Department Store Project
Address	Shore Mall, 6725 Black Horse Pike Egg Harbor, NJ
ZipCode	08234
Census Tract	118.02
EDI or BEDI Grant Number (if applicable)	Not applicable
108 Loan Amount	\$3,000,000
108 Amount Advanced	
108 Project Amount (for multiple projects)	Not applicable
EDI or BEDI Grant Amount	Not applicable
Other CDBG	Not applicable
Total CDBG Assistance	
Have EDI or BEDI funds been drawn (Y/N)	Not applicable
National Objective Code	LMJ
IDIS Matrix Code	18A
Is Activity Complete? (Y/N)	NO
Has N.O. Been Met? (Y/N)	NO
Presumed Low/ Mod Benefit (P) or Rev. Strategy Area (RSA)	NO
FTE Jobs Est. in 108 Appl.	181
Total Actual FTE Jobs Created or Retained (September, 2010)	165
Number of FTE Jobs Held by/ Made Avail. to Low/ Mod	145 of 212 (includes part-time)
Total Housing Units Assisted	Not applicable
Number of Units Occpd. by Low/ Mod Households	Not applicable
Slum/Blight Area Y=Yes	Not applicable

**84. Regional Connections:** Describe how the jurisdiction's strategic plan connects its actions to the larger strategies for the metropolitan region. Does the plan reference the plans of other agencies that have responsibilities for metropolitan transportation, economic development, and workforce investment?

This Consolidated Plan considered the actions and plans of a wide range of regional and county-wide agencies including the South Jersey Economic Development Agency, WIB, County planning department and other county-wide agencies.