



Annual Action Plan

The CPMP Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

Narrative Responses

ACTION PLAN

Annual Action Plan includes the [SF 424](#) and is due every year 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.

EXECUTIVE SUMMARY 91.220(b)

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

Atlantic County 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. The Atlantic County Improvement Authority (ACIA) is the County's designated agency responsible for the federal grant programs covered by the Consolidated Plan, namely the CDBG and HOME programs. ACIA also administers the CDBG program for the Town of Hammonton, a separate HUD entitlement. (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.

Priority Needs and Strategies

ACIA works with the municipalities in the County to allocate funds to activities 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 that the County specifically address needs and proposed strategies in three areas: housing, homelessness and community development.

Activities to be undertaken in 2011 are identified on the following table.

Priority	Project	Strategic Plan Priority Need Level	CDBG	HOME
<i>Goal Housing Needs – Expand Home Ownership Among Low Income Households</i>				
Assistance with Home Ownership	Atlantic Co. – Homebuyer Program	H		270,000
CHDO	Housing construction	H		101,726
<i>Goal Housing Needs – Improve and Maintain Existing Housing</i>				
Owner Households	Atlantic Co. - Housing Rehabilitation Program (includes program income)	H		263,631
	Hamilton Township	H	73,822	
	Folsom Borough – Housing Rehabilitation Program	H	15,000	
	Total Housing		88,822	635,357
<i>Goal Public Facilities Needs – Support for Improvement and Construction of Public Facilities</i>				
Senior Centers	Galloway Twp. – Acquisition and Reconstruction of senior center 621 West White Horse Pike	H	105,555	
	Buena Vista Township – Senior Center	H	49,519	
	Atlantic County – improvements to Rutgers Extension Services Building and others as funding permits.	H	70,000	
Removal of Architectural Barriers	Weymouth Township – community center ADA building and parking lot	H	15,000	
	Corbin City – ADA city hall	H	15,000	
	City of Estell Manor – soccer complex walking path	H	15,000	
	City of Linwood – ADA – Wabash / bike path	H	20,128	
	Margate City – ADA bulkheads Gladstone Ave. beach access	H	35,064	
	Northfield City – ADA – walkway improvements	H	24,645	
	Longport – ADA improvements entrance ramp	H	15,000	
	Total Public Facilities			364,911

Goal Infrastructure Needs – Improve, Maintain and Expand Infrastructure				
Street Improvements	City of Brigantine – 8th Street between Brigantine and Bayshore Aves. Includes replacement of storm and sanitary sewer, ADA compliant ramps.	H	57,826	
	Egg Harbor Township -		123,092	
	Town of Hammonton -		117,203	
	Pleasantville – Walnut St improvements from Franklin to end	H	112,146	
	Somers Point – Sunny Ave. from Meyran Ave. to Shuman's alley to Harnerd Ave.	H	57,387	
	Ventnor – Rosbobough Ave. - Monmouth Ave. and Winchester Ave.	H	61,471	
Drainage Improvements	Mullica Township - Reading Ave. at Oak St. and between 24th and 23rd ave. and at 21st and Columbia Road	H	27,378	
	Buena Boro – Forest Grove Road storm water management near Central Ave.	H	27,260	
Total Infrastructure			583,763	
Goal Public Service Needs – Provide Public Service to Qualified Populations				
Public Services	Absecon – Senior transportation service	H	28,866	
	Total Public Services		28,866	
Goal Planning Needs – Support Planning and Administration of Community and Housing Development				
Planning and Administration	Atlantic County Improvement Authority – planning and program administration	H	266,590	67,817
	Total Planning and Administration		266,590	67,817
Program Total			\$1,332,952	678,174

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 prior five year Consolidated Plan, 2006 – 2010. In 2009, Atlantic County allocated all of its CDBG funds to activities that benefit low income households. The FY 2009 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
- 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.

CITIZEN PARTICIPATION 91.200 AND 91.220(b)

2. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan.

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.

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.

a. 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:

1. low- and moderate-income residents where housing and community development funds may be spent;
2. minorities and non-English speaking persons, as well as persons with disabilities;
3. local and regional institutions and other organizations (including businesses, developers, community and faith-based organizations);
4. residents of public and assisted housing developments and recipients of tenant- based assistance;
5. 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.

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

1. 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.
2. 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.
3. 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.

4. 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.
5. 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

3. Provide a summary of citizen comments or views on the plan.

To be inserted upon completion of comment period

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

To be inserted upon completion of comment period

RESOURCES 91.220(c)(1)) AND (c)(2)

5. Identify the federal, state, and local resources (including program income) the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Table 1 shows the County’s anticipated HUD entitlement for FY 2011.

Table 1
Funds Available in FY 2011

Funding Source	Amount (\$)
Community Development Block Grant Program	
• FY 2011 Entitlement	1,186,449
• Hammonton Entitlement	146,503
HOME Investment Partnerships Program	
• FY 2011 Entitlement	678,174
• Program Income	25,000
Total	\$ 2,036,126

During the fiscal year other federal resources that will likely be available in Atlantic County, but administered by other agencies, include McKinney Continuum of Care Grant, Community Services Block Grant (CSBG), Department of Energy Weatherization funds, and Housing Opportunities for Persons with AIDS Program (HOPWA).

The Pleasantville Housing Authority has 176 housing units and 326 Section 8 Vouchers and receives HUD funds from the public housing Operating funds Program, Capital Funds Program and Section 8 rental vouchers. In addition, the Housing Authority receives HOPE VI funds.

During 2011, HUD funding from the Supportive Housing Program and Shelter Plus Care Program through the Continuum of Care for the Homeless application will be requested. This funding provides rental assistance for homeless persons and supports the county’s participation in the state’s Homeless Management Information System.

Two municipalities in Atlantic County were awarded Neighborhood Stabilization Funds from NJ DCA. These projects are on-going.

Pleasantville	Atlantic	\$1,773,000
Buena Vista	Atlantic	\$826,908

The “Consolidated Plan Listing of Projects” (HUD Table 3) forms contained in this Part reports that all of the CDBG Program and HOME Program entitlements and estimated

program income is allocated to the projects.

6. Identify federal resources the jurisdiction expects to receive from the Housing and Economic Recovery Act (HERA) and the American Recovery and Reinvestment Act (ARRA) that will be used to address priority needs and specific objectives identified in the plan.

Identify whether Neighborhood Stabilization Program funding is being used to address priority needs.

Identify whether CPD funding will be coordinated with Department of Energy's Energy Efficiency and Conservation Block Grants, and the Department of Labor's Workforce Investment Act programs to provide opportunities for unemployed, lower-skilled, and low-income women and men to advance along a middle class career track of increasing skills and wages.

Two communities received Neighborhood Stabilization Program (NSP) funds through DCA under the HERA. These activities are on-going.

Pleasantville	Atlantic	\$1,773,000
Buena Vista	Atlantic	\$826,908

Atlantic County received and expended funds provided through the American Recovery and Reinvestment Act (ARRA) of 2009. Atlantic County received a supplemental allocation of \$356,997. Projects were completed in three communities.

The ARRA also made Homeless Prevention and Rapid Re-housing Funds available to Atlantic County. Funding in the amount of \$545,890 was available to prevent homelessness and assist homeless persons to move to permanent housing. These funds are mostly expended with on-going commitments remaining to assist on a few families.

7. Explain how federal funds will leverage resources from private and non-federal public sources.

Potential matching funds for the HOME program includes funds from closed out Small Cities CDBG grants. These are repayment proceeds from the housing rehabilitation loans that have cycled through repayment more than one time. Before starting the HOME Program in 1997, the Atlantic County Improvement Authority's Office of Community Development requested clarification of the use of the repayment funds from closed out Small Cities CDBG grants. The Newark Area Office of HUD advised Atlantic County that such funds from closed out Small Cities CDBG grants was an acceptable match.

Additionally federal low-income housing tax credits (LIHTC), reduced mortgage rates, and funds from the State's Balanced Housing program may also be available. Since the County relies on developers for the construction of new affordable rental housing, it is unknown if any LIHTC projects will be implemented in the County in FY 2011. Any LIHTC projects will be reported in the year end CAPER.

In addition, a county in New Jersey has no authority over developing land use policy, zoning or approvals for residential developments. Therefore, the County does not know what may be occurring in the year.

Street improvements are funded throughout Atlantic County with funds from NJDOT. The funds

complement street improvements funded with CDBG funds.

Many of the social service agencies in Atlantic County will benefit from the State Social Service Block Grant funds. These funds allow the agencies to increase the number of persons they are able to serve.

ANNUAL OBJECTIVES 91.220(c)(3)

***If not using the CPMP Tool:** Complete and submit Table 3A.

***If using the CPMP Tool:** Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls

Goals and objectives to be carried out during the action plan period are indicated by placing a check in the following boxes.

<input type="checkbox"/>	Objective Category Decent Housing Which includes:	<input type="checkbox"/>	Objective Category: Suitable Living Environment Which includes:	<input type="checkbox"/>	Objective Category: Expanded Economic Opportunities Which includes:
<input type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input type="checkbox"/>	job creation and retention
<input 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 type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input checked="" type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input 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

8. Provide a summary of specific objectives that will be addressed during the program year.

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/ Access ibility	Affordability	Sustainability
Decent Hous ing	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:

Decent Housing with Purpose of New or Improved Availability/Accessibility (DH-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
D H 1. 1	Housing Rehabilitation New housing construction Homebuyer Assistance	HOME CDBG NSP	2011	Housing units	45		%
			2012				%
			2013				%
			2014				%
			2015				%
	<u>MULTI-YEAR GOAL</u>				210		%
Decent Housing with Purpose of New or Improved Affordability (DH-2)							
D H 2. 1	Rental Housing Development Section 8 Rental Assistance	HOME LIHTC Section 8	2011	Housing units			%
			2012				%
			2013				%
			2014				%
			2015				%
	<u>MULTI-YEAR GOAL</u>				50		%
Decent Housing with Purpose of New or Improved Sustainability (DH-3)							
D H 3. 1	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

DESCRIPTION OF ACTIVITIES 91.220(d) AND (e)

***If not using the CPMP Tool:** Complete and submit Table 3C

***If using the CPMP Tool:** Complete and submit the Projects Worksheets

9. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).

Priority	Project	Outcome Measure	Objective	Output Indicator
<i>Goal Housing Needs – Expand Home Ownership Among Low Income Households</i>				
Assistance with Home Ownership	Atlantic Co. – Homebuyer Program	Availability/Accessibility	Provide decent, affordable housing	10 households
CHDO	Housing construction	Availability/Accessibility	Provide decent, affordable housing	1 Housing Unit
<i>Goal Housing Needs – Improve and Maintain Existing Housing</i>				
Owner Households	Atlantic Co. - Housing Rehabilitation Program (includes program income)	Availability/Accessibility	Provide decent, affordable housing	20 Households
	Hamilton Township	Availability/Accessibility	Provide decent, affordable housing	4 Households
	Folsom Borough – Housing Rehabilitation Program	Availability/Accessibility	Provide decent, affordable housing	1 Household
<i>Goal Public Facilities Needs – Support for Improvement and Construction of Public Facilities</i>				
Senior Centers	Galloway Twp. – Acquisition and Reconstruction of senior center 621 West White Horse Pike	Availability/Accessibility	Create a Suitable Living Environment	3,369 Elderly Persons
	Buena Vista Township – Senior Center	Availability/Accessibility	Create a Suitable Living Environment	Approx. 100 Elderly Persons
	Atlantic County – improvements to county building in May's Landing	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility
Removal of Architectural Barriers	Weymouth Township – community center ADA parking lot	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility
	Corbin City – ADA city hall	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility

	City of Estell Manor – soccer complex walking path	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility
	City of Linwood – ADA – Wabash / bike path	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility
	Margate City – ADA bulkheads Gladstone Ave. beach access	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility
	Northfield City – ADA – walkway improvements	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility
	Longport – ADA improvements entrance ramp	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility
Goal Infrastructure Needs – Improve, Maintain and Expand Infrastructure				
Street Improvements	City of Brigantine – 8th Street between Brigantine and Bayshore Aves. Includes replacement of storm and sanitary sewer, ADA compliant ramps	Availability/Accessibility	Create a Suitable Living Environment	996 People
	Pleasantville – Walnut St improvements from Franklin to end	Availability/Accessibility	Create a Suitable Living Environment	4,006 People
	Somers Point – Sunny Ave. from Meyran Ave. to Shuman's alley to Harnerd Ave.	Availability/Accessibility	Create a Suitable Living Environment	2,610 People
	Ventnor – Rosbobough Ave. - Monmouth Ave. and Winchester Ave.	Availability/Accessibility	Create a Suitable Living Environment	2,539 People
Drainage Improvements	Mullica Township - Reading Ave. at Oak St. and between 24th and 23rd ave. and at 21st and Columbia Road	Availability/Accessibility	Create a Suitable Living Environment	1 Public Facility
	Buena Boro – Forest Grove Road storm water management near Central Ave.	Availability/Accessibility	Create a Suitable Living Environment	35 People
Goal Public Service Needs – Provide Public Service to Qualified Populations				
Public Services	Absecon – Senior transportation service	Availability/Accessibility	Create a Suitable Living Environment	Approx. 300 Elderly Persons
Goal Planning Needs – Support Planning and Administration of Community and Housing Development				

Planning and Administration	Atlantic County Improvement Authority – planning and program administration	N/A	N/A	N/A
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Note: Egg Harbor Township and Hammontown will be added to the above table once projects for the communities are identified.

GEOGRAPHIC DISTRIBUTION/ALLOCATION PRIORITIES 91.220(d) AND (f)

10. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

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.

During 2011, activities will be funded in communities with higher racial and Latino concentrations in the communities of:

- Absecon
- Galloway Township
- Egg Harbor Township
- Hammonton
- Hamilton Township
- Pleasantville

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 origin¹ account for 12.9% of Atlantic County’s total population, an increase from 5.5% in 1990.

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.

¹ 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: 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%
	106	4,404	3,099	70.4%	737	16.7%	31	0.7%	537	12.2%	943	21.4%
Egg Harbor City (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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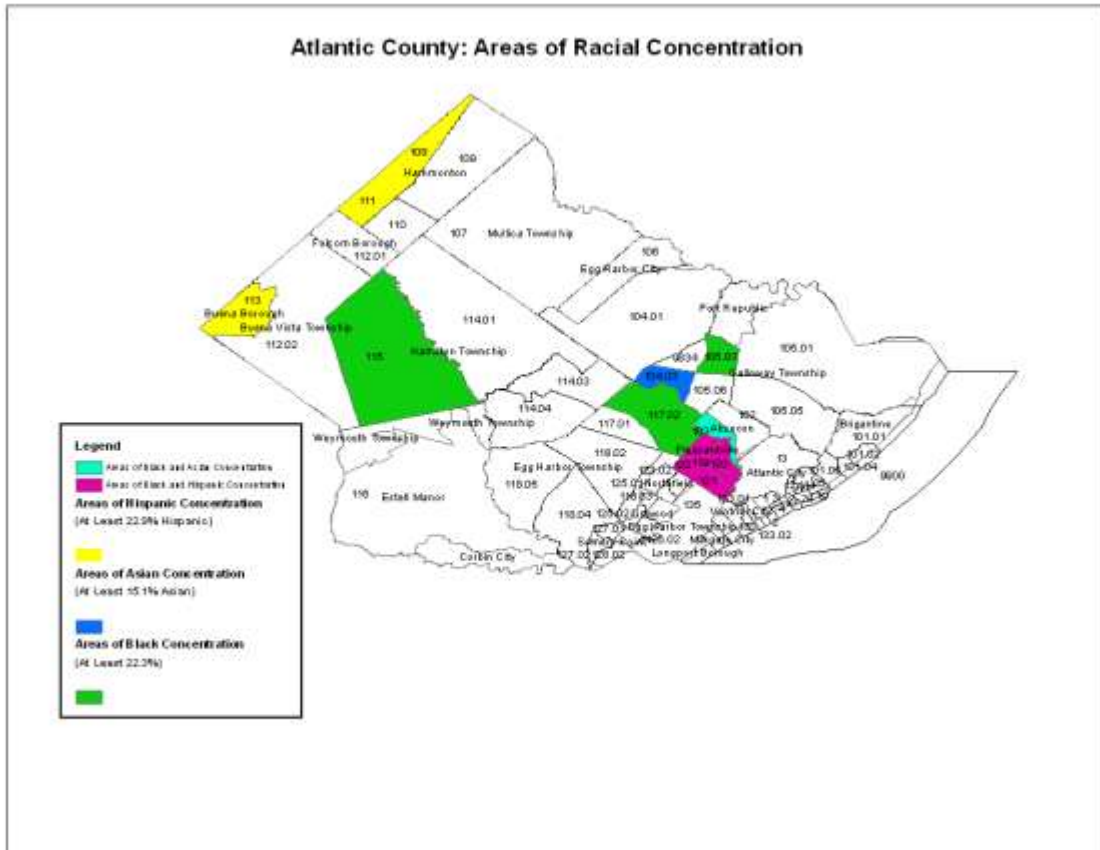
	Census Tract	Total Population	White		Black		Asian/Pacific Islander		Other Race**		Hispanic	
			#	%	#	%	#	%	#	%	#	%
Margate City (city)	Total	8,525	8,360	98.1%	60	0.7%	61	0.7%	44	0.5%	373	4.4%
	130	4,549	4,482	98.5%	41	0.9%	26	0.6%	0	0.0%	169	3.7%
	131	3,976	3,878	97.5%	19	0.5%	35	0.9%	44	1.1%	204	5.1%
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%
	0104.02	3	240	911	26.34%
		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%

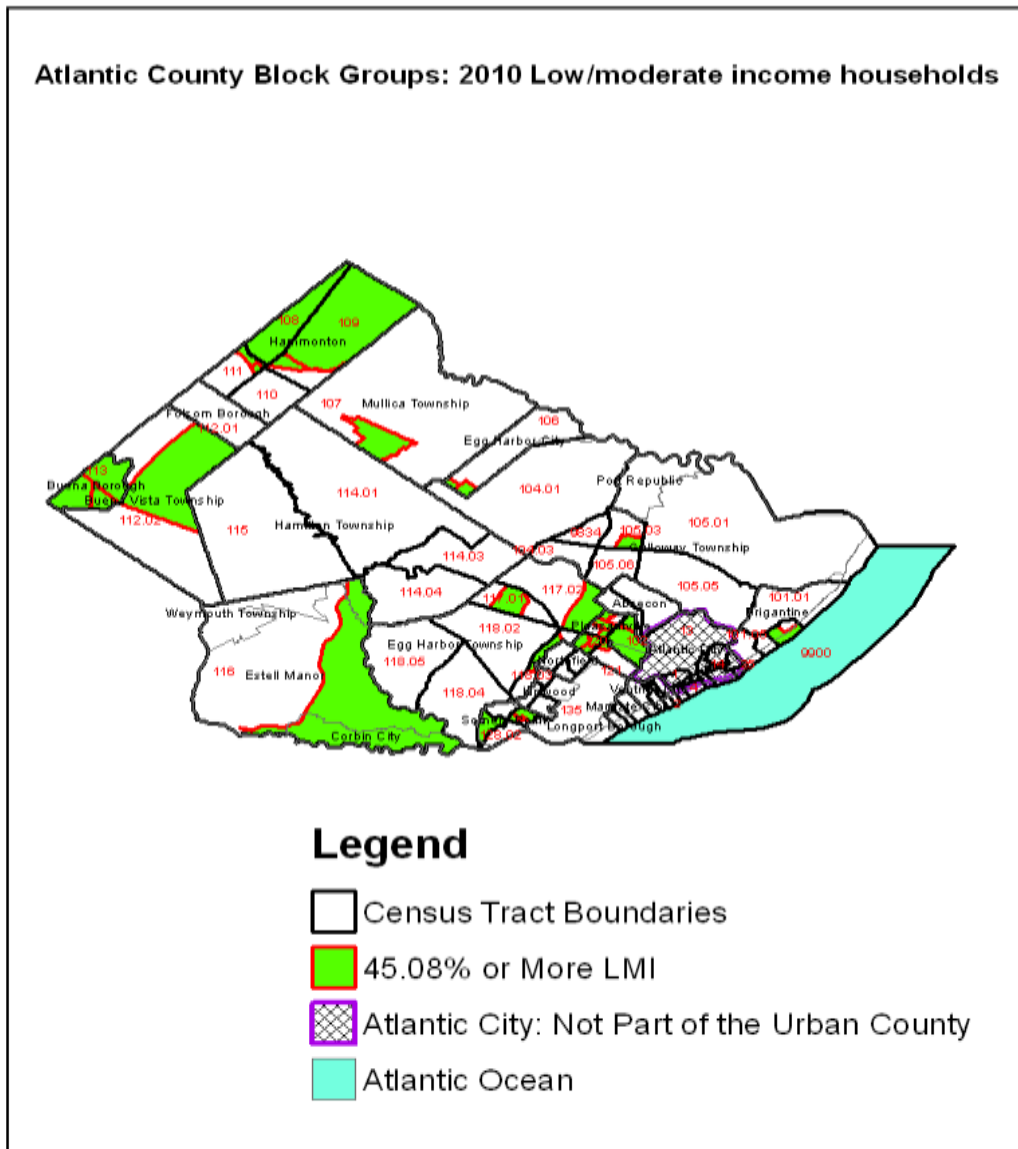
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Municipality	Census Tract	Block Group	LMI persons	Universe of LMI	Percent LMI
Longport	0129.00	1	284	1,054	26.94%
Margate City	0130.00	1	354	1,050	33.71%
		2	238	528	45.08%
		3	28	229	12.23%
		4	89	326	27.30%
		5	342	708	48.31%
		6	417	1,559	26.75%
	0131.00	1	212	637	33.28%
		2	69	532	12.97%
		3	30	287	10.45%
		4	251	717	35.01%
		5	464	933	49.73%
6		465	683	68.08%	
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%

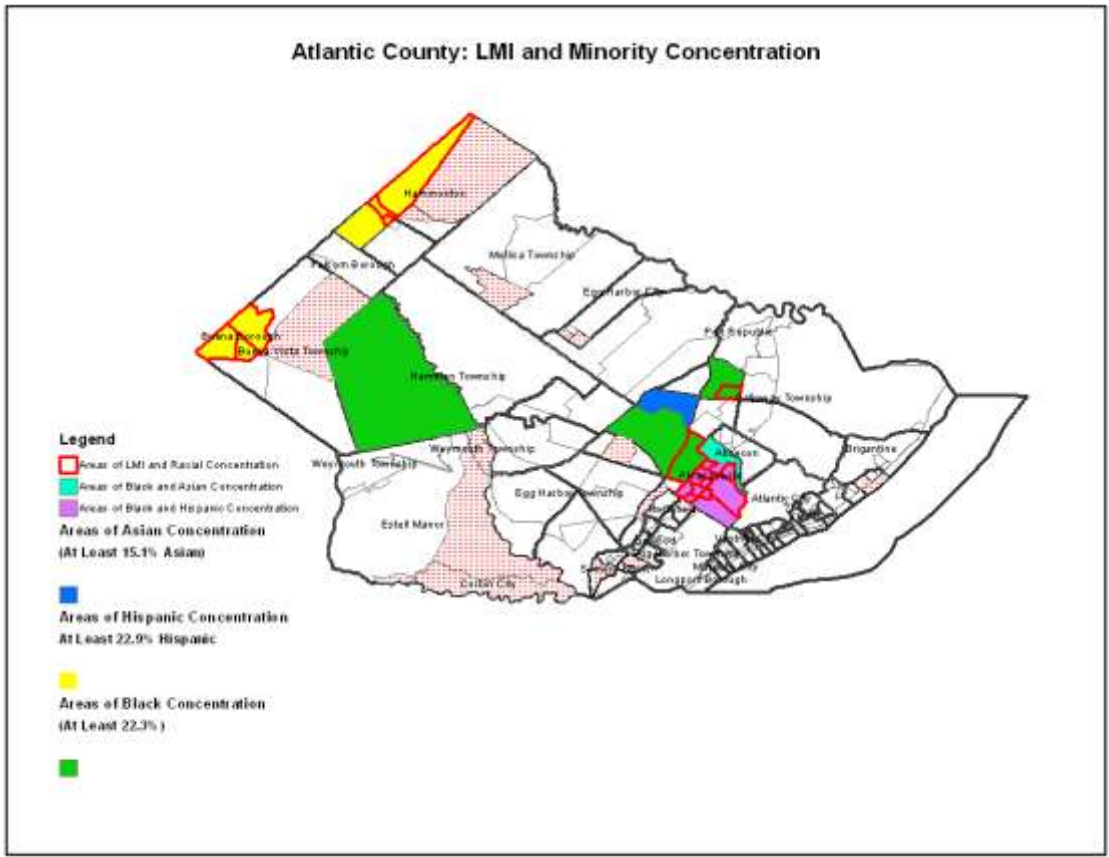
Source: Housing and Urban Development FY2010 LMI estimates

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.



11. Describe the reasons for the allocation priorities, the rationale for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year, and identify any obstacles to addressing underserved needs.

Atlantic County allocates CDBG funds to each municipality through a pro-rata formula based on population. Each community can then select a project that meets its needs provided the activity also meets the national objectives and eligibility of the CDBG program. HOME funds are used for housing activities county-wide.

The chief obstacles for meeting underserved needs are the limited amount of funding provided to meet such infrastructure and housing needs. In the past year, the County has not had enough HOME funds to meet the demand for homeownership assistance, nor rehabilitation of owner-occupied housing.

ANNUAL AFFORDABLE HOUSING GOALS 91.220(g)

***If not using the CPMP Tool:** Complete and submit Table 3B Annual Housing Completion Goals.

***If using the CPMP Tool:** Complete and submit the Table 3B Annual Housing Completion Goals.

12. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

Table 3B / ANNUAL AFFORDABLE HOUSING COMPLETION GOALS

Grantee Name: Passaic County Program Year: 2011	Expected Annual Number of Units To Be Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
BENEFICIARY GOALS (Sec. 215 Only)					
Homeless households		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Sec. 215 Beneficiaries*	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RENTAL GOALS (Sec. 215 Only)					
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental	0	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME OWNER GOALS (Sec. 215 Only)					
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>		

Production of new units	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units	25	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Homebuyer Assistance	10	<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)					
Acquisition of existing units		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	1	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance	10	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Combined Total Sec. 215 Goals*		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)					
Annual Rental Housing Goal		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	36	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Overall Housing Goal	36	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PUBLIC HOUSING 91.220(h)

13. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

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.

14. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

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

HOMELESS AND SPECIAL NEEDS 91.220(i)

15. Describe, briefly, the jurisdiction’s plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.

There is an unusually large homeless population in Atlantic County with a concentration in Atlantic City. A new Ten Year Plan to End Homelessness is being prepared. The Continuum of Care is a city-county public and private partnership uniting a wide range of agencies on the provision of services to prevent homelessness and provide services to those already homeless. The Continuum of Care committee has worked to expand housing opportunities and services for persons who are chronically homeless. The PATH program at JFS provides street out-reach and engagement to persons with mental illness and who are homeless.

A 2010 McKinney COC award will allow Covenant House to assist homeless women and children, many of whom fit the new definition for family chronic homelessness.

At this time Atlantic County does not intend to provide CDBG nor HOME funds for such activities but does support the preparation of the Continuum of Care application for funding and the County will provide a certification of consistency with the Consolidated Plan for requests for funding from HUD programs to provide housing and services for persons who are chronically homeless.

16. Describe specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e).

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.

17. Homelessness Prevention—Describe planned action steps over the next year to address the individual and families with children 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 Housing Locator at ACRM and JFS provides assistance for persons who need immediate housing. 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.

BARRIERS TO AFFORDABLE HOUSING 91.220(j)

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

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.

OTHER ACTIONS 91.220(k)

19. Describe the actions that will take place during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, reduce the number of poverty-level families develop institutional structure, enhance coordination between public and private agencies (see 91.215(a), (b), (i), (j), (k), and (l)).

i. Address Obstacles to Meeting Underserved 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.

ii. Foster and Maintain Affordable Housing

Atlantic County has budgeted \$ 533,431 of FY 2011 HOME entitlement funds to assist with housing activities that will foster and maintain affordable housing. Funds have been allocated to the Home Buyer Program and the County-wide Housing Rehabilitation Program. In addition, the County also will provide CDBG funds in the amount of \$15,000 for housing rehabilitation in Folsom Township and \$74,042 in Hamilton Township.

During the next year Atlantic County estimates that it will assist with rehabilitation of up to 20 housing units through the funding of the county-wide housing programs and assist 10 homebuyers. In addition, one unit will be completed in Folsom Borough and up to 4 units will be completed in Hamilton Township.

During the year funds will be allocated to CHDO activities that will also support expanding affordable housing in the County.

iii. Removing Barriers to Affordable Housing

The main barrier to affordable housing in Atlantic County is increased housing costs due to continued demand and limited supply. The presence of the Pine Land and desirable seashore put pressure on the housing market even in difficult economic times. The rehabilitation activities, assistance to homebuyer and construction of a new unit by the CHDO will support removing the identified barrier. There are no court orders, consent decrees or sanctions against Atlantic County from HUD or any other organization regarding housing and related services.

iv. Reduce Lead-Based Paint 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 or call 1-877-DCA-LEAD. Units are listed in Absecon, Brigintine, 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.

v. Reduce the Number of Poverty Level Families

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.

vi. Develop Institutional Structure and Enhance Coordination

The Atlantic County Improvement Authority is responsible for the administration of the CDBG and HOME programs. All sub-recipients agreements with the municipalities and CHDOs are monitored on an ongoing basis. The Atlantic County Improvement Authority participates with other groups that where appropriate, such as it does in planning for the homeless, to facilitate cooperative problem solving in Atlantic County.

20. Describe the actions 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. 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.

PROGRAM SPECIFIC REQUIREMENTS

CDBG 91.220(l)(1)

1. Identify program income expected to be received during the program year,

including:

- amount expected to be generated by and deposited to revolving loan funds;
- total amount expected to be received from each new float-funded activity included in this plan; and
- amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

CDBG –The One Year Action Plan describes the activities that Atlantic County will undertake with its FY 2011 CDBG entitlement. The County does not anticipate any program income through their CDBG program funds. These funds come from the countywide housing rehabilitation program and will be reinvested in this program. The County will not have any surplus from urban renewal settlements, nor will it have any grant funds returned to the line of credit for which planned use has not been included in a prior statement or plan.

The County has determined that it will meet the 70% low/mod benefit threshold by averaging the three years 2009-2011. The three-year certification has allowed the County to provide additional assistance to one or more activities that aid in the prevention of slums and blight.

2. Program income received in the preceding program year that has not been included in a statement or plan.
3. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.
4. Surplus funds from any urban renewal settlement for community development and housing activities.
5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
6. Income from float-funded activities.

Atlantic County will not have any income from float-funded activities nor will it seek to address any activities as an “urgent need.”

7. Urgent need activities, only if the jurisdiction certifies.
8. Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income.

An estimated 100% of non-administrative funds provided hereunder through the CDBG program will be used to benefit low- and moderate-income persons.

HOME 91.220(l)(1)

1. Describe other forms of investment. (See Section 92.205)
If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254.

HOME – all of Atlantic County’s HOME investments for FY 2011 will conform to those described in 24 CFR Section 92.205.

In FY 2011, Atlantic County will receive \$766,606 in Home Investment Partnerships (HOME) Program funds. The County anticipates \$25,000 of program income. HOME funds will be used as follows:

- Administration of the County’s HOME program
 - Assistance with downpayment and closing costs to first-time homebuyers. Funds are also available to assist with rehabilitation that is completed in conjunction with the purchased home.
 - Rehabilitation of single-family owner-occupied units Countywide
 - Assistance with a CHDO activity
2. If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).

Atlantic County will not utilize HOME funds for refinancing existing debt.

3. Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).

Resale/Recapture

The issue of resale/recapture arises when a homeowner who received homebuyer assistance under the HOME program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. If, however, the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

The regulations at 92.254(a)(5) give the participating jurisdiction two broad options relative to the treatment of properties that are sold before the period of affordability has expired:

- The owner who received HOME assistance must sell the home to a low-income family who will use the property as their principal residence, or
- The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homebuyer.

It is the policy of Atlantic County, wherever possible, to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low-income family who will use the property as its principal residence. The County’s recapture method is as follows.

In accordance with 24 CFR 92.254(a)(5)(ii)(A)(3), the County will share the net proceeds. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner’s downpayment and any capital improvement investment made by the owner since purchase, the County may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds)

and closing costs. The net proceeds are divided proportionally as set forth in the following mathematical formula.

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

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

- HOME Tenant-Based Rental Assistance -- Describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program.

If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.

Atlantic county will not fund Tenant Based Rental Assistance.

- If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.

The County will not use any form of investment other than those described in 24 CFR 92.205(b).

- Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.

In accordance with Atlantic County’s commitment to non-discrimination and equal opportunity in housing, the County has established procedures to affirmatively market housing units rehabilitated or assisted under the HOME Program. These procedures are intended to further the objectives of title VIII of the Civil Rights Act of 1968 and Executive Order 11063.

Atlantic County believes that individuals of similar economic levels in the same housing market area should have available to them a similar range of housing choices regardless of their race, color, religion, sex, familial status, handicap, or national origin. Individuals eligible for public housing assistance or individuals who have minor children should also have available a similar range of housing choices.

Atlantic County implemented this policy through affirmative marketing procedures designed for the HOME program. All participants in the HOME program must agree in writing to abide by the county’s Affirmative Marketing Policy. The Affirmative marketing Policy becomes part of the loan agreement that is signed by the owner of a rental project, or in case of a CHDO or subrecipient, the agreement specifies the affirmative marketing procedures that must be followed. This procedure applies where five or more units are receiving assistance.

7. Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.

Atlantic County encourages participation by minority-owned businesses in CDBG 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.

Atlantic County's Minority Business Enterprises/Women Business Enterprises (MBE/WBE) efforts are designed to ensure the inclusion, to the maximum extent possible, of minorities and women, and entities owned by minorities and women, in all contracts entered into by the County in order to facilitate the activities of the County to provide affordable housing authorized under the Cranston-Gonzalez National Affordable Housing Act and any other fair housing law applicable to the Consortium. Atlantic County carries out its efforts in accordance with the requirements of Executive Orders 11625 and 12432 concerning minority business enterprises and Executive Order 12138 concerning women's business enterprises. In addition, the program implements 24 CFR Part 85.36(e) which outlines the actions to be taken to assure that minority business enterprises and women business enterprises are used, when possible, in the procurement of property and services.

The County is in the process of updating a list of MBE or WBE businesses that are registered with the State. The list will be distributed as part of any project which is identified for funding.

8. If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b).

HOPWA 91.220(l)(3)

1. One year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family, tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.

Not applicable

OTHER NARRATIVES AND ATTACHMENTS

Include any action 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.

MONITORING 91.230

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.

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