

CITY OF ATLANTIC CITY
Community Development Block Grant and
HOME Programs

Consolidated Annual Performance and Evaluation Report
Fiscal Year 2024

July 1, 2024 to June 30, 2025

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CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

During the 2024 Program Year, to address community development needs of the residents of the City of Atlantic City, the City continued to undertake a park renovation program to provide upgrades to city and neighborhood parks and repair and improve public facilities, specifically completing work on the City Courtyard which will be a valuable asset as a gathering site for the City as a whole and the completion of additional lighting at the MLK Basketball courts. Upgrades were also completed at the Covenant Housing and Bangladesh Community Center public facilities.

The City continued to provide support to the Citywide Housing Rehabilitation Program, completing renovations on eighteen owner occupied homes (5 through the HOME program). Additionally, six first time homebuyers were provided down payment and closing cost assistance. The City provided support to 16 non-profit agencies that provide a safety net of services and programs that encourage economic self-sufficiency and education, and support children and the homeless through the CDBG, CDBG-CV 1 and CV 3 grants.

38 N. Texas Avenue - O.C.E.A.N, the City's CHDO, was originally awarded \$170,000 towards the creation of three townhomes for sale to low/moderate-income residents. In 2020, the project was canceled due to inactivity. In 2023, the CHDO reapplied and the City awarded a total of \$227,850 to fund the construction of three townhomes for sale to moderate-income residents. Construction is complete on all three units; two have been sold and the final sale is pending mortgage approval.

Sheila Oliver Senior Housing Apartments : \$469,912, previously allocated to rental apartments as additional funding for the HOME ARP grant has been designated towards the creation of two affordable rental units at the Sheila Oliver Senior Housing apartments. Developer will be the Foya Development Group, led by Adenah Bayoh. Pending receipt of final applications and approval by Council. Application will be for 1 one bedroom rental unit and 1 two bedroom rental unit – both for seniors

26 N. Kentucky – MIDTOWN CDC was awarded a total of \$153,982.50 for the renovation and resale of 26. N. Kentucky. The developer agreement was issued in April 2025. Once executed, renovations will begin

A BREAKDOWN OF CDBG, CDBG-CV, AND HOME GRANT FUNDS SPENT ON GRANT ACTIVITIES is attached to the CAPER as an Appendix.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Rental Housing	Affordable Housing		Rental units constructed	Household Housing Unit	10	0	0.00%			
Affordable Single Family Housing Construction	Affordable Housing	HOME: \$382,010.00	Homeowner Housing Added	Household Housing Unit	10	3	30.00%	4	1	25.00%
Demolition	Demolition	CDBG: \$500,000.00	Buildings Demolished	Buildings	10	2	20.00%	3	0	0.00%
First Time Homebuyer Program	Affordable Housing	HOME: \$500,000.00	Homeowner Housing Added	Household Housing Unit	0	9		0	4	
First Time Homebuyer Program	Affordable Housing	HOME: \$500,000.00	Direct Financial Assistance to Homebuyers	Households Assisted	25	20	80.00%			
Homeless Person Support Activities	Homeless	CDBG: \$50,000.00	Homelessness Prevention	Persons Assisted	1600	0	0.00%			

Homeless Shelter Support Activities	Homeless	CDBG: \$50,000.00	Homeless Person Overnight Shelter	Persons Assisted	500	377	75.40%			
Housing Rehabilitation Programs for LMI Homeowners	Affordable Housing	CDBG: \$1,000,000.00 / HOME: \$1,410,055.00	Homeowner Housing Rehabilitated	Household Housing Unit	100	43	43.00%	1	3	300.00%
Planning and Administration	Planning and Administration	CDBG: \$1,337,465.00 / HOME: \$254,675.00	Other	Other	5	3	60.00%	1	0	0.00%
Public Facility Improvements	Non-Housing Community Development	CDBG: \$1,123,377.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	20000	38745	193.73%	1630	0	0.00%
Public Facility Improvements	Non-Housing Community Development	CDBG: \$1,123,377.00	Homeless Person Overnight Shelter	Persons Assisted	0	0				

Public Infrastructure Improvements	Non-Housing Community Development	CDBG: \$1,123,377.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	38745	387.45%	20000	0	0.00%
Public Services	Non-Housing Community Development	CDBG: \$903,095.00	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	24438	488.76%	3500	287	8.20%
Public Services	Non-Housing Community Development	CDBG: \$903,095.00	Homeless Person Overnight Shelter	Persons Assisted	0	0				
Public Services	Non-Housing Community Development	CDBG: \$903,095.00	Homelessness Prevention	Persons Assisted	0	0		50	0	0.00%
Support for Affordable Housing	Affordable Housing		Rental units constructed	Household Housing Unit	5	0	0.00%			
Support for Affordable Housing	Affordable Housing		Homeowner Housing Added	Household Housing Unit	5	0	0.00%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the 2024 Program Year, to address community development needs of the residents of the City of Atlantic City, the City continued to undertake a park renovation program to provide upgrades to city and neighborhood parks and repair and improve public facilities, specifically completing work on the City Courtyard which will be a valuable asset as a gathering site for the City as a whole and the completion of additional lighting at the MLK Basketball courts. Upgrades were also completed at the Covenant Housing and Bangladesh Community Center public facilities.

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Overall, the City made significant progress in 2024 having expended prior year funds. There are three 2019 activity open with balances for which all are underway.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	150	2
Black or African American	834	17
Asian	6	33
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
Total	990	52
Hispanic	100	0
Not Hispanic	890	52

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

A summary of the racial and ethnic status of families assisted is included in the above table and in the PR23 Reports included in the Appendix to this report. The families assisted reflect the racial demographics of the City.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,359,025	2,477,592
HOME	public - federal	467,256	370,223

Table 3 - Resources Made Available

Narrative

During the 2024 Program Year, the City expended a total of \$\$2,477,591.72 in CDBG funds, \$428,763.26 in CDBG CV funds, and \$370,222.68 in HOME funds (which includes funds allocated in previous fiscal years) to carry out or complete activities proposed in both the current and prior fiscal years. Of the \$2,477,591.72 in CDBG funding, the full amount was expended during the fiscal year, directly benefiting low-income and special needs households and supporting public facilities and public services that improved the quality of life for all residents. An additional \$6,124.99 was expended from the HOME ARP grant, bringing the cumulative total to: \$24,137.49

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	100	100	All projects benefit citywide

Table 4 – Identify the geographic distribution and location of investments

Narrative

As outlined in the City’s Five Year Consolidated Plan, the basis for allocating the funds was not geographic. The City, given the socio-economic status of a significant portion of its population, elected to fund activities that were deemed to have the greatest benefit to residents, and the most likely to expend the allocated resources in the shortest time period and of the city. The system for establishing the priority for the selection of these projects in Atlantic City is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG and HOME Programs
- Meeting the needs of low- and moderate-income residents

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

As in previous years, with the exception of housing rehabilitation and administration, the City of Atlantic City does not serve as the sole source of funding for any of its recipients/partners. All of the housing and social service providers have various streams of funding available to them and in many cases the funding received from the CDBG and HOME programs represents a very small portion of their overall budget.

The City of Atlantic City has no required HOME Match.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
33,572	12,027	0	0	45,599

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	24,380	0	0	0	0	24,380
Number	1	0	0	0	0	1
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	35,882	35,882	0			
Number	2	2	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	4	13
Number of Special-Needs households to be provided affordable housing units	0	0
Total	4	13

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	4	2
Number of households supported through Rehab of Existing Units	0	5
Number of households supported through Acquisition of Existing Units	0	6
Total	4	13

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The estimates for one year goals for the 2024 Action Plan were determined by a forecast of completed activities based on then current spending levels for various programs. The City completed their anticipated goal for their Housing Rehabilitation program and First Time Homebuyer program. The number of households supported through The Production of New Units is less than forecasted. This is due to the delay in the start of the 38 N Texas Avenue project where three units will be constructed. All three units have been constructed, two have been sold and the third is pending closing

Discuss how these outcomes will impact future annual action plans.

For the production of housing units, including homeownership and rental, sufficient unit production is now underway to meet future goals and changes to these goals are not anticipated. In addition, for the rehabilitation of existing units, sufficient projects are now underway to meet future goals and changes to these goals are no anticipated. In 2021, the City amended their Action Plan for the HOME program in order to utilize additional funding for Housing Rehabilitation and First Time Homebuyer funding. This will allow the limited HOME funds to assist a greater number of residents due to the high cost of construction and low resale values.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	2
Low-income	0	5
Moderate-income	0	6
Total	0	13

Table 13 – Number of Households Served

Narrative Information

The number of extremely low-income, low-income, and moderate-income persons served by each activity with CDBG and HOME units equals the number of assisted in the Breakdown of CDBG/HOME funds Spent on Grant Activities attached to this report alongwith the PR-23 reports. For CDBG, this does not include residents/households assisted through the Public Facility projects and Public Service projects.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)
Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City uses the annual Point in Time (PIT) count to reach out to homeless persons and assess their individual needs. The PIT, conducted in January 2025, is a comprehensive survey used to count the number of homeless living in Atlantic City on the streets or areas not meant for human habitation, in shelters, safe havens, transitional housing.

In addition to collecting demographic data, the survey includes questions related to the needs of those being surveyed, including questions on topics such as housing, job training/placement, medical/dental services, Social Security Disability Insurance, Food Stamps, mental health services, education, clothing, transportation, TANF, legal assistance, Veteran's benefits, childcare, substance abuse services, and HIV/AIDS assistance. The information collected was analyzed and compiled into a report in order to provide a thorough assessment of the needs of the local homeless population. In addition, Homeless Service providers assess the needs of homeless individuals and families during the intake process and input this information into the Homeless Management Information System. In addition to all HUD funded programs that are mandated to input this information into HMIS, other homeless agencies that do not receive HUD funding are encouraged to use HMIS as a tracking tool and to manage their reports.

Annually the Continuum of Care Committee prepares the CoC application of funds to HUD. The CoC Committee is comprised of representatives from homeless shelters and most social services agencies in the County. In developing the CoC application for HUD funding, the Committee meets regularly throughout the year. To develop the CoC application, the Committee reviewed systems gaps, shared concerns, reviewed the statistical data that is collected annually, and recommended programs to fill the unmet needs.

As of September 2025, the NJ Department of Community Affairs has assumed day to day oversight of the Atlantic County CoC Committee.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC Point in Time committee conducts a number of Project Homeless Connect events throughout the year to engage homeless persons and persons threatened with homelessness. Numerous community agencies are on hand to provide both immediate and long-term assistance. The Veteran's Administration also provides outreach to homeless veterans in Atlantic county, both through the Atlantic City Rescue Mission and through the County veteran's coordinator.

Communicating with the street homeless through outreach and the provision of accessible mental

health and primary health services has been expanded. The Division on Mental Health Services funds partial care acute mental health services at the Rescue Mission. HHS funding was secured for a primary care clinic at the Rescue Mission. The Jewish Family Services and PATH Team and collaborating partners, have expanded from one team to two teams of street outreach workers. Creating a link between the nurse Practitioners from the health clinic to the street outreach teams on a regular basis to bring primary care to unsheltered homeless has also been accomplished.

The Rescue Mission provides housing placement services so that households can find housing in a timely manner. It should be noted that the priority needs outlined in the CoC strategy place high priority on permanent supportive housing for families and individuals, while the city's Five-Year Consolidated Plan established a high priority for homeless assistance activities. Therefore, CDBG funds were used to address this issue, through support to the following agencies and organizations serving this population:

- Catholic Charities
- Covenant House
- Salvation Army

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Creating an independent living standard for a homeless individual is all part of the efforts and programs in place in the City and the County. The institutions and structure to properly address this issue are in place. Atlantic City is a community that is well supported by the non-profit and faithbased community. Thus, homeless planning and services for the homeless population are a priority for many social agencies as well as the various institutional communities established to address homeless needs and services.

The State provides funding to residents through their ESG grant to fund Relocation and Stabilization:

- Services to provide homeless persons living on the streets, or in an emergency shelter with case management, security and utility deposits, and to provide homeless persons living on the streets, or in an emergency shelter with rental assistance.
- Stabilization Services provide individuals and families at risk of becoming homeless or in a place not meant for human habitation, or in an emergency shelter with case management, security and utility deposits.

Helping homeless persons (especially chronically homeless individuals and families, families

with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

There are several committees which do City and county planning under the CoC. The committees and their purpose include:

Coordination and Collaboration – To increase outreach efforts for the access, enrollment, and utilization of mainstream resources for homeless families, chronically homeless individuals, individuals discharged from prison (and other institutions), who are homeless or at risk of becoming homeless.

Systems Evaluation – To ensure that agencies use the HMIS system to monitor and report program data in a systematic manner to achieve the goals of the Continuum of Care. Agencies participating in HMIS discuss unique needs connected to entering data from their respective sites and review existing monitoring processes, tools and systems used and create data quality expectations and agreements.

Atlantic City is a community that is well supported by the non-profit and faith-based community. These agencies are available to help low-income individuals and families avoid becoming homeless. Thus, homeless planning and services for the homeless population are a priority for many social agencies as well as the various institutional communities established to address homeless needs.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

HUD has cited the Atlantic City Housing Authority for failure to improve the physical conditions of dwelling units under their authority. The City and the Atlantic City Housing Authority will continue to jointly seek funds to maintain properties in safe and sanitary conditions for their residents and will continue to seek funds for programs to improve the quality of life of current residents to meet HUD's requirements. The City's Five-Year Strategic Plan supports the ACHA by providing certifications of consistency when required. The ACHA has provided the city with a copy of the agency plans, which are on file at the CEDD.

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

The City of Atlantic City has described 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 City supports the activities of the Atlantic City Housing Authority family Investment Center. This program provides an array of supportive services to assist low-income residents of the ACHA in reaching and maintaining economic self sufficiency. These services include case management, computer training, job readiness, job retention, job search, childcare, carpenter apprenticeship training, and homeownership training.

Actions taken to provide assistance to troubled PHAs

- Collaboration on ALL unit inspections with ACHA
- Provided heaters and blankets to residents in distress.
- The City contracted with the ACHA for garbage removal
- The City paid for and developed the Neighborhood Plan for the HUD Choice Program
- The City developed a shared service agreement with the ACHA
- The City is has developed a service agreement with the ACHA to allow for Gas/fuel sharing(Pending).

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City has identified public policies that impact the cost of housing and the incentives to develop, maintain and improve affordable housing. Many of these policies fall beyond the purview or control of the City. Indeed, some of the issues described above are beyond the authority of any single agency or level of government.

Issues that can be addressed at the municipal level include local tax policy, land use controls, building codes fees and charges, growth limits, zoning ordinances and policies that affect the return on residential investment. The City has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions. Efforts have been made to streamline and facilitate the permitting process locally. The City has opted to employ impact and linkage fees for new development in an attempt to pay for the construction of roads, sewers and other infrastructure improvements required by new development.

The City continues to seek applicable state and federal funding in support of these housing and community development programs. In addition the City works with not-for-profit organizations to identify and obtain additional sources of funds.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The primary obstacles to meeting the underserved needs of low and moderate income people include lack of funding from federal, state and other local sources, the high cost of housing that is not affordable low-income people and the lack of availability of home improvement financing in the private lending industry.

To address these obstacles, the City invested nearly one million in CDBG funds through the 2024 Action Plan in projects that provide loans to low and moderate income homeowners for home improvements, and for projects that provide public and neighborhood services to low and moderate income people and those with special needs, and on projects that provide a variety of public services to eligible populations.

To address underserved needs, the City allocated 100 percent of its non-administrative CDBG investments for program year 2024 to projects and activities that benefit low and moderate income people and prevent slum and blight.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The citywide Residential Rehabilitation Program conducted lead-based paint testing and risk assessments for each property assisted that was built prior to January 1, 1978 and incorporated safe work practices or abatement into the scope of work as required to reduce lead-based paint hazards in accordance with 24 CFR Part 35.

The rehab program also provided homeowners with educational materials on the hazards of lead-based paint and how to mitigate their impact.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Several activities undertaken by the City of Atlantic City CDBG and HOME funds are efforts to reduce the number of persons in poverty and to improve the quality of life for Atlantic City residents. Programs that directly influence the poverty level include job enrichment and placement, housing repair assistance, and affordable housing opportunities.

Specific projects receiving financial support during the 2024 program year include:

- Citywide Housing Rehabilitation Program (CDBG and HOME)
- City HOME First Time Homebuyer Grants (HOME)
- Catholic Charities (CDBG)

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The institutional structure for providing affordable housing in Atlantic City involves three agencies: the Casino Reinvestment Development Authority (CRDA), the Atlantic County Improvement Authority (ACIA) and the Atlantic City Housing Authority and Urban Redevelopment Agency (ACHAURA). The CRDA and ACIA are involved in producing market-rate housing which requires 20% of all units constructed to be set aside for low- to moderate-income households. The ACHAURA is involved in providing affordable housing for low- to moderate-income persons and households through the federal public housing program and the Section 8 Housing Choice Voucher Program. In addition, the Atlantic City City-Wide Rehabilitation Program offers owners the opportunity to rehabilitate existing units via usage of state and federal resources.

The City's Assistant Director of Community Development is responsible for the administration of the CDBG and HOME programs, and functions as the lead agency in implementing the Five-Year Strategic Plan and Annual Action Plans. The Director works closely with local social services agencies, county agencies and local committees to meet the needs of low-income residents. All sub recipient agreements and CHDOs receive ongoing monitoring. The city also participates with other groups when appropriate – such as it does in planning for the homeless – to facilitate cooperative problem-solving in Atlantic City.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City has improved the coordination between its existing housing programs and other agencies and levels of government by networking/sharing information. The information exchange that occurred during the Consolidated Plan process continues between public and private agencies, grantee subrecipients and colleagues in the County.

Also, as described in the Citizen Participation narrative, the City sought a wide range of citizen participation and made all materials readily available to the public for review and comment. The Consolidated Plan has the support of Mayor and City Administration. Public Facilities, Public Safety, Public Works.

The approach employed by the City has proven to be a valuable tool for eliciting input that would not otherwise be available. This development process combined diverse ideas and approaches into a comprehensive planning document which was implemented in FY2019. The process further provides a set of strategies that address the low-income needs of the City in a clear and logical fashion. The delivery system in place for these housing, public services, and community development programs is coordinated through the Department of Community Development.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City completed an update to their Analysis of Impediments to Fair Housing and continues to take actions to foster and maintain affordable housing in accordance with the recommendations contained in the analysis.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitorings will be conducted on all sub-recipients receiving Public Service related grants and non-profits receiving Public Facility grants.

In addition to the on-site monitoring visits, the Community Development Department tracked overall CDBG program performance through the collection and evaluation of annual reports and reimbursement requests.

Monitoring activities of subrecipients were carried out through the following methods:

- Federal regulatory compliance (Eligibility, National Objective, NEPA);
- Desk reviews as part of the reimbursement request process;
- Contracts and Agreements - review of records to demonstrate compliance with applicable regulations and auditing files; and
- On-site Visits - to provide technical assistance and to verify the provision of service and the subrecipient's ability to document compliance in client files.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The citizen participation process for the CAPER involves a public review and comment period of 15 days. Residents were notified on September 2, 2025 of the availability of the plan for public display from September 8, 2025 through September 22, 2025, and that all public comments were welcomed. A public hearing was held on September 17, 2025. Notification of the public hearing was also included in the public notice. No comments were received.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the preparation of the 2024 Annual Action Plan, the City of Atlantic City determined that no changes to the goals and objectives of the 2020-2024 Consolidated Plan were required. Based on administration of the City's FY 2024 Program, the fifth year of the current 5-Year cycle, the City found no need to alter its goals and objectives during the preparation and submission of the FY 2024 Annual Action Plan.

The FY 2024 CAPER CDBG/HOME narrative provides more information on funding levels and amounts expended. The Goals and Objectives table provides an assessment of the annual progress toward meeting the Five-Year goals. Additional details on program outcomes and beneficiaries are provided in the Grantee Performance Report (PR03), which is included as an Appendix.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

1. Community Asset Preservation Corporation – 807 N. Indiana Avenue - IDIS Activity #2515 - 1 Unit -
HOME – CHDO – Funding for Substantial Rehabilitation - Rentals

The City conducted a monitoring and issued a monitoring letter to the property's owner, the Community Asset Preservation Corporation (CPAC). A copy of the September 3, 2025 monitoring report is attached.

2. Community Asset Preservation Corporation – 707 N. Michigan Avenue - IDIS Activity #2609 - 2 Unit -
HOME – CHDO – Funding for Substantial Rehabilitation – Rentals

The City conducted a monitoring and issued a monitoring letter to the property's owner, the Community Asset Preservation Corporation (CPAC). A copy of the September 3, 2025 monitoring report is attached.

3. Community Asset Preservation Corporation – 358 N. Connecticut Avenue - IDIS Activity #2507- 1 Unit -
HOME – CHDO – Funding for Substantial Rehabilitation – Rentals

The City conducted a monitoring and issued a monitoring letter to the property's owner, the Community Asset Preservation Corporation (CPAC). A copy of the September 3, 2025 monitoring report is attached.

4. Community Asset Preservation Corporation– 507 N. MLK Avenue- IDIS Activity #2499 - 1 Unit - HOME
– CHDO – Funding for Substantial Rehabilitation – Rentals

The City conducted a monitoring and issued a monitoring letter to the property's owner, the Community Asset Preservation Corporation (CPAC). A copy of the September 3, 2025 monitoring report is attached.

5. Community Asset Preservation Corporation – 123 Pennsylvania Avenue - IDIS Activity #2559 – 1 Unit -
HOME – CHDO - Funding for Substantial Rehabilitation

The City conducted a monitoring and issued a monitoring letter to the property's owner, the Community

Asset Preservation Corporation (CPAC). A copy of the September 3, 2025 monitoring report is attached.

6. Community Asset Preservation Corporation (Previously owned by Dekbon) - 711 N Indiana Avenue

IDIS 2598 HOME Grant \$80,000

The City conducted a monitoring and issued a monitoring letter to the property's owner, the Community Asset Preservation Corporation (CPAC). A copy of the September 3, 2025 monitoring report is attached.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The City requires developers of affordable housing to prepare an affirmative marketing plan for each project. The affirmative marketing plan requires that during the initial offering of affordable units, developers must make a good faith effort to market to eligible households that are the least likely to apply for those units. The City will assist the developer with determination of the populations least likely to apply as well as community resources available, should they require such assistance.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

No program income was used for projects

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

In addition to providing HOME funds to build or acquire and rehab units for home ownership, HOME funds will be used for the rehabilitation of single-family owner-occupied units.

FIVE Housing Rehabilitation Cases were completed. A total of **\$117,262.50** in HOME funds were expended on the following cases:

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	1	0	0	0	0
Total Labor Hours	9,799	0			
Total Section 3 Worker Hours	0	0			
Total Targeted Section 3 Worker Hours	0	0			

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	1				
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.	1				
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					

Other.					
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

IDIS 2960 - Covenant House Public Facility \$50,000.00 - no Section 3 required

IDIS 2792 - Bangladesh Community Center Renovations \$23,000 - no Section 3 required

IDIS Activity 2791 - Public Park and Public Facility Improvements

- Command Const for MLK Basketball – Final Payment \$8,059.60
- MLK Lighting - \$91,340.00 - - no Section 3 required

IDIS Activity 3022 - Public Park and Public Facility Improvements

- Courtyard Park Improvements \$1,410,534.74 - Section 3 Plan submitted



New Jersey 1301 W. Forest Grove Road, Vineland, NJ 08360 **P** 856.690.9590 **F** 856.690.5622
Pennsylvania 309 W. Glenside Avenue, Glenside, PA 19038 **P** 215.576.1950 **F** 215.576.1940

www.triadincorporated.com

Program Year 2024 CAPER
BREAKDOWN OF CDBG, CDBG-CV, AND HOME GRANT FUNDS SPENT ON GRANT
ACTIVITIES

During the period from July 1, 2024 to June 30, 2025, the City of Atlantic City received an allocation of CDBG funding totaling \$1,359,025.00, HOME funding totaling \$467,255.78 and \$13,142.73 in CDBG Program Income.

Summary Table – FY 2024 Allocations		Expended in FY 2024 (Including Prior Year Grants)
FY 2024 CDBG Allocation	\$ 1,359,025.00	\$2,477,591.72
FY 2024 HOME Allocation	\$467,255.00	\$370,222.68
Total Federal	\$ 1,826,280.00	\$2,847,814.40

Summary Table – FY 2020 CARE Allocations		Cumulative Expenditures Through FY 2024
FY 2020 CARES Allocation	\$2,723,357.00	\$ 1,602,866.22
FY 2021 HOME ARP Allocation	\$1,741,645.00	\$24,137.49
Total Federal	\$ 2,723,357.00	\$1,627,003.71

As in previous years, except for housing rehabilitation and administration, the City of Atlantic City does not serve as the sole source of funding for any of its recipients/partners. All the housing and social service providers have various streams of funding available to them and in many cases, the funding received from the CDBG and HOME programs represents a very small portion of their overall budget.

The following lists the distribution of activities undertaken by the CDBG and HOME programs during 2024. Many of the activities serve the immediate Community. Projects with specific addresses are included.

During the **2024** Program Year, the City expended a total of **\$2,477,591.72** in CDBG funds, **\$1,602,866.22 (cumulative)** in CDBG CV funds, **\$370,222.68** in HOME funds, and **\$24,137.49(cumulative)** in HOME ARP funds on the following projects.

CDBG

- **\$204,917.18** was spent on Planning and Administration – IDIS Activities 2793, 2900, 2957, 3042, and 2995.
- Expended **\$311,687.06** on 25 public service activities that addressed the homeless and non-homeless service needs of the community, including the Beron Jewish Older Adult Services, AC Elderly, AC Recreation, Chicken Bone Beach, KRP Activities, Covenant House, boys and Girls Club, CASA, New Life Childcare, Coalition for Change, Stay Humble, Islamic Academy, Mighty Writers, HR Recovery initiative, Salvation Army, AC Arts Foundation, Bangladesh Facility, Mud Girls, Mayor’s Office of Special Events

Beneficiaries: 287

- Expended a total of **\$1,147,686.26** for the following Public Park and Facility projects:

IDIS 2960 - Covenant House Public Facility \$50,000.00

IDIS 2792 - Bangladesh Community Center Renovations \$23,000

IDIS Activity 2791 - Public Park and Public Facility Improvements

- Command Const for MLK Basketball – Final Payment \$8,059.60
- MLK Lighting - \$91,340.00

IDIS Activity 3022 - Public Park and Public Facility Improvements

Courtyard Park Improvements \$1,410,534.74

Total **\$1,824,746.98**

Beneficiaries: 38,745

Housing Rehabilitation

CDBG Accounts

\$63,040.50 was drawn from CDBG Accounts 2897, 2955, 3077, and 2933 for the administration of the Housing Rehabilitation Program and the HOME First Time Homebuyer program.

HOME Accounts:

- **FIVE** Housing Rehabilitation Cases were completed. A total of **\$117,262.50** in HOME funds were expended on the following cases:

3034	\$850.00 \$9,782.50 \$13,057.50	1603 Madison Avenue	Completed
3031	\$24,380.00	110 N. Windsor Avenue	Completed
3037	\$35,750.00 \$ 9,150.00	3901 S Blvd	Completed
3036	\$12,100.00	3904 Filbert Avenue	Completed
3035	\$12,192.50	724 Pearl Place	Completed
	\$117,262.50		

- Through the HOME First-time Homebuyers Program, **six (6) households** have new access to homeownership after receiving down payment assistance (**\$140,000.00**).

3046	1st Time	\$25,000.00	3 Fairmount Terr - 1st
3047		\$25,000.00	34 N. Texas Ave -1st
3048		\$20,000.00	814 Adriatic – 1 st
3091		\$25,000.00	142 N Florida - 1st
3090		\$20,000.00	1911 Arkansas Ave - 1st
3089		\$25,000.00	38 N. Texas Ave – 1st
		\$140,000.00	

CHDO Projects and Affordable Housing Projects:

- 38 N. Texas Avenue - O.C.E.A.N was originally awarded \$170,000 towards the creation of three townhomes for sale to low/moderate-income residents. In 2020, the project was canceled due to inactivity. In 2024, the CHDO reapplied and the City awarded a total of \$227,850 to fund the construction of three townhomes for sale to moderate-income residents. Construction is approximately 100% complete on all three units. Two units have sold and third is pending final mortgage approval for the third applicant. A total of **\$176,402.20** was drawn and paid to O.C.E.A.N from IDIS Activities 2989, 2930, and 2963. It is anticipated the final unit will go to closing in the Fall of 2025 and then the final draws can be completed in IDIS
- 26 N. Kentucky – MIDTOWN CDC was awarded a total of \$153,982.50 for the renovation and resale of 26. N. Kentucky. The developer agreement was issued in April 2025. Once executed, renovations will begin.

3025 (2023)	CHDO Affordable Housing Unit G-14-23-HME-016-025	\$ 83,894.10
3041 (2024)	CHDO Affordable Housing Unit G-14-24-HME-016-041	\$ 70,088.40

- Sheila Oliver Senior Housing Apartments : \$469,912, previously allocated to rental apartments as additional funding for the HOME ARP grant has been designated towards the creation of two affordable rental units at the Sheila Oliver Senior Housing apartments. Developer will be the Foya Development Group, led by [Adenah Bayoh](#). Pending receipt of final applications and approval by Council. Application will be for 1 one bedroom rental unit and 1 two bedroom rental unit – both for seniors
 IDIS 3024 2023 **G-14-23-HME-673-024** \$119,470.00
 IDIS 3041 2024 **G-14-24-HME-673-040** \$350,442.00

HOME Administration: \$112,960.18 (IDIS Activities 2996, 2765, 3039 and 2958)

CDBG- CV – cumulative draw down \$1,602,866.22(\$428,763.26 in 2024)

- \$428,763.26** was spent on the following activities:

IDIS 2880	Rental Assistance	\$191,261.77
IDIS 2883	Anti Violence	\$47,000.00
IDIS 2885	Re-entry	\$50,894.87
IDIS 3070, 2825, 2886	Public Services	\$112,175.37
IDIS 2881	Small Business	\$13,431.25
IDIS 2882	Job Readiness	\$14,000.00
		\$428,763.26

HOME ARP

A Substantial Amendment was prepared revising the activities planned for the ARP grant. New project allocations are as follows.

IDIS Activity Number	Eligible Activity	Edmunds Account	New Funding Amount	Method Distribution
3092	Tenant Based Rental Assistance (TBRA)	G-14-21-HME-700-092	1,150,000.00 (\$1,146,781.35) Per RFP – cannot fund in IDIS until TBRA approved case by case	Consultant - Collaborative Support Programs of New Jersey (CSPNJ). Subrecipient Agreement awarded.
3093	Supportive Services (Homeless Prevention)	G-14-21-HME-700-093	\$ 160,000.00 – Funded in IDIS \$161,955.00 REV	PJ to Administer
3094	Supportive Services (Homeless Services)	G-14-21-HME-700-094	\$ 255,721.00 \$252,615. Per RFP – Funded in IDIS	Consultant - Collaborative Support Programs of New Jersey (CSPNJ)). Subrecipient Agreement awarded

2933	Administration and Planning	G-14-21-HME-933-399	\$173,969.00	Consultant – Triad Associates
	Total HOME ARP Allocation		\$ 1,739,690.00 1,741,645.00 REV	

Summary:

During the 2024 Program Year, the City expended a total of \$\$2,477,591.72 in CDBG funds, \$428,763.26 in CDBG CV funds, and \$370,222.68 in HOME funds (which includes funds allocated in previous fiscal years) to carry out or complete activities proposed in both the current and prior fiscal years. Of the \$2,477,591.72 in CDBG funding, the full amount was expended during the fiscal year, directly benefiting low-income and special needs households and supporting public facilities and public services that improved the quality of life for all residents.

An additional \$6,124.99 was expended from the HOME ARP grant, bringing the cumulative total to: \$24,137.49

City of Atlantic City
Community Development Block Grant (CDBG) Program



Suite 510 City Hall
Atlantic City, New Jersey 08401-4603
TEL 609.347.5330
FAX 609.347.5345

Lance T. Smith Sr., MSL, MPA, CPM
Assistant Director

September 3, 2025

Aqualine Suliali
Director of Financial Asset Management
asuliali@newjerseycommunitycapital.org
Community Asset Preservation Corporation (CPAC)
100 Albany Street, Suite 250
New Brunswick, NJ 08901

RE: City of Atlantic City
HOME Investment Partnerships Program (HOME) Rental Unit Monitoring
807 N Indiana Avenue IDIS 2515 HOME Grant \$85,000
358 N Connecticut Avenue IDIS 2507 HOME Grant \$61,000
711 N Indiana Avenue IDIS 2598 HOME Grant \$80,000
507 N MLK Avenue IDIS 2499 HOME Grant \$82,173
123 Pennsylvania Avenue IDIS 2559 HOME Grant \$200,000
707 N. Michigan Avenue IDIS 2609 HOME Grant (2 Units) \$80,000

Dear Ms. Suliali,

The City has completed the 2025 monitoring of the above-referenced units as required for HOME Program compliance, per the Declaration of Covenants, Conditions, and Restrictions to be recorded on the property and HOME program regulations. The monitoring included a review of documentation submitted on tenant files. No unit inspections were conducted this year.

Below is a listing of areas monitored and required corrective actions. It is understood that many of these corrective actions are required due to the change in title to the properties. **Due to the vacancies, the City will conduct follow-up monitoring in six months (March 1, 2026).**

The specific areas monitored and identified corrective actions are:

1. Certification of tenant income and assets
2. Compliance with Allowable HOME Rent Limits
3. Residential Leases

	<u>Corrective Action Required</u>	
807 N Indiana Avenue	Unit is vacant. Submit actions taken to affirmatively market	Submit by March 1, 2026

	and rent the unit to qualified household and submit completed Part 5 Tenant Income Certification <u>or</u> Housing Authority Voucher Certification Required (Part 5 Form attached)	
358 N Connecticut Avenue	Submit documentation tenant and NJCC have complied with required maintenance and submit a completed Part 5 Tenant Income Certification <u>or</u> Housing Authority Voucher Certification Required (Part 5 Form attached)	Submit by March 1, 2026
711 N Indiana Avenue	Unit is vacant. Submit actions taken to affirmatively market and rent the unit to qualified household and submit a completed Part 5 Tenant Income Certification <u>or</u> Housing Authority Voucher Certification Required (Part 5 Form attached)	Submit by March 1, 2026
507 N MLK Avenue	Current tenant in evictions. Once eviction is complete, Submit completed Part 5 Tenant Income Certification <u>or</u> Housing Authority Voucher Certification Required (Part 5 Form attached) for new tenant	Submit by March 1, 2026
123 Pennsylvania Avenue	Submit HAP contract for Brittany Campbell for 123 N. Pennsylvania. HAP submitted as part of monitoring was for 507 N MLK.	Submit by March 1, 2026
707 N. Michigan Avenue A	Unit is vacant. Submit actions taken to affirmatively market and rent the unit to qualified household and submit completed Part 5 Tenant Income Certification <u>or</u> Housing	Submit by March 1, 2026

	Authority Voucher Certification Required (Part 5 Form attached)	
707 N. Michigan Avenue B	Current tenant in evictions. Once eviction is complete, Submit completed Part 5 Tenant Income Certification <u>or Housing Authority Voucher Certification</u> Required (Part 5 Form attached) for new tenant	Submit by March 1, 2026

1. Regulatory Compliance

Corrective Action Required

Provide documentation that NJCC has contacted the City of Atlantic City Licensing & Inspection Department to apply for an Occupancy Permit and has contacted the City of Atlantic City Office of Landlord-Tenant Affairs and properly register each unit. Per City Ordinance 63: *Within 30 days of occupancy or purchase of a dwelling unit every landlord, owner, or rental agent of a dwelling unit subject to the provisions of Ordinance 63 of 1998-Chapter 41 shall register whether currently registered or not with the Landlord-Tenant Affairs Office.*

The office may be contacted at [609-347-5290](tel:609-347-5290).

<https://www.acnj.gov/Departments/landlord-tenant-affairs>

https://main.govpilot.com/web/public/dcc9c33a-cfa_Landlord-Registration-atlanticcity?uid=6910&ust=NJ&pu=1&id=0

Last, per my email dated 8/21/2025, outlined below are potential courses of action that NJCC may elect to pursue with respect to the subject properties:

· Transfer of Rental Assets to an Alternate Nonprofit Entity:

The existing rental units may be conveyed to another nonprofit organization, which would subsequently retain them as income-restricted rental stock or alternatively divest them through sale to incumbent tenants, contingent upon the tenants' eligibility as qualified homebuyers. In instances where the units have not yet exhausted the permissible maximum HOME subsidy allocation on a per-unit basis, the City may exercise discretion to extend supplementary rehabilitation funding to ensure compliance with housing quality standards.

· Transfer of Vacant Units with Lease-Purchase Structure:

The unoccupied units may be transferred to a separate nonprofit entity, which would then structure occupancy under a lease-purchase framework, with the intended conveyance of legal title to the occupant within a twelve-month horizon. Should the units remain below the maximum HOME subsidy

threshold, the City retains the potential capacity to furnish additional rehabilitation funds in order to achieve habitability and regulatory alignment.

· Request for HUD Authorization to Extinguish Deed Restrictions and Repay Funds:

NJCC may formally petition the U.S. Department of Housing and Urban Development (HUD) for authorization to extinguish the recorded deed restrictions, with the corollary requirement that HOME funds previously expended be repaid. It should be noted that such repayment would not constitute program income; rather, it would be classified as repayment due to noncompliance and failure to uphold the requisite affordability covenant for the prescribed regulatory period. Consequently, all recaptured funds would be remitted directly to HUD.

Should you have any additional questions, please feel free to contact me at 609-347-5330 or via email

LSmith@acnj.gov

Sincerely,



Lance T. Smith MPA, MSL, CPM

Assistant Director-Community Development Block Grant (CDBG)

City of Atlantic City

CC: Jacques Howard

Jack Beranato, Esq

Michael Perugini, Esq