

CITY OF ATLANTIC
CITY

5-YEAR
CONSOLIDATED
PLAN
FY2005 SUBMISSION

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INTRODUCTION

The Five-Year Consolidated Plan has been prepared for the City of Atlantic City as a collaborative process in which the local jurisdiction has articulated a unified vision to effectuate its community development goals. According to HUD guidelines, local jurisdictions are afforded the opportunity to define its own priorities and strategies for addressing these priorities. Strategic planning is furthered through comprehensive citizen participation and efficient public coordination.

Strategic planning initiatives set specific courses for community revitalization. The strategic plan is intended to coordinate efforts between individuals and communities, and public and private institutions. The strategic plan offers the local jurisdiction the ability to set forth specific goals and objectives and to design the methods to meet those objectives. The plan also offers a means to set benchmarks to measure the strengths and/or weaknesses of a program.

The Five-Year Consolidated Plan strategic planning effort is a process developed through the offices of the U.S. Department of Housing and Urban Development, the Atlantic City Department of Planning and Development, the Atlantic City Community Development Block Grant Department, and the firm of darwintech: mapping and planning solution. The strategic planning process is a tool to be used for developing a comprehensive vision to facilitate Atlantic City's revitalization efforts.

The Consolidated Plan approach is also the means to meet the application requirements for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) formula programs. This process replaces prior CPD planning and application requirements with a single document, and satisfy the submission requirements of the four CPD formula programs for local jurisdictions.

The statutes for the formula grant programs set forth three basic goals against which the plan and the jurisdiction's performance under the plan will be evaluated by HUD. Each jurisdiction's plan must state how it will pursue these goals for all community development programs, as well as all housing programs. These statutory program goals are:

DECENT HOUSING - - which includes:

- assisting homeless persons obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retention of affordable housing stock;
- increase 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;
- 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; and
- providing affordable housing that is accessible to job opportunities.

A SUITABLE LIVING ENVIRONMENT - - which includes:

- improving the safety and livability of neighborhoods;
- increasing access to quality public and private facilities and services;
- reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- restoring and preserving properties of special historic, architectural, or aesthetic value; and
- conservation of energy resources.

EXPANDED ECONOMIC OPPORTUNITIES - - which includes:

- job creation and retention;
- establishment, stabilization and expansion of small businesses (including micro-businesses);
- the provision of public services concerned with employment;
- the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;
- availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
- empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

The Five-Year Consolidated Plan is an essential vehicle which integrates the application, planning and citizen participation elements for the following HUD entitlement programs received by the City of Atlantic City: Community Development Block Grant, and is intended to serve the following functions:

- 1) a planning document for the City of Atlantic City, which builds on a participatory process;
- 2) a strategy for the City to follow in carrying out HUD programs over a 5-year period;
- 3) an application for federal funds under HUD's formula grant programs; and
- 4) an action plan that provides specific activities and provides a platform for assessing performance.

The new comprehensive approach eliminates the duplicative nature of preparing separate reports and requiring multiple planning, development and citizen participation meetings throughout the year. The plan consolidates the strategic five-year process and the one-year action. To provide a complete picture of the jurisdiction's overall community development strategy, other government and private funding sources are referenced in the plan. The plan enables "bottom up" planning. The City's approach creates a process which seeks citizen involvement and establishes a renewed commitment to the citizens within the various neighborhoods.

HOUSING AND HOMELESS NEEDS ASSESSMENT (§ 91.205)

Nearly a century and half ago, the City of Atlantic City's incorporation began as a community known for its seaside quality of life. For the most part, any given point within the city is a short distance to the shore. This resort city and many of its neighboring seaside communities marked the beginning of unique recreational opportunities in the United States. The city offered its residents the benefits of work and a truly beautiful place to live.

The Atlantic City is the largest city within Atlantic County. While Atlantic City was one of the original seaside resorts, this older urban city went through a period of deep decline. Begun in 1976, the casino industry sparked off revitalization to a once proud metropolis. Over a twenty year period, many casinos were established, and at its apex the City has received over thirty million tourists.

A. Estimated Housing Needs (§ 91.205(a))

Within the City of Atlantic City, there are 11,263 renter households accounting for over half of the total housing stock (20,219) or approximately 71.1% of occupied housing. See Table A. The ratio of owner occupied and renter occupied units in Atlantic City (30.1% owner occupancy (4,585 housing units), 71% renter occupancy (11,263 housing units)) is the reverse of County-wide proportions (70% owner occupied, 30% renter occupied). The current ratio of owners to renters in Atlantic City is virtually the same now as it was in 1980 and the last Consolidated Plan; there have been no significant shifts in housing tenure trends. However, progress was made by bringing nearly 1,000 total new units to the City between the 1990 Census and the 2000 Census. In addition, the vacancy of the total housing units was lowered 25% (5,797 units (1990) to 4,371 units (2000)).

TABLE A
HOUSING UNITS - OWNER- VS. RENTER-OCCUPIED

HOUSING UNITS - OCCUPIED	15,848 (78.4%)
HOUSING UNITS - OWNER OCCUPIED	4,585 (29.0%)
HOUSING UNITS - RENTER OCCUPIED	11,263 (71.0%)
HOUSING UNITS VACANT	4,371 (21.6%)

Source: 2000 Census, US Census Bureau

As evidenced by the high number of renters in Atlantic City, the estimated housing needs of Atlantic City should be to encourage homeownership. Neighborhood cohesion is weakened by a renter-based neighborhood due to the transient nature of renter households and by their lower incentives to invest in their homes and neighborhoods. Neighborhoods are strengthened and a sense of community is further established when the heart of the community is homeownership-based. Creating neighborhoods which are predominately homeownership-based will help to define Atlantic City as a desirable place for residents to work and live.

Encouraging existing renters to become owners should be a primary goal of Atlantic City. A first-time home-owners program should be encouraged among over income residents of public

housing projects to purchase, thus freeing up badly needed units for lower income households. Notwithstanding the need to encourage public housing residents to become homeowners, the City must also encourage traditional renters to seek the benefits and increased quality of life derived from homeownership. Other programs, such as homeownership seminars for long-term renters and “sweat-equity” financing programs, need to be advanced.

B. Assessment of Categories of Persons Affected (§ 91.205(b)(1))

1. Extremely Low- and Very Low-Income (0 to 30%; 31% to 50% of Median)

There are many very low income households in Atlantic City. According to the 2000 Census Data, there were 3,209 extremely low income households in the City, representing 20.0% of all city households; and 4,752 very low income households in the City, representing 30.0% of all city households. See Table B.

TABLE B
INCOME: HOUSEHOLD

TENURE	HOUSEHOLDS	PERCENTAGE
HOUSEHOLDS < 30% HAMFI	3,209	20.0%
HOUSEHOLDS < 50% HAMFI	4,752	30.0%
HOUSEHOLDS < 80% HAMFI	2,639	47.0%
HOUSEHOLDS > 80% HAMFI	15,886	53.0%

Source: 2000 Census, US Census Bureau

The percentage of very low income households was higher among minorities than among Whites. A total of 941 or 18.4% of all White (Non-Hispanic) households were extremely low income and a total of 532 or 10.4% of all White (Non-Hispanic) households were very low income. This compares to 1,871, or 26.1%, and 809, or 11.3%, respectively, of all African-American households, and 390, or 20.3%, and 379 or 13.0%, of Hispanic households, of either race. These extremely low and very low income households are faced with an array of housing problems, including severe housing cost burden, substandard housing and overcrowding. See Table C.

TABLE C
HOUSEHOLD INCOME (BY RACIAL ETHNIC GROUP)

RACE	TENURE	HOUSEHOLDS	PERCENTAGE
WHITE	EXTREMELY LOW	941	18.4%
	VERY LOW	532	10.4%
	LOW	427	8.4%
	> MODERATE	3,206	62.8%
BLACK	EXTREMELY LOW	1,871	26.1%
	VERY LOW	809	11.3 %
	LOW	501	7.0%
	> MODERATE	3,983	55.6%
HISPANIC	EXTREMELY LOW	590	20.3%
	VERY LOW	379	13.0%
	LOW	438	10.1%
	> MODERATE	1,643	56.5%
OTHER	EXTREMELY LOW	135	19.0%
	VERY LOW	146	20.6%
	LOW	259	36.5%
	> MODERATE	170	23.9%

Source: 2000 Census, US Census Bureau

2. Housing Cost Burden

A significant portion of the households in Atlantic City suffer from one or more of these housing problems.

- a. Cost Burden - Based on the statistics in Table D, it is estimated that 3,358 households, or 22.2% of all households in Atlantic City, are subject to a cost burden greater than 30% of the gross monthly income. See Table D. For all cost burdened households the renter to owner ratio is 77% to 23%. A comparison of cost burden to income levels reveals that 27.4% (920) are below the HUD low income level, (80% of MFI), 12.1% (407) are below the HUD very low income level (50% of MFI) and 5.9% (197) are below the HUD extremely low income level (30% of MFI). The excess cost burden has the greatest impact on those households whose income is less than 30% of MFI (extremely low income), especially on the renter households. A total of 190 renter households (6.6% of all households) and 7 owner households (2.8% of all households) fall into this category.

The cost burden falls heaviest on owners where 28.6% of all owners fall in this category, and only 21.5% of renters.

- b. Severe Cost Burden - Severe Cost Burden exists when gross housing costs (including utilities) exceed 50% of gross income. Based on the percentages also shown on Table D, there are an estimated 2,390 households in Atlantic City with Severe Cost Burden. See Table D. Thus, 16.5% of all households with a cost burden of greater than 30% of the gross monthly income, have a Severe Cost Burden.

The Severe Cost Burden is hardest felt by persons in the extremely low income (zero to 30% MFI) category, 845 households. Sub-groups within the lowest income category that are most often subject to the highest cost burden include small related rental households (2 to 4 persons), large related rental households (5 or more persons) and non-elderly home owners. As with the above group, the severe cost burden fall heaviest on renters, with 18.3% of all renters being in the severe category and only 10.2% of owners.

TABLE D
COST BURDEN AND SEVERE COST BURDEN - BY TENURE AND INCOME
 (CB = COST BURDEN, SCB = SEVERE COST BURDEN)

TENURE	HOUSEHOLDS	CB #	CB%	SCB#	SCB%
RENTER (TOTAL)	11,217	2,411	21.5%	2,053	18.3%
0 - 30% MFI	2,899	190	6.6%	635	21.9%
31-50% MFI	2,355	192	8.2%	351	14.9%
51-80% MFI	2,699	475	17.6%	527	19.5%
81-95% MFI	3,264	58	1.8%	36	1.1%
OWNER (TOTAL)	3,306	947	28.6%	337	10.2%
0 - 30% MFI	249	7	2.8%	210	84.3%
31-50% MFI	371	18	4.9%	221	59.6%
51-80% MFI	656	38	5.8%	245	37.3%
81-95% MFI	1,147	95	8.3%	140	12.2%
HOUSEHOLDS (TOTAL)	14,523	3,358	23.1%	2,390	16.5%

Source: 2000 Census, US Census Bureau

3. Substandard Housing Conditions

A total of 5,456 low- & moderate-income households in Atlantic City are reported as having housing problems. This amount represents 34.4% of all low- & moderate-income households in the City. See Table E. Typically, large-related rental households (5 or more persons) experience conditions of substandard housing; as well as very low-income renter households.

Substandard housing conditions are linked to the poverty experienced by large number of households in Atlantic City. The constant flow of applications for property improvement loans needed to address deficiencies essential to safe and healthy living make it clear that these needs are substantial.

Of the total households, 3.4% (or 545 households) lack plumbing facilities. In addition, 3.8% (or 598 households) lack kitchen facilities.

TABLE E
SUBSTANDARD HOUSING - BY TENURE AND INCOME

TENURE	HOUSEHOLDS	SUBSTANDARD	PERCENTAGE
RENTER (TOTAL)	11,265	4,890	43.4%
OWNER (TOTAL)	4,583	566	12.3%
HOUSEHOLDS (TOTAL)	15,848	5,456	34.4%

Source: 2000 Census, US Census Bureau

4. Overcrowding

A total of 1,332 households in Atlantic City, or 8.8% of all occupied units, are subject to overcrowding. There are 934 overcrowded units occupied by low income households, (<80% of MFI). Table F identifies incidents of overcrowding in the City, by tenure and by income level. See Table F. The table shows that overcrowding is most likely to occur in a rental unit; a total of 1,173 units, or 11.1% of all rental households, are identified as overcrowded. More than one third of the overcrowded rental units (452 units) are occupied by households whose income level are less than 30% MFI, while only about 25% of overcrowded rental units are households where the income level is not Low (total of low, very low, extremely low). The highest rate of overcrowding among owner occupied units occurs in the Other Low Income category (51%-80% MFI), where 5.5% of the units are overcrowded. Overcrowding is less likely to occur in owner occupied housing; only 3.5% of owner occupied units in the City are identified as overcrowded.

TABLE F
OVERCROWDED HOUSING - BY TENURE AND INCOME

TENURE	HOUSEHOLDS	OVERCROWDING	PERCENTAGE
RENTER (TOTAL)	10,573	1,173	11.1%
0 - 30% MFI	3,133	452	14.4%
31-50% MFI	1,117	205	18.4%
51-80% MFI	1,995	223	11.2%
>80% MFI	4,326	293	6.8%
OWNER (TOTAL)	4,553	159	3.5%
0 - 30% MFI	1,349	9	0.7%
31-50% MFI	481	13	2.7%
51-80% MFI	859	47	5.5%
>80% MFI	1,864	90	4.8%
HOUSEHOLDS (TOTAL)	15,126	1,332	8.8%

Source: 1990 Census, US Census Bureau (as derived from the Community 2020 Data Tables)

5. Effects on Minorities

The population of Atlantic City is predominantly female (51.0% female/ 49.0% male). Of the total population, the City is also predominantly black (44.2%). The next largest racial group is white (26.7%). See Table G AND H.

TABLE G
POPULATION - BY GENDER

MALE	19,852	49.0%
FEMALE	20,665	51.0%

Source: 2000 Census, US Census Bureau

TABLE H
POPULATION - BY RACE

WHITE	10,809	26.7%
BLACK	17,892	44.2%
HISPANIC	5,575	13.8%
ASIAN	4,213	10.3%
OTHER	2,028	5.0%

Source: 2000 Census, US Census Bureau

Homeowner's represent 29.0% (4,585 Housing Units) of the occupied housing in Atlantic City. Minority households are less likely to own their own homes. White households own 42.1% (1,931 Housing Units) of their homes, while 37.9% (1,739) of blacks and 5.0% (231) of Hispanics own their own homes. See Table I.

The minority households rent 73.2% (8,249 Housing Units) of the housing within the City. Black households rent 49.6% (5,585 Housing Units). The largest amount in the City. Conversely, white households rent 26.8% (3,016 Housing Units) of the occupied rental units. See Table I.

TABLE I
HOUSEHOLDS UNITS - BY GENDER (OWNER VS. RENTER)

HOUSING TENURE	TOTAL	SUB-CATEGORY	PERCENTAGE
HU - OCCUPIED (TOTAL)	15,848		
WHITE		4,947	31.2%
BLACK		7,324	46.2%
HISPANIC		1,552	9.8%
OTHER		2,025	12.8%
HU - OCCUPIED (OWNER)	4,583		
WHITE		1,931	42.1%
BLACK		1,739	37.9%
HISPANIC		231	5.0%
OTHER		682	15.0%
HU - OCCUPIED (RENTER)	11,265		
WHITE		3,016	26.8%
BLACK		5,585	49.6%
HISPANIC		1,291	11.5%
OTHER		1,373	12.1%

Source: 2000 Census, US Census Bureau

6. Elderly

The City's elderly population continues to have serious housing needs, although it represents a small percentage of the total city-wide housing need. The City's over-65 population is 14.2% of the total population. One substantial need among elderly homeowners is for financial and practical assistance to make essential improvements to their homes.

As the population of the older elderly grows, the need for congregate care facilities, adult day care facilities, nursing homes and other supportive living environments will grow. There is substantial unmet need in these areas. The City will seek to encourage service providers to address this concern in the future.

TABLE J
POPULATION - BY DEFINITION/AGE GROUP

CATEGORY	PERSONS	PERCENTAGE
UNDER 18	10,412	25.7%
18 - 24	3,606	8.9 %
25 - 64	20,745	51.2%
65 +	5,754	14.2%

Source: 2000 Census, US Census Bureau

7. Other Low Income (51 to 80%)

There is a fairly significant number of low-income (51 - 80% of HAMFI) households in Atlantic City. According to the 2000 Census Data, there were 2,639 low income households in the City, thus representing 17.0% of all City households. See Table K.

The housing needs of low income households, while not as severe to those of the very low income households, are similar to those of the very low income households. Low income households are affected by housing cost burden, substandard housing and overcrowding. Many of the patterns established by the very low income household group is mirrored by this sub-group as well. While not as severe, there are households within this group which are able to afford homes in the private market in Atlantic City.

8. Moderate Income (81 to 95% of Median)

As to moderate income households (81 - 95% of HAMFI), there were 3,115 households, or 19.6%, in the City of Atlantic City. See Table K.

Housing assistance needs for moderate income households in Atlantic City are significantly less

severe than the needs of extremely and very low and low income households. Since the Atlantic County median income for FY 2004 is \$61,700, those households in this income group do not have serious difficulty meeting their immediate housing needs. By comparison, the national median income amount is \$57,500, while the median income for the State of New Jersey is \$82,406. Atlantic County compares very closely with the national amount, while it is evident that Atlantic County is substantially behind the State's median income.

While this income group experiences much less obstacles to homeownership, there are unmet needs in connection with down payment funds for first time homeownership. This problem is particularly evident with minority moderate income families. These households find a gap in their ability to come up with the required 20% down payment, as well as needing additional funds needed for home improvements after the purchase. Access to these funds is very difficult. Private and public funding institutions can help address these issues. Private development of housing should be encouraged to promote homeownership with the City. Homeownership is the cornerstone for the stabilization of neighborhoods within Atlantic City.

TABLE K
HOUSEHOLD INCOME

TENURE	HOUSEHOLDS	PERCENTAGE
EXTREMELY LOW INCOME (<30% OF HAMFI)	3,209	20.0%
VERY LOW INCOME (31% - 50% OF HAMFI)	1,543	10.0%
LOW INCOME (51% - 80% OF HAMFI)	2,639	17.0%
MODERATE INCOME (80% - 95% OF HAMFI)	3,115	19.6%
ABOVE MODERATE INCOME (> 95% OF HAMFI)	5,380	33.9%

Source: 2000 Census, US Census Bureau

9. Comparison of Racial Ethnic Groups to the Whole (§ 91.205(b)(2))

The White (non-Hispanic) population of Atlantic City declined by 5,940 persons, more than 33% between 1980 and 1990 and declined an additional 1,000 persons from 1990 to 2000. The overall population of Atlantic City increased less than one percent (0.8%) from 40,199 to 40,517. There was also a decline of 8.2% (1594 persons) in the Black (non-Hispanic) population; however, this remains the largest single ethnic group in the City, constituting 44.2% of the total population.

There have been significant increases in the proportion of Atlantic City's population comprised of other minority groups. Specifically, the Hispanic population of Atlantic City increased some 4,094 persons, or approximately 17% during the 1990's. The population of Asian and Pacific Islanders increased by approximately 2,831 persons, or more than 304% during the last decade. Thus, the influx of Hispanics and Asian/Pacific Islanders at least partially counterbalanced the out migration of Whites and Blacks during the 1980's and 1990's.

Details of household composition include households by race and by general income categories as depicted below. These figures show that minority households constitute over 68% of all households in Atlantic City, with 7,164 Black (non-Hispanic) households representing 45% of the total households in the City. White households are smaller, 2.11 persons per households, while Black households are slightly larger at 2.50. All other minority groups have large households of 3.27 persons or greater.

In the City, 46.5% of all households are Low Income households, with incomes of less than 80% of the Median Family Income (MFI) for the Atlantic/Cape May MSA (consisting of Atlantic and Cape May Counties). In comparison, the last Consolidated Plan reported that 61% of all households were Low Income Households. It appears that 13% of all Hispanic households, 11% of all Black (non-Hispanic) households and 10% of all White (non-Hispanic) households fall in the Very Low Income category (income between 0% and 50% MFI).

- a. Location (Geographic) and Degree of Racial/Ethnic Concentration - While there are persons throughout Atlantic City classified as racial or ethnic minorities, these minority groups are concentrated in ten of the eighteen census block groups in the City. An area of concentration is defined as an area where over 50% of the population is racial/ethnic minorities.

The boundaries of these concentrations are defined by the block groups designated in the 1990 Census. The ethnic groups are considered to be racial or ethnic minorities designated as such by the Census Bureau; this includes: Black (non-Hispanic), Hispanic (all races), Native Americans (non-Hispanic), and Asian and Pacific Islanders (non-Hispanic).

Concentrations of racial and ethnic minorities occur in virtually all census block groups east of Texas Avenue. There are two block groups in this area which do not contain

minority concentrations; these are: (1) the beachfront area bounded by Michigan, Pacific and Connecticut Avenues; and (2) the area bounded by Atlantic Avenue, Absecon Inlet, Pacific and Virginia Avenues. There are numerous neighborhoods of minority concentration throughout the City, including the North Inlet, South Inlet, Bungalow Park, Uptown, West Side, Monroe Park, Venice Park and Lagoon Island. In addition to these specified neighborhoods in the urbanized portion of the City, the largely undeveloped lands of the Meadow Tract represent another area of racial/ethnic minority concentration.

TABLE L
PERCENTAGE OF HOUSEHOLDS WHICH ARE MINORITY:
ETHNIC CONCENTRATIONS

CENSUS TRACT	PERCENTAGE MINORITY	CENSUS TRACT	PERCENTAGE MINORITY
02	30.7%	015	75.0%
03	57.2%	016	48.4%
04	58.1%	017	70.9%
05	48.3%	018	75.0%
08	66.4%	019	71.1%
011	82.3%	022	0.0%
012	54.4%	023	64.4%
013	39.0%	024	67.8%
014	70.6%	025	70.3%

Source: 1990 Census, US Census Bureau (as derived from the Community 2020 Data Tables)

SHADED AREA: 13 out of 18 Census Tracts are greater than 50% minority.

ASSESSMENT OF HOMELESS NEEDS (§ 91.205(c))

1. Nature and Extent of Homelessness

The nature and extent of homelessness in the City of Atlantic City is many faceted and broad, respectively. Homelessness in Atlantic City is characterized by the high percentage of unemployment and drug/alcohol substance abuse, wide-spread deterioration and abandonment of rental housing, and high housing cost burden and overcrowding among low income renter households. In addition to these City-based problems and their impact on homelessness, Atlantic City, and other urban areas, has become a main center for receiving and serving the homeless population for the region at large.

Atlantic City's homeless population is comprised of several sub-groups which complicate the delivery of adequate services to all those in need. Some of the sub-groups include homeless youth, some with children of their own; recently de-institutionalized persons (male and female), from the state prison and psychiatric hospital; families and individuals with alcohol or drug addiction related problems; AIDS-infected individuals and their families; and individuals and/or families with children, members of which have recently become unemployed or ill or incarcerated, and are unable to make rental payments.

2. Characteristics and Needs of Low-Income Families and Individuals

The Atlantic City Rescue Mission reports that it serves an average of 269 persons per day, providing emergency sleeping accommodations for an average of 161 persons per day. As the lead homeless shelter provider in the City, the Mission estimates the homeless population of Atlantic City in excess of 2,500.

The racial composition of homeless served by the Rescue Mission is 52% Black (non-Hispanic); 31.4% White (non-Hispanic); 8.3% Hispanic; 2.6% Asian or Pacific Islander, less than 1% Native American, and 4.9% Others. All persons served were located in the urbanized portion of Atlantic City. All homeless persons assumed by the Rescue Mission to be unsheltered are also located in urban areas.

3. Nature and Extent of Homelessness By Racial Group

The Census "S-Night" data contained does not provide information regarding homeless families in Atlantic City. The Atlantic City Rescue Mission reports that it served an average of eight families per day, containing an average of 2.25 children per family. The racial/ethnic composition of families served is: 70% Black (non-Hispanic); 16% Hispanic; 13% White (non-Hispanic); and 3% Other. The only available documentation on homeless families comes from those agencies that provide for emergency and transitional shelter facilities. A review of emergency family shelter needs with City, County and various agencies, indicates that all families in need have been served with available facilities. The need for transitional housing has not been estimated. The need for additional individual housing is being addressed by Atlantic Human Resources.

4. Characteristics and Needs of Persons Threatened With Homelessness

Persons threatened with homelessness are characterized as non-elderly households which fall into one of the following categories: (1) income between zero and 30% MFI, and a housing cost burden over 30% of their income; and (2) any household with a Severe Cost Burden (housing costs over 50% of income).

D. ASSESSMENT OF OTHER SPECIAL NEEDS (§ 91.205(d))

1. Not Homeless, But Requires Supportive Housing

There is little or no housing needed for elderly or disabled persons in Atlantic City who do not require supportive housing. According to service agencies, most disabled persons need supportive housing at some point in their lives. For instance, all persons who are reported as developmentally disabled receive case management, which is a supportive service; therefore, there is no non-supportive housing for developmentally disabled persons.

For elderly persons there is a need for supportive housing, but the need for non-supportive housing has been met.

2. Describe Supportive Housing Needs

The FY2000 Consolidated Plan identified that there are an estimated total of 4,295 households in Atlantic City that are identified as special needs populations. This is broken down as:

1. 1,492 elderly households which have either an income not more than 30% MFI and a cost burden greater than 30% of income; or a Severe Cost Burden (greater than 50%) based on income and housing cost data provided in the CHAS Data book;
2. 203 frail elderly households, an estimate of the elderly population of Atlantic City with Very Low Incomes and with one or more limitations to activities of daily living;
3. 100 households for persons with severe mental illness, as per estimates of service providers;
4. 100 households for developmentally disabled persons, as per the estimate of service providers;
5. 318 households for physically disabled persons, based on the 1990 Census figure for persons with physical disabilities, and an estimated percentage of those persons, who need housing;
6. 50 households for persons with alcohol or other drug addictions, as per estimates of local service providers;
7. 40 households for persons with AIDS or related diseases based on a nationwide estimate that between one third and one half of all persons with AIDS or related diseases are either homeless or in imminent danger of becoming homeless; and
8. 1,992 households threatened with homelessness.

E. ASSESSMENT OF LEAD-BASED PAINT HAZARDS (§ 91.205(e))

Data from the New Jersey Department of Health on childhood lead poisoning prevention identifies a total of 2,166 children in Atlantic City as being at high risk of potential lead poisoning. Discussions with the Atlantic City Department of Health have indicated that many of the units occupied by the high risk children were located in the Northeast Inlet area; these units have subsequently been removed as part of the Northeast Inlet Redevelopment Plan implemented by CRDA. Accordingly, the Health Department now estimates that the current number of children at risk in Atlantic City is approximately 1,100. The Atlantic City Health Department annually screens approximately 30 units per year for lead-based paint (LBP); the Department estimates that 30 to 40 children per year are screened as part of this effort.

According to HUD statistics, approximately 74% of all units constructed before 1980 contain LBP, with the likelihood of LBP occurrence higher in older housing stock. It is estimated that a total of 12,764 privately owned units, or 59% of all housing in the City may contain lead-based paint.

TABLE M
ESTIMATED LEAD-BASED PAINT IN PRIVATELY OWNED HOMES

HOUSING BUILT	NO# OF UNITS	EST. UNITS W/LBP	PERCENTAGE
PRE - 1940	4,025	3,582	89%
1941 - 1959	3,689	2,804	76%
1960 - 1979	4,892	2,984	61%

Source: 2000 Census, US Census Bureau

Public housing units also have potential for containing lead-based paint. However, all PHA units have been abated of lead-based paints.

Estimates of the number of housing units containing LBP occupied by Very Low Income and Other Low Income households which indicates that an estimated 7,591 Low Income and Very Low Income households contain LBP. This includes 3,072 Very Low Income renters, 840 Very Low Income home owners, 2,655 Other Low Income renters, and 1,024 Other Low Income home owners. A total of 4,829 non-public rental units potentially contain lead-based paint.

It should be noted, however, that one part of the area highlighted (block group 25) encompasses the Northeast Inlet redevelopment area. As a result of ongoing demolition and new construction occurring since the 1990 Census, it is very likely that the hazard of Low Income units containing LBP in this area has been significantly reduced.

HOUSING MARKET ANALYSIS (§ 91.210)

A. Characteristics of the Housing Market (§ 91.210 (a))

1. Housing Market Supply

An inventory of the housing stock in Atlantic City indicates there are a total of 20,227 year-round housing units in Atlantic City, of which 15,848, roughly 78.4%, are occupied, and 4,371 units, or 21.6%, are vacant. Of the 20,227 building units, 6,163 (30.5%) are single-family residential, while the remaining 14,064 (69.5%) are multi-family residential buildings based upon 2000 Census Data.

There exist a high percentage of rental units in Atlantic City, as compared to owner occupied units. Over 13,448 units, or 66.5% of the City's housing stock, are listed as either renter occupied or vacant for rent. The 11,263 occupied renter units represent approximately 71.0% of the total housing occupied in the City. Rental housing concentrations are defined as census blocks where 50% or more of the housing stock in defined as rental units. The following areas do not fall under the aforementioned definition. Areas of rental housing concentration consist of virtually the entire City, excluding only Chelsea Heights, Lower Chelsea, the Oceanfront area of Chelsea, the Oceanfront area of the Downtown, and the Venice Park/Lagoon Island area.

A comparison of the tenure of occupied housing in Atlantic City with that of Atlantic County, indicating that 71.0% of the occupied housing in the City is renter-occupied, compared to 30.0% County-wide. Conversely, 70.0% of occupied housing in the County is owner-occupied compared to 29.0% in the City.

City-owned houses recently acquired through tax foreclosures will be rehabilitated for sale or rental by lottery to low- & moderate-income families as part of a continuing effort to expand housing opportunities for City residents.

Land acquisition costs and partial water line installation costs for three Habitat for Humanity projects were funded by CDBG. The ACMUA also contributed to the water line installation for three new homes, two of which are located on Hobart Avenue and the other on Caspian Avenue.

The Casino Redevelopment Authority (“CRDA”) has invested over \$225 million in the construction of new residential housing to revitalize the image of Atlantic City. Since its inception in 1984, the CRDS has funded and completed construction on 1.897 housing units. The housing stock of the City has increased 12% over that period of time. The following projects are an excellent example of the Authority’s commitment to revitalizing neighborhoods: Oceanside, Madison Landing, Atlantic Heights, Smugglers Cove, and Station Heights.

Oceanside is a \$35 million CRDA project in the Northeast Inlet along Maine Avenue. The project is a traditional neighborhood of single-family and twin-style homes on tree-lined streets with the beach adjacent to the development. Oceanside is a community of mixed incomes and

cultures. Oceanside I has been approved for 24 condominium units, while an additional 16 single-family homes and 20 twin homes is nearing completion at Oceanside II. Also part of the Northeast Inlet area is Madison Landing. The neighborhood is comprised of 72 two- and three-bedroom single-family and semi-detached twin homes. The project was completed in 2003.

Atlantic Heights is comprised of a number of various developments. The first is Carolina Gardens with up to 82 new three-four-and five-bedroom twin and single family homes to replace vacant and deteriorated housing along the avenue and in the adjacent neighborhoods. This project, as with Virginia Avenue Homes (26 two-story, two- and three-bedroom twin homes provide attractive Georgetown-style housing), is part of the Atlantic Heights District. These projects provide housing for residents displaced by the North Carolina Avenue widening project as well as for other interested prospects. Washington Square will provide 8 single-family homes in the Second and Third Wards in Phase One; and, approximately 18 new homes to begin construction in mid-2004 (12 twin-homes and 6-single-family homes) in Phase Two. Cityscape includes plans for up to 54 new homes, located in a neighborhood bounded by Massachusetts, Delaware, Arctic and Mediterranean Avenues. In the heart of Atlantic City's Northeast Inlet, Phase I of Millennia Square included 12 twin-style or single-family homes on one square block bordered by Grammercy Place, Madison, Rhode Island and Massachusetts Avenues. This was completed in 2001. Phase II will be comprised of six solar powered modular Cape Cod models featuring gas hot water baseboard heating, and split zone air conditioning to supplement the solar powered units and serve as primary heating and cooling in these homes. Nine additional single family homes and four semi-detached twin style homes will feature three and four bedrooms, and a private deck or porch. All homes will have the added value of attractive landscaping on perimeters, and off street parking. The exteriors of these homes will clearly capture the traditional architectural designs found along the New Jersey seashore.

Smugglers Cove features 10 new residential building sites on the lagoon and the renovation of three historically noteworthy existing structures, including conversion of two massive boathouses into single family residences. Strict architectural standards ensure a consistent maritime theme that reflects the area's rich history. Each home site includes two boat slips and new bulkheads, plus extraordinary views of the waterfront area.

Lastly, revitalization of the Westside neighborhoods has taken a major step forward with the development of Station Heights. Comprised of 16 traditional seashore-styled wood frame homes, this \$3 million project is situated on two acres of land bounded by Bacharach Boulevard, Ohio, Indiana and Bishop Richard Allen Avenues. A second phase of Station Heights, consisting of three single family homes, was completed in 2002.

Of the housing stock in Atlantic City, approximately 55.3% of all units (8,764 units) contain two or more bedrooms, and are considered family units. The remaining 44.7% (7,084 units) are zero or one-bedroom units, most often occupied by one or two persons, usually elderly or handicapped. Of these zero and one-bedroom units, 960 are public housing units as designated by the ACHA. A high percentage (56.3%) of the occupied rental units are zero and one-bedroom units, while over 65.8% of the owner occupied units consist of three or more bedrooms.

TABLE N

HOUSING UNITS - BEDROOM COUNTS

UNIT TYPE - NO# OF BEDROOMS	TOTAL	OWNER	RENTER
HU W/ EFFICIENCY	1,591	164	1,427
HU W/ 1 BEDROOM	5,493	582	4,911
HU W/ 2 BEDROOM	4,022	821	3,201
HU W/ 3 BEDROOM	3,424	2,053	1,371
HU W/ 4 BEDROOM	839	590	249
HU W/ 5+ BEDROOM	479	373	106
	15,848	4,583	11,265

Source: 2000 Census, US Census Bureau

2. Housing Conditions

According to information provided by the Atlantic City Office of Code Enforcement, there are approximately 65 residential units throughout the City that have been classified as substandard housing. Units classified as substandard are those units with imminent housing code violations beyond minor repairs or renovation. In addition to the specified substandard housing units, the Office of Code Enforcement has cited an additional 400 to 450 housing units for code violations.

The 400 to 450 units of substandard housing identified by the Office of Code Enforcement is a significantly smaller figure than the 5,657 units in Atlantic City with any housing problems.

3. Unit Costs

The 2004 Section 8 existing Fair Market Rents (FMRs) in Atlantic City range from \$561 for an efficiency (or zero-bedroom) unit, to a high of \$1,064 for a three-bedroom unit. These 2004 numbers reflect a revised Fiscal Year 2004 MFI for the Atlantic County MSA of \$61,700. The revised FMRs and affordable rents are shown below.

TABLE O
SECTION 8 EXISTING FAIR MARKET RENTS (FMRS)

	0 BD	1 BD	2 BD	3BD	4 BD
FMR (0-4 Bedroom) EFFECTIVE 9/1/2004	\$488	\$555	\$739	\$926	\$1058

4. Unit Appropriateness

The purpose of this section is to identify the number of units available for elderly persons, disabled persons, families, and other categories of need, and to identify any modifications needed to those units.

As previously set forth, 47.0% of the households in Atlantic City, or 7,391 households, have been identified as either Low Income or Very Low Income, with 5,054 of these households identified as renters. These renter households are units located in projects owned and managed by the Housing Authority; units in privately owned subsidized housing; and inclusionary units located in private "market" developments. In addition to these units, the Housing Authority also operates a Section 8 Certificate/Voucher Program providing rental assistance at various sites throughout the City. Currently there are 679 certificates/vouchers held by the Housing Authority, of which 690 are on the waiting list.

To meet the special needs of the physically and mentally challenged, the ACHA is applying for 90 Section 8 housing vouchers. These vouchers would be utilized as part of an array of social services provided to this targeted group to help them find and maintain housing and live independently.

B. Public and Assisted Housing (§ 91.210(b)(1))

1. Public and Assisted Housing Inventory

- A. Number of Units - The number of Public Housing units in Atlantic City is over 1,600 dwelling units. These units house over 2,500 people. The developments that make up these approximate 1,600 units are the following: Inlet Tower (220 North New Hampshire Avenue); Charles P. Jefferies Tower (227 North Vermont Avenue); Altman Terrace (1000 Arctic Avenue); Shore Park High-Rise (225 North Virginia Avenue); Stanley Homes Village & Extension (1539 Adriatic Avenue); Walter J. Buzby Homes (600 South Drive); and, Single-Family homes (throughout the City).

Piney Village was demolished in the fall of 1998, and in 2002, 6.24 acres of land on the former Pitney site were sold for \$7.2 million. Proceeds of the sale were used for elevator replacement in Shore Park, Jeffries Tower and Inlet Tower High-Rise (\$2.4 million), rehabilitation work (\$1.3 million), the Atlantic City Homeownership Program (\$500,000), and the construction of a Central Office/Maintenance Facility (\$3.0 million).

A 48,100 SF senior living center was completed. The center included 48 apartments and provides a variety of services for those senior citizens.

In 2002, construction began on four new developments in the HOPE VI redevelopment are: Chesapeake Bay, Carolina Gardens II, Portsmouth Place at Oceanside, and Station Heights II. The HOPE VI program will include 214 affordable housing units available to former residents of the demolished Shore Park and Shore Terrace units. Additionally, 300 units of for-sale housing are to be

integrated with former public housing residents into a revitalized neighborhood.

- B. Rehabilitation Needs - The ACHA has an on-going modernization program designed to keep its units in compliance with program housing regulations. Renovations include kitchen and bathroom upgrades, window replacements, apartment painting and air-conditioning all sites.

In June 2002, the Modernization Department received a HUD Capital Fund Award of \$2.9 million to improve physical conditions of existing units and to enhance management operations. The major accomplishments achieved by the Modernization included: a total of 132 rehabilitated dwelling units; contract negotiation for the construction of the John P. Whittington Senior Living Center; common area air conditioning at the Inlet Towers; and, renovation of the community room at the Stanley Homes Village and Extension.

- C. Section 8 Voucher Program - The total amount of certificates and vouchers issued by the ACHA & URA is greater than 800 Section 8 vouchers. The ACHA & URA no longer maintain listings by unit size.
- D. Number of Vacant Section 8 Units - Section 8 certificates and vouchers are not assigned to a particular unit. Thus, there are no vacant Section 8 units under this program.

Beginning in 2003, the ACHA & URA allowed residents receiving Section 8-based rental assistance to use their Section 8 Vouchers toward the purchase of a new home.

A new HUD rule allowed qualified residents to apply their rental subsidy toward their mortgage payments, or in the alternative, those persons could receive a lump-sum one-time payment of a year's worth of monthly rental assistance to be used towards a down payment on a home. This would allow more City residents a chance to own, not rent, their dwelling unit.

- E. Assessment of Units Lost - THE ACHA & URA demolished 333 units of housing at its Pitney Village site, in part due to the acquisition of a portion of the site for the construction of the tunnel project. Additionally, 54 units of housing were demolished at the Shore Park Housing site due to high crime problems which in turn affected the marketability of the housing.
- F. Total Number of Other Assisted Units - There are a total of 1,350 assisted units in nine projects located throughout the City. This list includes not only units located in subsidized privately owned developments, but also inclusionary assisted units in market developments. A majority of these units (921 units) are set aside for elderly or handicapped persons; the remaining 429 are family units.

C. HOMELESS FACILITIES (§91.210(c))

1. Inventory of Facilities and Services for the Homeless and Persons Threatened with Homelessness

- A. Number of Overnight Shelter Facilities and their Sleeping Capacity/# of Units - There are about 400 beds in the six facilities listed, with 295 beds being emergency shelter for single men or women, and about 100 beds in family units.

The Atlantic City Rescue Mission is the largest service provider, with 250 beds for single men and women. Family shelters are provided by the Rescue Mission (15-18 units), Salvation Army (6 units), Atlantic Human Resources (10 units), and the Atlantic County Women's Center (about 2 units)

- B. Availability of Day Services - Day services generally comprise facilities such as day shelters, soup kitchens, and comparable facilities. In Atlantic City, day services are provided by the Atlantic City Rescue Mission, which provides emergency meals; Mimi's Soup Kitchen; the Salvation Army, which provides snack packs for homeless individuals, Covenant House, which provides food, clothing, shower and laundry facilities, education and counseling; Catholic Social Services, which provides clothing and food for needy persons (whenever available); the Spanish Community Center, which provides counseling, transportation, employment and living assistance, and English as a Second Language classes; Atlantic Mental Health, which provides a free pharmacy, in addition to counseling and basic social services; and Jewish Family Service, which provides intensive case management.

- C. Extent and Type of Programs Providing Vouchers for Food, Shelters, Services - The items listed under this section are provided by public agencies and non-profit entities. In the public sector, the Atlantic County Comprehensive Emergency Assistance Service (ACCEAS), The Atlantic County Division of Aging and Disabled and the municipal Welfare Department work to provide shelter, food vouchers, etc., as needed. The local non-profit agencies that provide these services include the Salvation Army, which provides traveler's aid services and emergency food pantry, the Spanish Community Center, which gives vouchers for food; and Jewish Family Service, which assists residents in obtaining welfare, social security, and Section 8 certificates.

- D. Extent and Type of Social Service Programs for the Homeless - The Atlantic City Rescue Mission is the lead agency in providing social services for homeless individuals in Atlantic City. In addition to shelter and meals, services provided for the homeless, by the Rescue Mission and other agencies, include:

Medical respite;
Extended care facilities for drug and alcohol abuse;
Hygienic service;

Clothing;
AA meetings;
Overcomers Program;
Social drug/alcohol detox;
Drug and alcohol counseling;
Information and referral;
Drug and alcohol program placement;
Boarding home placement;
Nursing home placement;
Protective payee services;
Detox placement;
HIV testing/AIDS education;
Veterans group meetings;
Basic life skills training;
Transportation;
English as a Second Language classes;
Case management; and
Work therapy/pre-employment training.

- E. Extent and Type of General Social Service Programs and Other Issues Aimed at Preventing Low-Income People from Becoming Homeless - The Atlantic City Welfare Department provides general financial assistance for individuals and for families without small children. Unemployed persons receiving welfare also receive job training, and assistance in finding a job. Disabled persons with no income are generally placed in a Board & Care facility, and ultimately are placed in housing in the community.

The Atlantic County Welfare Department provides: Aid for Families with Dependent Children (AFDC); food stamps; and Home Energy Assistance, which helps households pay for the costs of heating and cooling their homes. Through ACCEAS, families in a crisis situation receive (on a one-time basis) assistance with mortgage payments, rent payments, hotel or motel costs, utility costs, and other assistance with housing costs.

The New Jersey State Department of Welfare provides unemployment and disability benefits.

Atlantic Human Resources and Cape/Atlantic Legal Services can act on behalf of a borrower in a Federal Housing Authority mortgage, assuring that no foreclosure takes place and the borrower is able to resume payments.

D. ANALYSIS OF BARRIERS TO AFFORDABLE HOUSING (§ 91.210(e))

1. Lack of available land - Although the City of Atlantic City encompasses over 7,600 acres (about 11.5 square miles), only 2,500 acres, or roughly one third of the City, is developable. The remaining 5,100 acres consist of sensitive wetlands, beaches and waterways. Thus any type of development must be loaded in the existing urbanized area of the city. There are sizable tracts of vacant land throughout the City, but many of these parcels cannot be developed with housing, due to either environmental considerations (i.e. a former landfill site) or local zoning (e.g., resort services commercial).
2. Land costs - The land costs associated with development of new housing in Atlantic City are significantly higher than in nearby mainland municipalities, as a result of: (1) the limited amount of vacant, developable, residentially zoned land; (2) the resort base of the local economy; and (3) the added costs associated with the acquisition and demolition of existing structures in developed areas of the City.
3. Construction costs - Construction costs in Atlantic City are higher than in other offshore locations for several reasons, most notably: (1) regulatory jurisdictional overlaps; (2) labor costs; and (3) environmental conditions.
 - A. Steps are being taken by various governmental agencies including the Atlantic City Planning & Zoning Boards and supporting staff, the Atlantic City Construction Offices, the New Jersey Department of Environmental Protection & Energy, the Land Use Regulatory Element (LURE) et al, to minimize, if not eliminate the problems caused by jurisdictional overlaps of various governmental agencies.
 - B. Labor costs must be resolved with local unions; the issues include work rule and the use of non-union labor, etc.
 - C. Environmental issues focus on construction techniques used to develop on barrier beach islands. For instance, the cost of developing of large multi-story structures is increased by the extensive use of deep pilings, needed to maintain the structural stability of a building's foundation; these pilings are unnecessary in more stable areas.