

FY 2026

Community Development Block Grant Application Kit



City of Atlantic City
Division of Community and Economic Development
City Hall, Room 510
1301 Bacharach Boulevard
Atlantic City, NJ 08401-4603
Lance T. Smith Sr., MSL, MPA, Director
(609) 347- 5330
lsmith@acnj.gov

*****Must have an active 501 (c)(3) or equivalent status*****

Content Revised on 2/11/2026

APPLICATION INSTRUCTIONS

APPLICATION DEADLINE

Applications must be received in the Community Development Office, Room 510, 1301 Bacharach Boulevard, Atlantic City, NJ or via email to lsmith@acnj.gov or kharris@acnj.gov no later than

4:00 PM on Monday, March 16, 2026

Complete all forms and narratives included in this application package. Attach supporting documentation as required. Submit two (2) copies of the application in a format ready for copying. Submissions should be unbound (stapling permitted), on white paper, in a loose-leaf format, with pages numbered. Do not attach tabs. Please do not submit any more than the requested information; brevity and clarity are appreciated. Incomplete applications may delay consideration of your request.

All first-time applicants are **REQUIRED** to attend the scheduled **CDBG Application Technical Assistance Forum**. Applicants should contact Lance T. Smith, Community Development Director at (609) 347-5330 or by email at lsmith@acnj.gov; Kiyia M. Harris, Strategic Community Program Coordinator at (609) 347-5330 or by email at kharris@acnj.gov, or Elianne Daou at edaou@triadincorporated.com to register for attendance at the Forum.

CDBG Application Technical Assistance Forum No. 1 **March 3, 2026 – Tuesday**
2:00 pm to 3:30 pm (In-Person)

City Hall – Council Chambers
1201 Bacharach Boulevard, 2nd Floor
Room # 206
Atlantic City, New Jersey 08401-4603

CDBG Application Technical Assistance Forum No. 2 **March 12, 2026 - Thursday**
10:00 am to 11:30 am (In-Person)

City Hall – Council Chambers
1201 Bacharach Boulevard, 2nd Floor
Room # 206
Atlantic City, New Jersey 08401-4603

➤ **COMPETITIVE REVIEW PROCESS:**

City Community Development staff and the CDBG Advisory Committee will review each project proposal to assess how the application will meet the goals of the City's Five-Year Consolidated Plan and how the project will meet the City Eligibility Criteria. Applications will be scored in accordance with the Project Selection Criteria included on page 3 of this application.

- STAFF MAY REQUIRE ADDITIONAL INFORMATION to consider application request and/or require applicant to perform work not specifically stated in this application.
- PREMATURE COMMITTING OR EXPENDING FUNDS. Project costs are not eligible for CDBG reimbursement if they have been committed or spent prior to Environmental Clearance and execution of the sub recipient agreement.

- AN ENVIRONMENTAL REVIEW IS REQUIRED FOR EACH PROJECT RECEIVING CDBG FUNDING. Depending on the type of project, this process takes 120 days or more to complete and can be a significant impact on the time required to implement a project.
- CONSTRUCTION OR REHABILITATION PROJECTS MAY REQUIRE THAT CONSTRUCTION WORKERS BE PAID IN ACCORDANCE WITH DAVIS-BACON WAGE REGULATIONS (D/B). A determination of the D/B applicability will be made prior to entering into a contract and the start of work. If D/B applies to the project, labor costs for the project may increase.
- THE CITY OF ATLANTIC CITY WILL PLACE A MORTGAGE ON ACQUISITION AND/OR REHAB CONSTRUCTION PROJECTS FUNDED BY THE CDBG PROGRAM. The type and duration of liens will depend on the type and amount of the project being funded.
- A SITE VISIT MAY BE CONDUCTED. The City’s community development staff may request a tour of the agency. Notification will be given to the applicant prior to the site visit.
- ALL CDBG-FUNDED PROJECTS MUST BE ACCESSIBLE TO PERSONS WITH DISABILITIES. Information, participation, communications, and services regarding your project must be accessible to persons with disabilities in compliance with the Americans with Disabilities Act (ADA).

I have read and understand the above information:

AGENCY NAME

AUTHORIZED SIGNATURE

NAME AND TITLE

ATLANTIC CITY’S SCORING CRITERIA

In addition to the goals identified in its Consolidated Plan, in 2025, the City will focus on funding projects that meet the threshold requirements and the scoring criteria. **Applications must meet all threshold requirements to be eligible for scoring.** These are:

- Meets HUD National Objective
- Primarily Benefits LMI Persons/Areas
- Aligns with at least one City Priority Area
- Citizen Participation/Community Engagement
- Complete Application and Attachments
- Administrative Costs within Allowable Limits
- Compliant with prior CDBG monitoring requirements
- Submitted drawdown requests in a timely manner (only applicable to previously funded subrecipients)

If all the above threshold requirements are met, the application is eligible for scoring. A copy of the complete scoring rubric is attached to this application. Please reference the attached scoring rubric for additional guidance on application scoring.

Scored Criteria (100 Points Total)

1. Alignment with City Priority Areas (0-25 Points)

2. Community Needs & Problem Statement (0-15 Points)
3. Program Impact & Beneficiaries (0-15 Points)
4. Organizational Capacity & Readiness (0-15 Points)
5. Budget Reasonableness & Use of Funds (0-10 Points)
6. Leveraging, Match & Partnerships (0-10 Points)
7. Sustainability & Long-term Impact (0-10 Points)

The minimum recommended score for funding consideration is 65-70 points.

CDBG GENERAL POLICIES

(24 CFR 570.200)

The primary objective of the CDBG Program is the development of viable urban communities by providing decent housing and a suitable living environment, and expanding economic opportunities, principally for persons of low and moderate income. Funds must be used so as to give maximum feasible priority to activities that will carry out one of the three broad national objectives of: (1) benefit to low- and moderate-income families; (2) aid in the prevention or elimination of slums or blight; or (3) activities designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs.

At least 70% of the total CDBG funds must be used for activities that benefit low- and moderate-income persons over a one-, two-, or three- year period; and at least 51% of the beneficiaries of individual activities designed to benefit low- and moderate-income persons must be shown to be low- and moderate-income.

PROJECT SELECTION CRITERIA

All applicants must have 501c3 status and be in good standing. After an application has been deemed to meet a national objective, and it is clear that the project or program is eligible and complies with all applicable federal requirements; each application will then be ranked. The CDBG/HOME program will use the following criteria to evaluate applications and rank the applications in the likely event that the total requests exceed available funding. Projects with a greater number of points will generally be given a priority in the funding process. However, the minimum recommended score for funding consideration is 65-70 points. Each application may be assigned up to a maximum of 100 points. The ranking criteria and weightings are as follows:

Ranking Criterion

Category	Max Points Available
Alignment with City Priorities	25
Community Need	15
Program Impact	15
Capacity & Readiness	15
Budget & Use of Funds	10
Leverage & Partnerships	10
Sustainability	10
TOTAL POINTS AVAILABLE	100

APPLICANT INFORMATION & PROJECT ABSTRACT

1	Project Name					
2	Eligible CDBG Activity (See Exhibit A)					
3	CDBG Funding Year	FY 2026	4	Previously Funded by CDBG		Funding Year
5	Legal Name of Applicant Organization					
6	Address					
7	Telephone		8	Fax Number		

9	Federal Tax ID Number		10	Hours of Operation	
11	Type of Organization				
12	Name of Contact		13	Title	
14	Email Address				
15	Amount of CDBG Funds requested	\$			
16	Funds committed from other sources	\$			
17	Total Project Costs (Line 14 + Line 15)	\$			
18	Location of proposed project (Street Address)				

The applicant certifies that to the best of its knowledge and belief, the information included in this application is true and correct, and that the applicant will comply with all federal requirements should this application be approved for funding.

Signature	Date	Typed Name and Title

PROJECT DESCRIPTION

Briefly describe the proposed project. The narrative should include the need or problem to be addressed in relation to the Consolidated Plan or other community development priorities, as well as the population to be served or the area to benefit. Describe the work to be performed, including the activities to be undertaken or the services to be provided, the goals and objectives, method of approach, and the implementation schedule.

Attach additional sheets if necessary.

Indicate how you will identify clients. Provide an estimate as the number of clients to be served and describe them in terms of age, gender, ethnicity, income level, and other defining characteristics. **Attach additional sheets if necessary.**

PROJECT DESCRIPTION

(Continued)

Be very specific about who will carry out the activities, the location in which they will be carried out, the period over which the activities will be carried out, and the frequency with which the activities will be carried, and the frequency with which services will be delivered. **Attach additional sheets if necessary.**

Describe the site where the program will be implemented. How will clients get to the facility? What efforts will your agency and partners make to promote your program and reach isolated individuals? Describe how the facility complies with Americans with Disabilities Act (ADA) requirements regarding accessibility. **Attach additional sheets if necessary.**

PERFORMANCE MEASUREMENT

Describe what you expect to accomplish with your service in terms of:

1 | **OUTPUT** (ex. 25 participants in literacy)

2 | **OUTCOME** (ex. 50% will reach 6th grade reading level)

CDBG ELIGIBILITY OF PUBLIC SERVICE ACTIVITIES

If the project involves a public service activity, check all the boxes that describe your proposed activity

- | | |
|---|---|
| <input type="checkbox"/> Child Care | <input type="checkbox"/> Health Care |
| <input type="checkbox"/> Recreation Programs | <input type="checkbox"/> Education Programs |
| <input type="checkbox"/> Public Safety Services | <input type="checkbox"/> Fair Housing Activities |
| <input type="checkbox"/> Services for Senior Citizens | <input type="checkbox"/> Services for Homeless People |
| <input type="checkbox"/> Drug Abuse Counseling | <input type="checkbox"/> Energy Conservation Counseling and Testing |
| <input type="checkbox"/> Welfare | <input type="checkbox"/> Homebuyer Down Payment Assistance |
| <input type="checkbox"/> Paying for the cost of operating and maintain that portion of a facility in which one or more of the above services are provided | |

Describe how your proposed activity is either a **new** public service or a **quantifiable increase** in the level of an existing public service. **Attach additional sheets if necessary.**

CDBG STATUTORY OBJECTIVE JUSTIFICATION LOW- AND MODERATE-INCOME BENEFIT

Area Benefit – Describe how the proposed project is available to all of the residents in a primarily residential area and how you determined that at least 51% of those residents are low- and moderate-income persons.
NOTE: Public service activities CANNOT be qualified as an Area Benefit Activity.

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Presumed benefit - place a checkmark in the box that describes the beneficiaries of the proposed service:

<input type="checkbox"/> Abused children <input type="checkbox"/> Elderly persons <input type="checkbox"/> Homeless persons <input type="checkbox"/> Persons living with AIDS	<input type="checkbox"/> Battered spouses <input type="checkbox"/> Severely disabled adults (use census population report definition) <input type="checkbox"/> Illiterate adults <input type="checkbox"/> Migrant farm workers
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Limited Clientele – If the proposed public service activity is limited to a specific group of people, at least 51% of whom are low- and moderate-income persons, indicate which of the three categories of limited clientele activities best describes the activity by placing a checkmark in the box.

	<p>Family size and income – check this box if you intend to utilize household income surveys to document the size and annual income of each person receiving the benefit. Note: at least 51% of the program beneficiaries must be persons whose family income does not exceed the limits in Exhibit C</p>
	<p>Nature and location of activity – check this box if the nature and location of the activity are such that it will be used predominantly by low- and moderate-income persons. For example, a day care center designed to serve residents of a public housing development.</p>
	<p>Prevention and/or Elimination of Slums and Blight – Only the capital cost of building rehabilitation or demolition can be qualified as a slums and blight activity.</p>

LINE ITEM BUDGET FORM PUBLIC SERVICE PROJECTS

APPLICANT		PROJECT NAME	
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- Instructions:** Please use the following format to present your proposed line item budget.
1. In column A, list the items for which you anticipate the need for CDBG funds.
 2. In Column B, provide the calculation explaining how you arrived at the estimated cost of the line item.
 3. In Column C, provide the projected request for CDBG funds.
 4. On Attachment C, provide description of other funds, volunteer and donated services/resources to be used

A	B	C
Budget Item	Calculation	CDBG Request

PERSONNEL COSTS		
Salaried Positions / Job Titles	Provide Rate of Pay (hourly/salary)	

Salaries Total	\$	\$
Fringe Benefits	\$	\$
PERSONNEL TOTAL	\$	\$
OPERATING COSTS		
Supplies	\$	\$
Equipment	\$	\$
Rent/Lease	\$	\$
Insurance	\$	\$
Printing	\$	\$
Telephone	\$	\$
Travel	\$	\$
Other (provide description)	\$	\$
OPERATING TOTAL	\$	\$

CONTINUED ON NEXT PAGE

LINE ITEM BUDGET FORM PUBLIC SERVICE PROJECTS

(CONTINUED)

APPLICANT		PROJECT NAME	
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Instructions: Please use the following format to present your proposed line item budget.

1. In column A, list the items for which you anticipate the need for CDBG funds.
2. In Column B, provide the calculation explaining how you arrived at the estimated cost of the line item.
3. In Column C, provide the projected request for CDBG funds.
4. On Attachment C, provide description of other funds, volunteer and donated services/resources to be used

A Budget Item	B Calculation	C CDBG Request
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CONTRACT SERVICES

CONTRACT SERVICES TOTAL	\$	\$

Budget Worksheet		
PERSONNEL TOTAL (From Page 10)	\$	\$
OPERATIONS TOTAL (From Page 10)	\$	\$
CONTRACT SERVICES TOTAL (From Above, Page 11)	\$	\$
BUDGET TOTAL	\$	\$

LINE ITEM BUDGET FORM HOUSING/ACQUISITION PROJECTS

APPLICANT		PROJECT NAME	
<p>Instructions: Please use the following format to present your proposed line item budget.</p> <ol style="list-style-type: none"> In column A, list the items for which you anticipate the need for CDBG funds. In Column B, provide the calculation explaining how you arrived at the estimated cost of the line item. In Column C, provide the projected request for CDBG funds. On Attachment C, provide description of other funds, volunteer and donated services/resources to be used 			
A Budget Item	B Calculation	C CDBG Request	
Detail Scope of Work and Cost Estimate for Each Item			

Other Contract Services		
Budget Total	\$	\$

BUDGET NARRATIVE ATTACHMENT

1 Describe your plans to use other funds on this project. In this section, only describe funds that are secured. Provide the source of funds, amounts, and how these funds will be used.

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2	Describe your plans to seek new funding to supplement CDBG funding. Describe the sources to which you will apply, the amounts sought, and the proposed use of those funds.
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3	Describe your use of donated goods and services. Estimate the value of these services and describe how you arrive at these amounts.
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BUDGET NARRATIVE ATTACHMENT
(CONTINUED)

4 Please provide an explanation for any unusual budget expenditures listed in the line item budget on the previous page

5 Explain why you consider your program costs to be reasonable

APPLICATION ORGANIZATIONAL INFORMATION

1 FINANCIAL CAPACITY

Describe the agency's current operating budget, itemizing revenues, and expenses. Identify commitments for ongoing funding. Describe the agency's fiscal management, including financial reporting, record keeping, accounting systems, payment procedures, and audit requirements.

2 MONITORING
Briefly describe how you will monitor progress in implementing the program. Attach copies of all data collection tools that will be used to verify achievement of program goals and objectives. Describe who will be responsible for monitoring progress.

3 INSURANCE/BONDING/WORKER'S COMPENSATION
State whether or not the agency has liability insurance coverage, in what amount, and with what insuring agency. State whether or not the agency pays all payroll taxes and worker's compensation as required by federal and state laws. State whether or not the agency has fidelity bond coverage for principal staff who handle the agency's accounts, in what amount, and with what insuring agency.

APPLICATION ORGANIZATIONAL INFORMATION

(CONTINUED)

4

PLEASE ATTACH THE FOLLOWING TO YOUR APPLICATION

- Articles of Incorporation / Bylaws
- Non-profit determinations (tax exempt letter from IRS and/or state)
- List of Board of Directors
- Organizational chart
- Resumes of chief program administrator and chief fiscal officer
- Financial statement and audit
- Banking reference

Private agencies that have applied in the past three years or are currently funded by the Office of Community Development do not need to submit Articles of Incorporation, tax exemption letters, an organization chart, and resumes of the program administrator and fiscal officer, if they are on file in this office and they have not been changed since initially submitted.

ORGANIZATIONAL CHANGES

IF YOUR ORGANIZATION WAS PREVIOUSLY FUNDED BY CDBG:

- **Has anything changed with the Organization? Please Explain:**

- **Has anything changed with the Organization’s Activities? Please Explain:**

EXHIBIT “A” – CDBG BASIC ELIGIBLE ACTIVITES

The following activities may be funded by the CDBG Program, so long as they meet one or more of the National objectives

1. Acquisition of real property by purchase, long-term lease (15+ years), donation, or otherwise, of real property for any public purpose, subject to limitations.
2. Disposition of real property acquired with CDBG funds through a lease or donation, or otherwise; or its retention for public purposes.
3. Acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements, except buildings for general conduct of government. Eligible facilities include those serving persons having special needs such as homeless shelters, convalescent homes, hospitals, nursing homes, battered spouse shelters; half-way houses for runaway children, drug offenders or parolees, group homes for mentally retarded persons; and temporary housing for disaster victims.
4. Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites
5. Provision of public services (including labor, supplies and materials) such as those concerned with child care, health care, education, job training, public safety, fair housing counseling, recreation, senior citizens, homeless persons, drug abuse counseling and treatment, and energy conservation counseling and testing. The services must meet each of the following criteria:
 - a. A service must either be new or be a quantifiable increase in the level of a service above that which has been provided with state or local funds in the previous twelve calendar months; and

b. The amount obligated for public services shall not exceed 15 percent of the annual grant, plus 15% of the program income received from the previous year.

6. Removal of material and architectural barriers which restrict the mobility and accessibility of elderly or handicapped persons to publicly owned and privately owned buildings, facilities, and improvements
7. Rehabilitation of privately and publicly owned buildings and improvements for residential purposes.
8. Rehabilitation of publicly or privately owned commercial or industrial buildings, except that the rehabilitation of such buildings owned by a private for-profit business is limited to improvements to the exterior of the building and the correction of code violations.
9. Improvements to buildings to increase energy efficiency.
10. Rehabilitation, preservation, or restoration of historic properties.
11. Provision of credit, technical assistance, and general support (including peer support programs, counseling, child care, transportation, etc.) for the establishment, stabilization, and expansion of micro enterprises. A micro enterprise is a business with five or fewer employees, one or more of whom owns the business.
12. Provision of assistance to private for-profit business where appropriate to carry out an economic development project. Any project funded must be able to document the creation or retention of a certain number of jobs, depending on the type of project proposed.

EXHIBIT "B" – RECORDKEEPING RESPONSIBILITIES

Successful applicants will be required to sign a contract with the City which will state all the requirements to be placed on the applicant. In general, the following will apply to all applicants:

1. Written records to justify all expenditures must be maintained for a period not less than three (3) years after the full amount of the grant is expended. Your records will be subject to review by the City and HUD.
2. You will be required to maintain the City's minimum insurance standards, to be evidenced by a copy of the policy provided to the City within 10 days of execution of the contract.
3. You must agree to administer the CDBG program in accordance with 2 CFR Part 200 by ensuring that:
 - a. Financial records can be audited based on Generally Accepted Accounting Principles (GAAP);
 - b. Internal controls are effective and protect CDBG funds;
 - c. Procedures exist for determining costs are allowable, reasonable and allocable; and
 - d. Systems are in place to review financial management and cost procedures.
4. Sub-recipients must have accounting records that adequately identify the sources and application of CDBG funds. For CDBG funds, records must contain reliable and up-to-date information. The information should at least include:
 - A chart of accounts which includes general assets, liabilities, expenses, and revenue
 - Federal grants received by the sub-recipient.
 - A cash receipts and disbursements journal
 - A payroll journal, and 4) a general ledger.

- Unobligated balances (funds remaining available for distribution).
- Program Income (if any). If any income is derived from the activities funded by CDBG, that income must be returned to the City as program income
- Actual outlays or expenditures, with a breakdown of the grant program the funds were derived from and "eligible activity" which clearly indicate use of program funds are for eligible activities.

5. Audits

Audit required. A non-Federal entity that expends \$1,000,000 or more during the non-Federal entity's fiscal year in Federal awards must have a single or program-specific audit conducted for that year in accordance with the provisions of 2 CFR 200.501, Audit Requirements:

6. You will be required to provide semi-annual reports stating the total number of persons served, including their ethnic origin, and whether they are female heads of household. These figures are required to be reported by HUD.
7. You will be required to obtain written proof of income of each person or household which you assist, unless your clients are abused children, battered spouses, elderly persons, handicapped persons, homeless persons, illiterate persons, or migrant farm workers.
8. You must have a written policy designed to ensure your facilities are free from the illegal use, possession, or distribution of drugs or alcohol.
9. In the event that HUD should determine that CDBG funds were improperly spent, and that money should be reimbursed to the U.S. Treasury, your organization will be responsible for this reimbursement.

EXHIBIT “C” – 2025 LOW- AND MODERATE-INCOME LIMITS

Total family income includes income from all sources (wages, unemployment, social security, public assistance, interest and dividends, worker’s comp, etc.) for all members of your family who are at least 18 years of age.

CDBG/HOME PROGRAMS

Size of Household	Maximum Household Income
1	\$ 56,150.00
2	\$ 64,150.00
3	\$ 72,150.00
4	\$ 80,150.00
5	\$ 86,600.00
6	\$ 93,000.00

The applicant certifies that to the best of its knowledge and belief, the information included in this application is true and correct, and that the applicant will comply with all federal requirements should this application be approved for funding.

Typed Name and Title	Signature	Date