



City of Ocean City, NJ  
Community Development Block Grant Program

Five-Year Consolidated Plan - Draft  
(Program Years 2024-2028)  
and  
2024 Annual Action Plan- Draft

City of Ocean City  
Capital Planning Office  
861 Asbury Ave  
Ocean City, NJ 08226

PREPARED BY:

**TRIAD**  
ASSOCIATES  
CELEBRATING 40 YEARS

# **DRAFT**

## **Executive Summary**

### **ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The purpose of a Consolidated Plan is to identify housing and community development needs and to develop specific goals and objectives to address those needs over a five-year period. This Five-Year Consolidated Plan for Ocean City covers the period of September 1, 2024 through August 31, 2028. The Consolidated Plan allows the City to continue to receive federal Community Development Block Grant (CDBG) funds as a direct Entitlement from the U.S. Department of Housing and Urban Development (HUD). In order to continue to receive these funds for Fiscal 2024, Ocean City must submit its Five-Year (2019-2023) Consolidated Plan and FY 2024 Annual Action Plan to HUD by July 15, 2024.

The FY 2024-2028 Consolidated Plan describes to HUD, our community and other interested parties how the City intends to use federal and non-federal resources to meet community needs. CDBG funds are authorized under Title I of the Housing and Community Development Act of 1974. The funds are intended to provide low and moderate-income households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, roads and infrastructure, housing rehabilitation and preservation, public services, economic development, planning and administration.

As an Entitlement Grantee, Ocean City will receive an annual share of federal CDBG funds. In order to receive its Entitlement, Ocean City must submit an Annual Action Plan to HUD. The Fiscal Year (FY) 2024 Annual Action Plan includes the funding application for CDBG and information on proposed CDBG-funded projects and beneficiaries.

#### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The Strategic Plan provides a framework to address the needs of the City for the next five years using approximately \$1.25 million in Community Development Block Grant (CDBG) funds.

The Five-Year goals of this Consolidated Plan are enumerated in Section SP-45. They include planned accomplishments in the areas of public infrastructure, including accessibility improvements, and public services.

#### **3. Evaluation of past performance**

As a CDBG Entitlement Grantee, Ocean City has a track record of implementing community development activities that are eligible and compliant with all requirements.

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Past projects funded through the City's CDBG program include improvements to a community center in the north end of the City and assistance to the Ocean City Housing Authority with modernization of its senior and family units and with the provision of mental health services to Housing Authority residents.

## **4. Summary of citizen participation process and consultation process**

Through a focus group, public hearings and interviews and a community survey, Ocean City formed a consensus of community needs as seen by residents, service providers and City staff.

All information gathering functions were held in fully accessible facilities to encourage attendance by all. Organizations serving various constituencies throughout the City and Cape May County as a whole were contacted regarding the needs of the Ocean City residents they serve.

Public hearings were advertised well in advance in a local newspaper of general circulation and also noted on the City website. A draft of this Consolidated Plan was also made available on the City website throughout the 30-day public review period prior to submission to HUD.

## **5. Summary of public comments**

Participants in the focus group for service providers noted the following needs in Ocean City:

- Transportation.
- Homeless shelter – none in the County.
- Need for affordable family rental housing.
- Need for accessibility improvements to some public spaces.
- Housing Authority experience is that some of their senior residents need mental health services. They see hoarding, cleanliness issues and very little family contact or support. Noted that Adult Protective services help in other places, but haven't been available to them in Ocean City. Others noted that the service exists in Cape May County and should be available to Housing Authority.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments or views were accepted.

## **7. Summary**

While needs were identified that are likely beyond the scope of the City CDBG program, there are possibly some new activities to be considered over the 5-year period covered by the Consolidated Plan.

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## **The Process**

### **PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)**

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	OCEAN CITY	Manager of Capital Planning

**Table 1 – Responsible Agencies**

### **Narrative**

The Ocean City Department of Financial Management, under the direction of the Mayor and City Council, is the lead agency responsible for the preparation of the Ocean City Five-Year Consolidated Plan and administration of the annual CDBG program over the next five years.

### **Consolidated Plan Public Contact Information**

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The City of Ocean City has prepared a Five-Year Consolidated Plan in order to strategically implement the federal Community Development Block Grant (CDBG) Program, which funds housing, community development and economic development activities within the municipality. Through a collaborative planning process that involved a broad range of public and private agencies, the City has developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) Program. The City will submit this Five Year Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD).

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

Coordination begins with communication and the City maintains open channels of communications among a varied network of service providers - including health and mental health providers - and the various representatives of low-mod income residents, including public and assisted housing.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Cape May County takes the lead agency role with the Continuum of Care (COC). Ocean City participates in the process through its Neighborhood and Social Services Director. The City administers state funds to assist homeless individuals with emergency shelter, food and homeless prevention services. Homeless families must be referred to the County for assistance. During preparation of the Consolidated Plan, the City reviewed the goals of the COC.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

See above.

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**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

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**Table 2 – Agencies, groups, organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	CAPE MAY COUNTY
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Employment Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Consolidated Plan Focus Group. Additionally, Ocean City maintains an ongoing relationship with more than 25 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings and conferences.
<b>2</b>	<b>Agency/Group/Organization</b>	Ocean City Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Services - Housing Services-Elderly Persons Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Participated in Consolidated Plan Focus Group. Additionally, Ocean City maintains an ongoing relationship with more than 25 other municipalities, government agencies, school districts and community service organizations via e-mail, conference calls, face-to-face meetings and conferences.

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3	<b>Agency/Group/Organization</b>	OCEAN CITY
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy Public services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Various Ocean City staff members provided input into this plan, including the City's Director of Neighborhood and Social Services, who took part in a one-to-one conversation regarding needs and opportunities affecting the low-mod income residents of Ocean City.

**Identify any Agency Types not consulted and provide rationale for not consulting**

All relevant agencies were consulted.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Cape May County	The CoC goals were reviewed and key goals and objectives were added t the Consolidated Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**



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**Narrative (optional):**

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## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Through a focus group, public hearings and interviews, Ocean City formed a consensus of community needs as seen by residents, service providers and City staff.

All information gathering functions were held in fully accessible facilities to encourage attendance by all. Organizations serving various constituencies throughout the City and Cape May County as a whole were contacted regarding the needs of the Ocean City residents they serve.

Public hearings were advertised well in advance in a local newspaper of general circulation and also noted on the City website. A draft of this Consolidated Plan was also made available on the City website throughout the 30-day public review period prior to submission to HUD.

Among the local needs identified during the focus group were a need for public services, including mental/emotional health services for some public housing residents, and the need that some homeowners, particularly seniors, have for assistance with home repairs. This input led directly to goals being included in the Consolidated Plan and first-year Action Plan and to first-year activities.

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## **Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
1	Focus group	Public housing agency and service providers	Representatives of Ocean City, the OC Housing Authority and 1 other organization that provides services to Cape May County residents attended.	Participants noted the following needs in Ocean City:  * Transportation  * Homeless shelter - none in the County  * Need for affordable family rental housing  * Housing Authority experience is that some of their senior residents need mental health services.	All comments were accepted.	
2	Public Hearing	Non-targeted/broad community				

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<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (if applicable)</b>
3	Internet Outreach	Non-targeted/broad community	Draft plan placed on City website.			

**Table 4 – Citizen Participation Outreach**

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## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

According to HUD, “A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.” The discussion below details the needs of racial and ethnic groups that are impacted by the lack of affordable housing in proportion to the racial makeup of Ocean City.

Per the analysis herein, discussion, and identified needs, the greatest needs by household type, income and racial/ethnic group in Ocean City are:

Some income segments of the both the African-American/Black and Hispanic populations have a disproportionately greater housing need in comparison to City’s population as a whole, particularly in the area of housing cost burden.

The demand for senior units for Ocean City residents is greater compared to that of families. Additionally, elderly households require additional social services such a mental health.

The Ocean City Housing Authority's waiting list is currently open. Currently 10 families from Ocean City are on waiting list and 112 not currently in Ocean City on the waiting list. 50 seniors from Ocean City and 200 from out of Ocean City on the senior waiting list. In Ocean City, there are generally 12 openings per year from turnover. Less turnover with families – just a few per year.

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## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	11,470	11,065	-4%
Households	5,660	5,205	-8%
Median Income	\$57,813.00	\$87,060.00	51%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	630	520	750	390	2,915
Small Family Households	105	35	170	95	1,010
Large Family Households	55	0	4	25	220
Household contains at least one person 62-74 years of age	124	94	245	135	1,070
Household contains at least one person age 75 or older	215	300	225	95	465
Households with one or more children 6 years old or younger	34	4	10	39	139

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

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## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	65	35	0	150	10	0	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	0	4	0	29	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	0	0	0	30	0	0	0	20	20
Housing cost burden greater than 50% of income (and none of the above problems)	205	45	30	0	280	145	115	65	40	365

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	10	75	90	10	185	35	105	135	70	345
Zero/negative Income (and none of the above problems)	35	0	0	0	35	25	0	0	0	25

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	305	115	70	0	490	155	115	70	55	395
Having none of four housing problems	100	130	235	105	570	70	160	375	230	835
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:



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### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	85	10	35	130	10	20	70	100
Large Related	55	0	0	55	4	0	0	4
Elderly	85	110	34	229	154	169	135	458
Other	95	65	44	204	19	30	0	49
Total need by income	320	185	113	618	187	219	205	611

**Table 9 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	10	10	10	10	0	20
Large Related	0	0	0	0	4	0	0	4
Elderly	85	50	4	139	124	75	35	234
Other	0	85	25	110	15	0	0	15
Total need by income	85	135	39	259	153	85	35	273

**Table 10 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	0	4	0	59	0	0	4	0	4

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	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	0	20	20
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	55	0	4	0	59	0	0	4	20	24

**Table 11 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

According to the Census Bureau, single-person households make up 38.2% of Ocean City's households. Applying that percentage to the Cost Burden charts above indicates that some 200 single-person households pay more than 50% of their income for housing and that an additional 470 single-person households pay more than 30% of their income for housing.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

According to the 2022 American Community Survey, Ocean City included 1,477 persons or 13.3% of the population who reported a disability. The largest age cohort with a disability are people 75 and over, comprising nearly 50% of those with disabilities. The second largest cohort is for persons aged 35 to 64, which make 21% of disabled people. More than half of the disabled population in Ocean City (790 people) or 7.1% of the population are disabled with ambulatory difficulty, meaning they require handicapped-accessible housing and barrier-free public access.

The following are issues faced by individuals with disabilities in securing housing:

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- Affordable, safe and appropriate housing
- More home modification programs for those who acquire a disability as they age or through accident or illness
- Accessible housing, particularly for those with severe disabilities
- Assistance with rental and security deposits
- Varying levels of supportive services adaptable to individual requirements
- Effective pathways to ensure consumer information on existing housing and services programs
- Services for those who are dually-diagnosed
- Outreach to individuals who resist or cannot access the traditional mental health service system

## **What are the most common housing problems?**

The cost of housing in Ocean City is most common housing problem. At least 645 households (roughly 12% or 1 in every 8) currently pay more than 50% of household income on housing in Ocean City. Another 530 households (10%) pay more than 30% of their income for housing costs. Combined, then, at least 22% of Ocean City households spend 30% or more of their income on housing.

## **Are any populations/household types more affected than others by these problems?**

Low income residents, as well as elderly residents are impacted by the cost of housing the most in Ocean City.

## **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Household with extreme cost burdens (paying greater than 50% of house income, and earning between 0-30% of AMI, and low-income household and families with children who are currently housed are at the highest risk of residing in shelters.

The City does not receive Emergency Solutions Grant (ESG) funding to rapidly re-house homeless families.

## **If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

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The at-risk population group is the estimated number of households with a cost burden greater than 50% of household income, earning between 0% and 30% of area median income. The highest at-risk group are those individuals who do not earn enough to pay for food clothing and transportation.

## **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

According to the national Alliance to End Homelessness, the following are reasons why people become homeless:

- Lack of income to meet the basic needs of food, clothing and transportation
- Health problems and disability may impact someone's ability to earn income leading to unstable income and as a result homelessness. Health related issues can be exacerbated by homelessness as well
- Lack of affordability or inventory of affordable housing
- Persons that are victim to domestic violence

Since Ocean City is a tourism centered town, the demand for housing is greater in the summer for both seasonal workers and tourists. Therefore, housing becomes less secure for families who have off-season rental units. Often time relocation with families, in hotels or shelters during the peak summer months is the only alternative if they cannot secure year-round housing.

## **Discussion**

Not surprisingly for a resort island that is densely built with many vacation homes, some of which are very expensive, housing costs are relatively high, even by New Jersey's generally high standards.

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## **NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction**

The above definition of disproportionate need was applied to the data in the tables below.

The only group where a disproportionate need was identified was Hispanic households at 80-100% of Area Median Income. Hispanic households accounted for 20% of that category's households with a housing problem. Hispanic households comprise 8.4% of Ocean City's population per the latest Census Bureau data.

### **0%-30% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	425	80	55
White	370	55	55
Black / African American	24	0	0
Asian	4	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### **30%-50% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	525	85	0
White	385	55	0

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Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	15	0	0
Asian	50	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	20	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data                    2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## **50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	310	0
White	460	260	0
Black / African American	4	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	45	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data                    2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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## **80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	225	250	0
White	165	245	0
Black / African American	15	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	0	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### **Discussion**

See above.

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## **NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction**

The above definition of disproportionate need was applied to the data in the tables below.

Two groups were identified as having a disproportionately greater need when it comes to severe housing problems.

Asian households in the 30-50% of Area Median Income group accounted for 14.5% of the households with a severe housing problem while Asian households comprise just 0.3% of the City's population.

Hispanic households at 80-100% of Area Median Income accounted for 41% of that category's households with a severe housing problem. Hispanic households comprise 8.4% of Ocean City's population per the latest Census Bureau data.

### **0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	350	160	55
White	310	115	55
Black / African American	4	20	0
Asian	4	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	0	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%



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## 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	345	260	0
White	205	230	0
Black / African American	15	0	0
Asian	50	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	20	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data                    2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	185	585	0
White	185	530	0
Black / African American	0	4	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	45	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data                    2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

# **DRAFT**

## **80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	110	365	0
White	50	360	0
Black / African American	15	10	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

## **Discussion**

See above.

# **DRAFT**

## **NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### **Introduction:**

There are no racial or ethnic groups with a disproportionately greater need in regards to housing cost burdens.

### **Housing Cost Burden**

<b>Housing Cost Burden</b>	<b>&lt;=30%</b>	<b>30-50%</b>	<b>&gt;50%</b>	<b>No / negative income (not computed)</b>
Jurisdiction as a whole	3,120	1,195	865	60
White	2,845	1,045	765	55
Black / African American	20	70	4	0
Asian	60	10	19	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	185	30	75	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### **Discussion:**

See above.

# **DRAFT**

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

There are some instances where a disproportionately greater housing need exists among racial or ethnic groups in Ocean City.

- Hispanic households at 80-100% of Area Median Income accounted for 20% of that category's households with a housing problem. Hispanic households comprise 8.4% of Ocean City's population per the latest Census Bureau data.
- Asian households in the 30-50% of Area Median Income group accounted for 14.5% of the households with a severe housing problem while Asian households comprise just 0.3% of the City's population.
- Hispanic households at 80-100% of Area Median Income accounted for 41% of that category's households with a severe housing problem. Hispanic households comprise 8.4% of Ocean City's population per the latest Census Bureau data.

There are no income categories in which a racial or ethnic group has a disproportionately greater need than the needs of that income category as a whole in regards to housing cost burden.

**If they have needs not identified above, what are those needs?**

The needs are identified above.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The northern third of the island has slightly higher percentages of Black/African-American residents and Hispanic residents than the island as a whole. This also corresponds to the areas of Ocean City that are eligible for Low-Mod Area (LMA) benefit activities.

# **DRAFT**

## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

The Ocean City Housing Authority, established in 1958 manages 121 units in total, 61 units for the elderly at Bay View Manor and 60 units (20 senior apartments, and 40 family apartments) located at Pecks Beach Village. The Authority does not administer a Section 8 Housing Choice Voucher program. Public housing receives an allocation from HUD’s Capital Fund Program for maintenance and modernization. Funds are also received for operational costs.

The OCHA is currently in the planning stages to build 32 units of senior housing next to existing senior units; 6 handicapped units and all units can be converted to accessible as needed. The 20 senior units on Fourth Street will be demolished and replaced with 40 family units (2 & 3 bedroom mostly, with 2,3 or 4-bedroom). No date for completion has been determined and OCHA is still securing financing for the project. In addition to the new construction projects, OCHA is planning 10 scattered-site rental duplexes that will help Ocean City meet state Affordable Housing requirements.

### **Totals in Use**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	121	0	0	0	0	0	0

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

# **DRAFT**

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	17,039	0	0	0	0	0
Average length of stay	0	0	6	0	0	0	0	0
Average Household size	0	0	1	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	60	0	0	0	0	0
# of Disabled Families	0	0	24	0	0	0	0	0
# of Families requesting accessibility features	0	0	121	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

# **DRAFT**

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	86	0	0	0	0	0	0
Black/African American	0	0	32	0	0	0	0	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	14	0	0	0	0	0	0
Not Hispanic	0	0	107	0	0	0	0	0	0

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

# **DRAFT**

**Data Source:** PIC (PIH Information Center)



# **DRAFT**

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The greatest need for public housing is among families requesting accessible features and elderly program participants (over age 62).

The Ocean City Housing Authority's waiting list is currently open. Currently 10 families from Ocean City are on waiting list and 112 not currently in Ocean City on the waiting list. Fifty (50) seniors from Ocean City and 200 from out of Ocean City are on the senior waiting list. In Ocean City, there are generally 12 openings per year from turnover. There is less turnover with families with just a few per year.

## **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Same as above.

## **How do these needs compare to the housing needs of the population at large**

The needs of public housing residents for accessible units parallels the needs of the population at large in regards to accessible units, particularly for the elderly.

## **Discussion**

See above.

# **DRAFT**

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

The Cape May County Department of Human Services provides structure and oversight for the planning and coordination of homeless services in Cape May County. This Department is responsible for preparing the Continuum of Care (COC) funding application and conducting the annual Point-in-Time count of homeless persons. In addition, the Homeless Management Information System (HMIS) is used by agencies that receive HUD funding for services to persons who are homeless in Cape May County. The HMIS provides data on the total number of persons assisted who are homeless or who are at-risk of homelessness.

The Cape May Board of Social Services provides direct client services to families who have been evicted or otherwise find themselves homeless. The City of Ocean City has its own General Assistance program that provides individuals with shelter accommodations.

### Needs of Persons Threatened with Homelessness

The City's Neighborhood and Social Services Office provides General Assistance to individuals with financial needs. Families that are threatened with eviction are referred to the Board of Social Services for TANF based assistance. The County is able to provide emergency rent, utility and food assistance.

Families threatened with eviction are referred to the Board of Social Services for TANF based assistance. The County is able to provide emergency rent, utility and food assistance.

The Office of Neighborhood and Social Services reports that the persons threatened with homelessness are renters, faced with increased housing costs due to high demand for housing. Some are not able to get 12 month leases and face either substantially higher rents during the summer or are displaced. They move in with relatives or live in inadequate housing. Many lack employment skills and work at seasonal jobs in the tourist industry. The seasonal jobs are low wage and do not offer opportunities for advancement to higher wage jobs. The elderly at-risk rely largely on Social Security as their main source of income. It is not uncommon for the at-risk households to include individuals with mental illness or addictions. Illiteracy is also a common characteristic of the households. There is no estimate of the number of persons who are at-risk of homelessness.

# **DRAFT**

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	16	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

**Data Source Comments:** Source: 2018 Ocean City/Cape May County Point in Time Survey Summary

Indicate if the homeless population is:  Has No Rural Homeless

# **DRAFT**

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

The 2023 Cape May County Point In Time survey does not include specific numbers for Ocean City. The County as a whole had 198 homeless residents from 146 households. 4 people were unsheltered on the night of the count. Other homeless data in the report are not provided on a municipal basis, but using the countywide figures as a guide, it is most likely the homeless in Ocean City were individual adults. There is no information available on the duration of their homelessness.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

Of the 146 homeless households counted during the 2023 Cape May County Point In Time survey, 24 (16%) were families with at least 1 child under the age of 18. Again, these statistics are only available on a countwide basis, and not specifically for Ocean City.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

The 2023 Cape May County Point In Time survey shows that for the County as a whole, African-American and Hispanic residents both make up a disproportionate percentage of the homeless population. While African-Americans constitute 3.1% of the County population, they make up 14.6% of the County's homeless population. Hispanic residents make up 8.4% of the County's population and 17.2% of the homeless population in the County.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The 2023 Cape May County Point In Time survey shows a total of 198 homeless individuals in Cape May County. All but 4 of them were sheltered on the night of the Point in Time Survey.

**Discussion:**

See above.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, persons with alcohol/other drug addictions and public housing residents. Many persons with such special needs also have very low incomes and are in HUD's presumed benefit categories.

### **Describe the characteristics of special needs populations in your community:**

Per the U.S. Census Bureau's 2022 American Community Survey, nearly 1,500 Ocean City residents (13.3% of the population) have some sort of disability. The most common is an ambulatory disability, experienced by an estimated 790 of the City's residents, most of whom are elderly.

The special needs population in Ocean City is served by Cape May County programs for persons with disabilities. The programs are extensive and cover a wide range of disabilities, including developmentally disabled, physically disabled, persons with mental illness and persons with substance abuse disorder. There are also programs for the elderly, some of whom are disabled or require assistance with daily living skills or simply telephone reassurance or transportation.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Public and private programs serving special needs populations have determined that accessible housing and counseling services dealing with mental and physical health, financial management and access to community programs and services are among the needs of these populations.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Cape May County had a total of 449 HIV and AIDS cases reported as of June 30, 2021, the latest that state data is available. The vast majority of the total cases was men (326 men; 123 women) and most (296) are between 25 and 44 years of age. Non-Hispanic Whites (261) make up the majority of all persons with HIV/AIDS. However, Black and Hispanic men and women with HIV/AIDS are disproportionately represented based on the general population (Persons with HIV/AIDS: 20% Black men and 35% Black women; and 17% Hispanic men and 18% Hispanic women).

### **If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their**

**unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

N/A

**Discussion:**

See above.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Public facilities in the City continue to require upgrades and improvements to meet current needs, in particular handicap accessibility and storm water management.

### **How were these needs determined?**

Discussions with City staff and other stakeholders provided an overview on the extent of the need for public facility improvements.

### **Describe the jurisdiction’s need for Public Improvements:**

Ocean City is more than a tourism destination community. The City has an increasingly elderly year-round population. Superstorm Sandy revealed the vulnerability of living on a barrier island and the need to flood-proof and elevate structures or critical infrastructure whenever possible. In addition, all sidewalks and beach access points must be made accessible to persons with disabilities.

A large pump station project is planned for the north-central part of the City to alleviate storm water problems. The low-lying part of the island is frequently inundated during rain events. The pump station will more quickly move storm water away from this neighborhood.

### **How were these needs determined?**

Discussions with City staff and other stakeholders provided an overview on the extent of the need for public improvements.

### **Describe the jurisdiction’s need for Public Services:**

The demand for public services has increased over the past five years. Some residents find it is difficult to get county assistance and transportation to Cape May Court House and Rio Grande, where services are located, is limited.

For some of the senior residents of the Ocean City Housing Authority homes, mental and emotional health issues have been noticed.

### **How were these needs determined?**

Discussions with social service providers, the Ocean City Housing Authority and city staff.





# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The housing market in Ocean City is largely driven by the second home and the tourism market in Southern New Jersey. The housing market is one of the strongest among the coastal towns, putting pressure on the local municipality to provide affordable housing for the working class. The value of a home in Ocean City is largely derived from the seasonal rental income potential of a property. As such properties closest to the beach or the bay command the highest prices.

The median contract rent in Ocean City (per the 2018-2022 ACS) is \$1,404 per month, an increase of 24% from 2019. The median home value in Ocean City is \$664,100 (2018-2022 ACS data), an increase of \$94,000 (17%) from \$557,700 in 2019. Approximately 70% of homes are owner occupied and 30% renter occupied.

The housing inventory in Ocean City is older. Specifically:

- 45% of the housing stock was built before 1979, including 16% built before 1940
- 30% was constructed between 1980 and 1999
- 25% of the housing stock was constructed in 2000 or later.

Having an older housing stock contributes to increased maintenance expense and can lead to housing issues, especially in renter occupied units or those owned by low- and moderate-income residents.

### Public and Assisted Housing:

The Ocean City Housing Authority manages 121 units in total, 61 units for the elderly at Bay View Manor and 60 units (20 senior apartments, and 40 family apartments) located at Pecks Beach Village.

The OCHA is currently in the planning stages to build 32 units of senior housing next to existing senior units; 6 handicapped units and all units can be converted to accessible units as needed. The 20 senior units on Fourth Street will be demolished and replaced with 40 family units (2 & 3 bedroom mostly, with 2,3 or 4-bedroom). No date for completion has been determined and OCHA is still securing financing for the project. In addition to the new construction projects, OCHA is planning 10 scattered-site rental duplexes that will help Ocean City meet state Affordable Housing requirements.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The housing market in the Ocean City is predominately second homes for owners and high seasonal rental inventory.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,105	30%
1-unit, attached structure	8,520	41%
2-4 units	3,565	17%
5-19 units	1,230	6%
20 or more units	1,120	5%
Mobile Home, boat, RV, van, etc	4	0%
<b>Total</b>	<b>20,544</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	80	5%
1 bedroom	60	2%	380	25%
2 bedrooms	575	16%	630	42%
3 or more bedrooms	3,055	83%	415	28%
<b>Total</b>	<b>3,700</b>	<b>101%</b>	<b>1,505</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Ocean City Housing Authority manages 121 units in total, 61 units for the elderly at Bay View Manor and 60 units (20 senior apartments, and 40 family apartments) located at Pecks Beach Village. The Authority does not administer a Section 8 Housing Choice Voucher program. Public housing receives an allocation from HUD's Capital Fund Program for maintenance and modernization. Funds are also received for operational costs.

There are not any housing units that are occupied through the use of rent assistance vouchers. The only housing units that are occupied by a specific income level/type of family are owned and operated by the Ocean City Housing Authority.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There is no expectation that units will be lost from the affordable housing inventory over the next five years.

**Does the availability of housing units meet the needs of the population?**

The current population according to the 2022 American Community Survey Estimates is 11,260 full time residents. The housing inventory of 20,544 units far exceeds the current population. The majority of housing in Ocean City are second homes, or rental properties catering to the tourism industry.

The largest gap in the housing market is for housing that is affordable for low- and moderate-income households living year-round in Ocean City.

**Describe the need for specific types of housing:**

There is a shortage of units that are affordable to low-income and moderate-income households. Single-family homes are being converted into multifamily condominiums to meet the demands of the second home and seasonal rental market, exacerbating the need for year-round resident living.

**Discussion**

See above.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The housing inventory in Ocean City is predominately made up of 1-unit attached structures, and 1-unit detached structures. However, in recent years, the trends to convert single-family homes into two-family condominiums is common. Most of these conversions are turning single-family, year-round residential units into multifamily units for seasonal rental units.

Ocean City is near build-out with very limited in-fill construction occurring on lots with older homes that are torn down for new construction or conversion from a single-family unit to multifamily unit. Most of the new construction and conversions from single to multifamily units serves the seasonal population.

The median contract rent in Ocean City (per the 2018-2022 ACS) is \$1,404 per month, an increase of 24% from 2019. The median home value in Ocean City is \$664,100 (2018-2022 ACS data), an increase of \$94,000 (17%) from \$557,700 in 2019. Approximately 70% of homes are owner occupied and 30% renter occupied.

### Cost of Housing

	Base Year: 2020	Most Recent Year: 2022	% Change
Median Home Value	573,400	664,100	16%
Median Contract Rent	1,291	1,404	9%

Table 29 – Cost of Housing

Data Source Comments: 2016-2020 ACS (Base Year), 2018-2022 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	123	0.0%
\$500-999	306	0.0%
\$1,000-1,499	312	0.0%
\$1,500-1,999	400	0.0%
\$2,000 or more	223	0.0%
<b>Total</b>	<b>1,364</b>	<b>0.0%</b>

Table 30 - Rent Paid

Data Source Comments: 2018-2022 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	405	No Data
50% HAMFI	240	280

Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	305	445
100% HAMFI	No Data	285
<b>Total</b>	<b>950</b>	<b>1,010</b>

**Table 31 – Housing Affordability**

Data Source Comments: 2016-2020 ACS via CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,172	1,340	1,670	2,353	2,584
High HOME Rent	1,095	1,175	1,412	1,622	1,790
Low HOME Rent	857	918	1,102	1,274	1,421

**Table 32 – Monthly Rent**

Data Source Comments: 2024 HUD HOME Rent Limits table

## Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at all income levels. According to HUD, a rental unit is considered affordable if gross rent, including utilities, is no more than 30% of the household income. There are approximately 405 rental units available for households that can afford approximately 30% of HAMFI.

There is not enough housing for owner units that are affordable for households. According to HUD an owner unit is considered affordable if monthly housing costs, including principal and interest, taxes, and insurance, are no more than 30% of the household income.

## How is affordability of housing likely to change considering changes to home values and/or rents?

The second home housing market in Ocean City is one of the strongest markets in the country and prices are anticipated to increase year over year as long as the economy continues to flourish. This high demand for second home and investment homes will continue to put pressure on rental rates and sale prices in the City.

## How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median contract rent in Ocean City (as of the 2018-2022 ACS data provided in this analysis) is \$1,404 per month, an increase of 15.8% from 2019. The 2024 HUD Fair Market Rent is \$1,175 for an efficiency;

\$1,340 for a one bedroom, which is slightly lower than the median contract rent in the City. However, compared to Low HOME Rent, the median rental rate is significantly higher. The data presented is likely not capturing the seasonal rental market in Ocean City, as many owners of rental units charge more than one month rent for a weekly rental during the summer season making it more lucrative to rent for a few months out of the year to a seasonal renter rather than a monthly, year-round tenant.

### **Discussion**

See above.

# MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

## Introduction

Much of the housing inventory in Ocean City is more than 45 years old. Specifically:

- 47% of the housing stock was built before 1979, including 19% built before 1940
- 30% was constructed between 1980 and 1999
- 25% of the housing stock was constructed in 2000 or later.

Having an older housing stock contributes to increased maintenance expense and can lead to housing issues, especially in renter occupied units or those owned by low- and moderate-income residents.

In Ocean City, 46% of renter-occupied housing units and 28% of owner-occupied housing units have one selected “condition.” A condition, according to HUD, is “similar to housing problems in the Needs Assessment and are (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%.”

## Definitions

The following is the definition used by the City of Ocean City based on the 2006 International Maintenance Property Code:

*A structure is unfit for human occupancy whenever the code official finds that such a structure is unsafe, unlawful or, because of the degree to which the structure is in disrepair or lacks maintenance, is unsanitary, vermin- or rat-infested, contains filth and contamination, or lacks ventilation, illumination, sanitary or heating facilities or other essential equipment required by this code, or because the location of the structure constitutes a hazard to the occupants of the structure or to the public.*

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,114	5%	707	0%
With two selected Conditions	10	0%	106	0%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	2,856	14%	728	0%
<b>Total</b>	<b>3,980</b>	<b>19%</b>	<b>1,541</b>	<b>0%</b>

Table 33 - Condition of Units

Alternate Data Source Name:

2018-2022 ACS

Data Source Comments:



## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,253	25%	0	0%
1980-1999	6,187	30%	0	0%
1950-1979	5,344	26%	0	0%
Before 1950	4,047	19%	0	0%
<b>Total</b>	<b>20,831</b>	<b>100%</b>	<b>0</b>	<b>0%</b>

**Table 34 – Year Unit Built**

Alternate Data Source Name:

2018-2022 ACS

Data Source Comments: Age by tenure data not available. Numbers above are for all units.

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	0	0%	0	0%
Housing Units build before 1980 with children present	0	0%	0	0%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

According to the data, approximately 37% of owner-occupied units (1,320) and 47% of renter occupied units (1,120) has one selected condition. “Conditions” in housing units are defined by HUD as housing units that have one of the following: “(1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%”. While having one condition does not necessary identify as housing unit that requires owner and rental rehabilitation it may suggest need for renovation, a lack of affordability, or over-crowding of units.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Approximately 3,650 total units (2,080 owner occupied, 1,570 renter-occupied) were constructed prior to 1980, posing a threat of lead-based paint exposure.

### **Discussion**

See above.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Ocean City Housing Authority, established in 1958 manages 121 units in total, 61 units for the elderly at Bay View Manor and 60 units (20 senior apartments, and 40 family apartments) located at Pecks Beach Village. The Authority does not administer a Section 8 Housing Choice Voucher program. Public housing receives an allocation from HUD’s Capital Fund Program for maintenance and modernization. Funds are also received for operational costs.

The OCHA is currently in the planning stages to build 32 units of senior housing next to existing senior units; 6 handicapped units and all units can be converted to accessible as needed. The 20 senior units on Fourth Street will be demolished and replaced with 40 family units (2 & 3 bedroom mostly, with 2,3 or 4-bedroom). No date for completion has been determined and OCHA is still securing financing for the project. In addition to the new construction projects, OCHA is planning 10 scattered-site rental duplexes that will help Ocean City meet state Affordable Housing requirements.

The Housing Authority's waiting list is currently open. Currently 10 families from Ocean City are on waiting list and 112 not currently in Ocean City on the waiting list. 50 seniors from Ocean City and 200 from out of Ocean City on the senior waiting list. In Ocean City, there are generally 12 openings per year from turnover. Less turnover with families – just a few per year.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			121						
# of accessible units									

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

There are two public housing developments – Pecks Beach Village, with 40 family and 20 senior apartments and Bay View Manor, a 61 unit high-rise for the elderly. Bay View Manor is a newer structure that is in very good condition.

The OCHA is currently in the planning stages to build 32 units of senior housing next to existing senior units; 6 handicapped units and all units can be converted to accessible as needed. The 20 senior units on Fourth Street will be demolished and replaced with 40 family units (2 & 3 bedroom mostly, with 2,3 or 4-bedroom). No date for completion has been determined and OCHA is still securing financing for the project.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Bay View Manor	95.86
Peck's Beach Village	96.25

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

No immediate restoration and revitalization need of public housing units in the jurisdiction. However, one of the goals of the Ocean City Housing Authority 2015 Plan is to become a high performer with REAC by maintaining public housing units to the highest standards.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The 2015 Ocean City Housing Authority Plan outlines a robust goal of adding 250 additional public housing units within Ocean City to increase the number of families serviced by the agency. Additionally, the OCHA has been working with community partners to develop and execute memorandums of understanding to better serve the residents. An example of some of the efforts include:

- Ocean City Community Service Center – Daily Camp for OCHA enrolled members
- Rite Aid Pharmacy – Flu Shot Clinics
- Gateway Community Action Partnership – Child Day Care Service for families
- Workforce Investment Board (WIB) – Help residents secure work

### Discussion:

See above.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Cape May County has a mix of facilities for emergency, transitional and permanent supportive housing. The one emergency shelter is Family Promise, a program using church facilities for overnight family use. In addition, the County uses motel vouchers to house up to 252 persons – including families. There is one family transitional housing facility for victims of domestic violence. There are several permanent supportive housing programs that utilize rental vouchers, including one program dedicated to persons with HIV/AIDS. Cape Counseling and the Cape May Board of Social Services operate all these programs other than the HIV-related program, which is administered by the NJ Department of Community Affairs.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	14	252	36	14	12
Households with Only Adults	0	0	0	22	11
Chronically Homeless Households	0	0	0	20	10
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons**

Service providers in the rural setting of Cape May County tend to provide a wider range of services since they lack the numbers needed to specialize in one particular type of service. As a result, Cape Counseling Services offers a host of services for homeless persons. Cape Counseling is one of two mental health providers serving Cape May County. Cape Counseling Services and the Cape May Board of Social Services operate the majority of COC funded programs. These agencies are responsible for identifying and implementing strategies to connect their program participants with mainstream services and employment income.

Cape Regional Medical Center is the only hospital in Cape May County. They coordinate care with the Board of Social Services when patients are homeless.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The membership of the COC includes representatives of a variety of agencies:

- United Way
- Arc of Cape May County
- Camden Diocese
- Cape Counseling Services
- CSP NJ
- Coalition Against Rape and Abuse (CARA)
- Community Foodbank of New Jersey
- New Jersey Housing Mortgage Finance Agency
- New Jersey Department of Children and Families
- New Jersey Department of Human Services
- Family Promise

- Court Appointed Special Advocate (CASA)
- Literacy Volunteers of America, Cape/Atlantic Inc.
- South Jersey Legal Services
- Volunteers in Medicine of Cape May County
- Cape May County Board of Social Services
- City of Ocean City



## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

As described in NA-45, needs are generally determined by the social service and housing agencies most directly in contact with special needs populations in Ocean City. Cape May County is the largest provider of such services.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

There is an inadequate supply of affordable, accessible and supportive housing for populations with special needs within the City of Ocean City.

#### Elderly and Frail Elderly

The City intends to continue to support activities that address affordable housing for the elderly in the community. The New Jersey Housing Mortgage Finance Agency reports 60 other assisted rental housing units in Ocean City for the elderly, all of which are occupied.

#### Persons with Disabilities

Issues in housing for persons with disabilities are as follows:

- Affordable, safe and appropriate housing.
- More home modification programs for those who acquire a disability as they age or through accident or illness.
- Accessible housing, particularly for those with severe disabilities.
- Assistance with rental and security deposits.
- Varying levels of supportive services adaptable to individual requirements.
- Effective pathways to ensure consumer information on existing housing and services programs.
- Services for those who are dually-diagnosed.
- Outreach to individuals who resist or cannot access the traditional mental health service system.

### Persons With Alcohol Or Other Drug Addictions

Access to services from Ocean City is difficult and transportation to Cape May Court House and Rio Grande, where services are located, is limited. The John Brooks Recovery Center provides detox and substance abuse treatment.

### Persons With HIV/AIDS And Their Families

The South Jersey AIDS Alliance and Access One provide testing, counseling, and support services for persons living with HIV/AIDS and their families. The South Jersey AIDS Alliance provides access to food through delivered meals and a food bank and transportation to medical appointments. Access One provides medical and dental care. As with all low income populations, the need for affordable housing is particularly acute in Cape May County. The problem in Ocean City is made worse by the limited supply of year-round rental units. There is a long waiting list for Housing Opportunities for Persons With AIDS (HOPWA) assistance with rent as well as public housing and Section 8 vouchers.

### Public Housing Residents

Families in public housing must continue to work toward self-sufficiency. Elderly in public housing need supportive services to remain independent. Both populations have a difficult time navigating services that are located in Cape May Court House and Rio Grande and not easily accessible by public transportation. For the elderly, funding and services for in-home care is very limited.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The discharge planning response from the Continuum of Care indicates that the Cape Regional Medical Center, the only hospital in Cape May County, regularly works with the County Board of Social Services to identify appropriate housing upon discharge. The New Jersey Department of Mental Health and Addiction Services is responsible for overseeing discharges from the state hospital. Persons discharged must have a placement plan. There are a limited number of supportive housing units in Cape May County.

### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City is working with the Ocean City Housing Authority to improve existing senior housing units and add new units.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

See above.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The cost of housing in Ocean City is the greatest barrier to housing. The median home value according to the 2018-2022 ACS data is \$641,100 and the median contract rent is \$1,404 per month. The high home prices in Ocean City are the result of both high demand for second homes on the island, and the rental income potential for homes in Ocean City during the tourism season. Additionally, Ocean City is a barrier island with virtually zero developable land limiting the opportunity for additional housing units in the City.

It is not the understanding of the City that the incentives to develop, maintain, or improve affordable housing are affected by current public policies. Market conditions make it less attractive and difficult to develop affordable housing in the City without subsidies because of the limited inventory and high cost of land.

Several zoning codes at the City were adopted to encourage the development of more affordable housing. For example, a change to the zoning for upper story apartment development in the downtown was implemented to encourage development above retail. Additionally, a Coastal Cottage Ordinance allows for the development of smaller single-family homes on small lots to promote affordability.

The OCHA is currently in the planning stages to build 32 units of senior housing next to existing senior units. All of the units in this project can be converted to accessible as needed. The 20 senior units on Fourth Street will be demolished and replaced with 40 family units (2 & 3 bedroom mostly, with 2, 3 or 4-bedroom). No date for completion has been determined and OCHA is still securing financing for the project. In addition to the new construction projects, OCHA is planning 10 scattered-site rental duplexes that will help Ocean City meet state Affordable Housing requirements.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Ocean City is a major tourism destination. The largest industry is leisure and hospitality, which includes lodging, food, recreation and amusement, on a seasonal basis. The second largest industry in the county is Trade/Transportation/Utilities, which encompasses the retail sector. Again, this is a seasonal business catering to tourism. Full-time residents either own local businesses, work for the schools, hospitals or other institutional employers regionally or commute to other areas for the business, finance and managerial jobs noted as the largest employment sector.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	18	18	0	0	0
Arts, Entertainment, Accommodations	685	685	13	13	0
Construction	303	303	6	6	0
Education and Health Care Services	1,445	1,445	28	28	0
Finance, Insurance, and Real Estate	467	467	9	9	0
Information	93	93	2	2	0
Manufacturing	297	297	6	6	0
Other Services	181	181	4	4	0
Professional, Scientific, Management Services	600	600	12	12	0
Public Administration	290	290	6	6	0
Retail Trade	466	466	9	9	0
Transportation and Warehousing	201	201	4	4	0
Wholesale Trade	85	85	2	2	0
Total	5,131	5,131	--	--	--

Table 40 - Business Activity

**Alternate Data Source Name:**

2018-2022 ACS

**Data Source Comments:**

## Labor Force

Total Population in the Civilian Labor Force	5,131
Civilian Employed Population 16 years and over	9,907
Unemployment Rate	2.90
Unemployment Rate for Ages 16-24	1.40
Unemployment Rate for Ages 25-65	3.20

**Table 41 - Labor Force**

**Alternate Data Source Name:**

2018-2022 ACS

**Data Source Comments:**

Occupations by Sector	Number of People
Management, business and financial	2,444
Farming, fisheries and forestry occupations	18
Service	676
Sales and office	1,318
Construction, extraction, maintenance and repair	279
Production, transportation and material moving	414

**Table 42 – Occupations by Sector**

**Alternate Data Source Name:**

2018-2022 ACS

**Data Source Comments:**

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	2,914	57%
30-59 Minutes	1,396	27%
60 or More Minutes	826	16%
<b>Total</b>	<b>5,136</b>	<b>100%</b>

**Table 43 - Travel Time**

**Alternate Data Source Name:**

2018-2022 ACS

**Data Source Comments:**

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	162	25	21
High school graduate (includes equivalency)	769	48	248
Some college or Associate's degree	615	25	182
Bachelor's degree or higher	2,328	30	697

**Table 44 - Educational Attainment by Employment Status**

Alternate Data Source Name:  
2018-2022 ACS  
Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	16	0	0	0	0
High school graduate, GED, or alternative	144	831	636	3,475	3,680
Some college, no degree	230	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	169	561	281	2,213	1,871
Graduate or professional degree	0	0	0	0	0

**Table 45 - Educational Attainment by Age**

Alternate Data Source Name:  
2018-2022 ACS  
Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,829
High school graduate (includes equivalency)	35,221
Some college or Associate's degree	53,273
Bachelor's degree	75,714
Graduate or professional degree	101,404

**Table 46 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:  
2018-2022 ACS



**Data Source Comments:**

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The local base industries within the jurisdiction are related to the tourism industry and the service sectors. The key sectors are as follows:

- Jobs in Education and Health Care Services comprise 28% of the workforce
- Arts, Entertainment, and Accommodation makes up 13% of jobs
- Professional, Scientific and Management Services make up 12% of jobs
- Retail trade makes up 9% of jobs
- Finance, Insurance and Real Estate makes up 9% of jobs

**Describe the workforce and infrastructure needs of the business community:**

Workforce housing is a need within Ocean City. During summer months most people commute into Ocean City for work increasing traffic congestion.

Businesses are also impacted by flooding that occurs during storms or unusually high tides. Flood mitigation is needed to protect businesses, their employees and other assets.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The National Aviation Research and Technology Park in nearby Atlantic County recently completed its first building with plans to construct a second building. The park is intended to be a consortium of research universities and institution and is expected to increase the aeronautical and space industry in Southern New Jersey. The project is currently working to secure an agreement with Embry Riddle Aeronautical University, building on existing partnerships with New Jersey Institute of Technology.

Tech Village located at the Cape May County Airport is a 20,000 square foot building to accommodate companies related to unmanned aerial systems and drones. The project is in conjunction with the Atlantic County Improvement Authority and is expected to house four tech companies employing approximately 130 people.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The educational attainment levels are higher in Ocean City compared to the County. As a result, there is significant outflow and in-flow of workers into Ocean City to fulfill all the jobs during the tourism season.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The resources in Atlantic and Cape May County for workforce development are as follows:

- Atlantic County One-Stop Career Center – NJ Career Connections
- Atlantic County Office of Workforce Development - Unemployment Assistance, Job Training, High School Equivalency Testing
- Atlantic Cape Community College – Certification Programs in the following: Baking and pastry, business administration, business paraprofessional management, criminal justice, culinary arts, flight instructor, hospitality management, human services, small unmanned aircraft systems field technicians
- Atlantic Cape Community College – Professional Series Certification Programs – these programs provide entry levels skills across a variety of technical and professional jobs
- Atlantic Cape Community College – Workforce Development & Continuing Education – program includes, healthcare, education, physical fitness, and casino industry education and training
- Atlantic County Institute of Technology Adult Education Programs – programs for retraining, advancement, continuing education, or personal improvement are available. Courses are in diverse areas such as automotive technology, medical, and building technology.
- Stockton University – Continuing Education - offers a wide variety of continuing workshops and seminars in the area of workforce and professional development
- Rutgers Cooperative Extension Program – Master gardener programs
- Cape May County Workforce Investment Board
- Cape May County Workforce Development Program

Their efforts support the Consolidated Plan by providing the basis for an anti-poverty strategy designed to assist the City's low- and moderate-income residents by increasing the economic diversity of the County and region and providing training and jobs that impact quality of life.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Ocean City is part of the South Jersey Economic Development District, and is part of the Comprehensive Economic Development Plan for the South Jersey region inclusive of Cape May, Atlantic, Cumberland and Salem County.

The Board of the South Jersey District initiated the preparation of this 2020-2025 CEDS covering the SJEDD Fiscal Year that began April 1, 2020. For a number of important reasons, principally related to the evolving economic and demographic characteristics of the region; a need to revisit stakeholder and community priorities; and a desire to identify some new development priorities for the area this strategy has been prepared. An informed and focused response to the recovery from the COVID-19 crisis has guided preparation of the 2020-2025 Strategy. Emphasis is on economic recovery but focused on strategies to build a resilient economic structure in the District.

This update provides the framework for implementing a regional economic development agenda and targeting the regional initiatives and key industries identified in strategy that will bring greater prosperity to southern New Jersey. A CEDS Strategy Committee consisting of planners and key economic development professionals from the four county District were instrumental in providing content and structure to the document. The District received input from each of its constituent counties at the end of 2022 and early 2023 to obtain suggestions on changes and updates to the CEDS and additional project concepts.

As noted in the 2024 Draft Addendum to the current CEDS plan, in the fall of 2023, Cape May County launched a small business assistance center located on Atlantic Cape's Cape May Court House campus. Known as the Cape May County bizHub, the facility is conveniently located and is available to the public from 9 a.m. to 5 p.m. every Monday through Friday. The County's Tech Hangar I center is at full capacity with expansions planned. Fundings has been approved and the Tech Hangar II groundbreaking for this facility is occurring in spring 2024. Plans continue to move forward to establish the County as one of the region's premier drone and uncrewed aircraft testing locations. Investments in aviation systems and other commercial and industrial innovations are underway at the Cape May Airport and the Woodbine Municipal Airport. In addition, several shore communities received large grants to assist in boardwalk restoration. Projects totaling \$20,000,000 will help these communities continue to thrive as premier tourism destination.

The SJEDD works to:

1. Promote Regional Workforce Cooperation
2. Expand Regional Markets
3. Foster Redevelopment Opportunities
4. Promote Education and Training

5. Expand Financial Resources

6. Improve Transportation

7. Enhance Quality of Life

8. Increase Economic and Natural Resiliency

Ocean City is focused on many of the aforementioned efforts.

**Discussion**

See above.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Very few households report having multiple housing problems, so there is no concentration of such properties anywhere in Ocean City.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Census tract 201.01, the area between North Street and 9th Street has the highest concentration of African-American residents as well as low-mod income households. The area from 9th Street to 18th Street includes the highest concentration of Hispanic residents. In the case of both African-American and Hispanic residents, populations still account for 28% or less of the population in these areas.

### **What are the characteristics of the market in these areas/neighborhoods?**

Census tract 201.01 has one of the highest concentrations of year-round residents. Additionally, it is located in close proximity to 9th Street Bridge, which provides access to the mainland, and the amusement and work opportunities of Ocean City's popular boardwalk. The area has both single family homes and multifamily homes. This census tract is home to the affordable housing units managed by the Ocean City Housing Authority.

### **Are there any community assets in these areas/neighborhoods?**

In addition to Ocean City's popular boardwalk, there are several playgrounds, schools, recreation fields, seasonally run farmers market, grocery store, banks, and restaurants located in this census tract.

The recreational benefits of both the Atlantic Ocean and Great Egg Harbor Bay are also available there.

### **Are there other strategic opportunities in any of these areas?**

This area includes downtown Asbury Avenue, a central business district with housing above the retail shops.

The Housing Authority plans significant investment in property improvements and new construction in this area.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to 2024 data provided by the FCC, all households and neighborhoods in Ocean City have broadband available to them. Several providers offer lower rates for low-income households.

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

According to Broadbandnow.com, there are at least 4 different internet service providers available throughout Ocean City.

Several providers offer lower rates for low-income households.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

As a coastal barrier island community it is imperative that Ocean City, NJ plan for a variety of weather related hazards, particularly in an era where climate change can have a heightened impact on meteorological conditions. In order to assess risks and plan for such events, the City participates in a County-wide Hazard Mitigation Plan. This plan was first approved by FEMA in 2016 for Cape May County, which includes all 16 municipalities. The plan was updated in 2020 with FEMA re-approval coming in 2021, and once again another phase of updates will take place throughout 2024. The plan takes a multi-jurisdictional approach to assessing the variety of impacts that natural disasters can have on our area. Having a FEMA adopted plan in place ensures that the County and Municipalities would be qualifying applicants for Hazard Mitigation recovery funds in the event of a federally declared disaster.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low and moderate income households and individuals are potentially more at risk to natural disasters based on limited abilities to prepare for and recover from their impacts. Ocean City disseminates emergency public notifications through a variety of means to ensure that messages are being received by all populations. Emergency notifications in the event of a major disaster will include information and phone numbers of where to go and who to call for assistance preparing for or potentially evacuating for an eminent disaster. Ocean City has access to a NJ State maintained database for functional and special need registrants so that we can contact those on the list to check on any unmet needs or requests for assistance. Subsequent to the disaster the City will make available once again through a variety of public notifications, information on recovery assistance that's available from multiple levels of government.

As a relatively small island (11.5 square miles), all parts of Ocean City are equally vulnerable to damage associated with storms and major tidal flooding. Those living in older homes or homes where maintenance may have been neglected for some period are likely more susceptible to these impacts.

Ocean City's Office of Emergency Management monitors coastal weather conditions and has an up-to-date plan for informing residents and visitors of impending danger, for evacuating the island and for assessing damage after a major weather event.

Ocean City has adopted policies, plans and ordinances to protect the environment including the Master Plan Conservation Plan, Open Space and Recreation Plan, Stormwater Management Plan, Beach Management Plan, Watershed Management Plan, Floodplain Management Plan, and Natural Resource Inventory. The City code contains regulations that protect beach and dune areas, wetlands and bay islands. The State Plan Regional Center designation highlights the City's strategy to promote immediate

and long-term adaptation and resilience strategies that protect natural resources, infrastructure, and the local economy.

Ocean City has adopted policies, plans and ordinances to protect the environment including the Master Plan Conservation Plan, Open Space and Recreation Plan, Stormwater Management Plan, Beach Management Plan, Watershed Management Plan, Floodplain Management Plan, and Natural Resource Inventory. The City code contains regulations that protect beach and dune areas, wetlands and bay islands. The State Plan Regional Center designation highlights the City's strategy to promote immediate and long-term adaptation and resilience strategies that protect natural resources, infrastructure and the local economy.

The City's Emergency Operations Plan was approved 01-12-2017.

The City of Ocean City, Office of Emergency Management, in cooperation with the County Office of Emergency Management, local agencies, and other members of the community, endeavors to prepare for, respond to, and recover from natural and man-made disasters that threaten the lives, safety, and property of the citizens of City of Ocean City. This Basic Plan provides guidance for preparedness, response, recovery, and mitigation procedures; disaster and emergency responsibilities; and training and public education activities



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

It is the intention of the City of Ocean City to invest its limited federal Community Development Block Grant funds in ways that will garner long-term, sustainable results. For this reason the City has carefully examined its needs for affordable housing, public facilities and infrastructure, public services and removal of architectural barriers.

With limited CDBG funding – typically less than \$300,000 per year - the City has been careful not to spread its resources too thin, preferring to implement fewer activities per year to concentrate their impact. While decisions beyond the first year will be based on activity results and needs assessed as those years are planned, it is the City’s intention at the start of this 5-year cycle to address a variety of the Priority Needs identified in this plan by varying the activities it supports over the life of the Plan.

Details of the needs, goals and planned activities follow in the various sub-sections of this Strategic Plan.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Citywide
	<b>Area Type:</b>	Jurisdiction
	<b>Other Target Area Description:</b>	Jurisdiction
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The municipal boundaries of Ocean City, New Jersey.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Described in multiple sections throughout this Consolidated Plan.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Some identified needs are not restricted to Low-Mod Area benefit (LMA) categories.
	<b>Identify the needs in this target area.</b>	Public services, removal of architectural barriers, affordable housing.
	<b>What are the opportunities for improvement in this target area?</b>	Improved services, including transportation; improved accessibility and help for eligible homeowners to make needed improvements.
	<b>Are there barriers to improvement in this target area?</b>	Limited funding.
2	<b>Area Name:</b>	Eligible Census areas
	<b>Area Type:</b>	Census areas
	<b>Other Target Area Description:</b>	Census areas
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	

<b>Identify the neighborhood boundaries for this target area.</b>	The City's Low-Mod census block groups of Census Tract 201.01, Block Groups 1 and 4; Census Tract 201.02, Block Groups 1 and 3. This area is roughly bounded by Fourth Street on the north, 14th Street on the south, Great Egg Harbor Bay on the west and the Atlantic Ocean on the east.
<b>Include specific housing and commercial characteristics of this target area.</b>	This area is home to the City's largest concentration of year-round residents, the Ocean City Housing Authority properties and the Central Business District.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Facility and infrastructure improvements are needed at various locations in the City, including flood control on this low-lying barrier island. CDBG funds can only be used to help with such improvements in income-eligible areas and this is the City's only such area.
<b>Identify the needs in this target area.</b>	Preservation of existing housing stock, flood control, removal of architectural barriers and public services.
<b>What are the opportunities for improvement in this target area?</b>	The Housing Authority is planning major investments to improve existing properties and build new residential units. There are homeowners who are obviously interested in maintaining their properties, both aesthetically and functionally. The City has funding for infrastructure improvements both here and elsewhere and aggressively pursues funding opportunities for such improvements.
<b>Are there barriers to improvement in this target area?</b>	Limited funding and the ongoing challenge of protecting the island from flooding.

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

When selecting a project, areas of the City that are predominantly low income are reviewed to determine if there are projects that meet the national objective for low-and moderate-income benefit.

All the CDBG funding (100%) will benefit LMI clientele and areas.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Public Facility and Infrastructure Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Physical Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Census areas Jurisdiction
	<b>Associated Goals</b>	Non-Housing Community Development
	<b>Description</b>	<ul style="list-style-type: none"> <li>• Provide funding for public facility and infrastructure improvements that address handicap accessibility</li> <li>• Provide funding for public facility and infrastructure improvements that address storm water management</li> <li>• Provide funding for street, water or sewer improvements in eligible areas in conjunction with other funding sources</li> </ul>
	<b>Basis for Relative Priority</b>	<p>Public facility and infrastructure improvements that address handicap accessibility and storm water management continue to be a high priority need in Ocean City.</p> <p>As a resort community whose population swells to more than 100,000 during the summer months, infrastructure is subject to extreme pressures. It is also important to provide access to the City's many amenities, including beaches, shopping areas and residential neighborhoods.</p>
2	<b>Priority Need Name</b>	Support public services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Families with Children Elderly Public Housing Residents Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Jurisdiction
	<b>Associated Goals</b>	Non-Housing Community Development
	<b>Description</b>	Community discussions pointed to the need for transportation for seniors, the disabled and Public Housing residents, particularly to County services in Cape May Court House and Rio Grande. There was also a need described among senior Public Housing residents for mental and emotional health care to deal with issues such as hoarding, cleanliness and hygiene, loneliness and depression.  As Ocean City staff continues to explore the community needs and opportunities, it is entirely possible that other appropriate uses of CDBG funds will be identified and included in Action Plans throughout the next 5 years.
	<b>Basis for Relative Priority</b>	The inability to access existing services is a particularly frustrating way for problems to escalate. Whether a lack of transportation or a lack of services due to funding shortages, barriers keeping residents from services need to be addressed.
<b>3</b>	<b>Priority Need Name</b>	Program administration
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Elderly Persons with Mental Disabilities Persons with Physical Disabilities Non-housing Community Development
<b>Geographic Areas Affected</b>	Census areas Jurisdiction
<b>Associated Goals</b>	Administration
<b>Description</b>	Effective and eligible planning, implementation and reporting of the City's CDBG program.
<b>Basis for Relative Priority</b>	Required to support all other activities of the CDBG program.

**Narrative (Optional)**

The City has identified public services, affordable housing and infrastructure as priority needs for the next five years. High priorities for FY 2024-2028 include improving and expanding housing for low-income households, making facilities handicap accessible and supporting public services, including mental/emotional health services for Housing Authority residents.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Ocean City does not receive HOME funds.
TBRA for Non-Homeless Special Needs	Ocean City does not receive HOME funds.
New Unit Production	It is not expected that CDBG funds will be used for new unit production.
Rehabilitation	Both anecdotal and numeric evidence to suggest a need for owner-occupied housing rehabilitation assistance among eligible income groups.
Acquisition, including preservation	It is not expected that CDBG funds will be used for property acquisition.

**Table 49 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

The City has been allocated \$280,667 in CDBG funds for 2024.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	280,667	0	0	280,667	1,100,000	Expected amount for remainder of Con Plan is based on estimate of 4 times current allocation, adjusted for possible decreases in CDBG funding.

**Table 50 - Anticipated Resources**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

While there is no required match for CDBG funds, the City expects to partner with the Housing Authority, service providers and its own Housing Trust Fund to leverage resources and maximize outcomes in housing and community development. Virtually all planned activities have some



degree of leveraging from non-federal sources. The source of these funds ranges from municipal capital funds to state grants to private contributions.

Ocean City will continue to leverage funds from the state and regional sources, effectively multiplying the impact of CDBG funds.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Publicly owned streets and other facilities are expected to be used to address some of the needs identified in this Plan.

**Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
OCEAN CITY	Government	Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction

Table 51 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Ocean City receives a very small entitlement grant which does not support a full-time staff position. Therefore, a consultant is used to provide expertise on regulatory matters. In addition, our small city size means that staff members often perform more than one function and as a result, the ability to serve on county-wide or regional boards is limited. We have to rely on local volunteers to represent the City on such boards.

The Continuum of Care process is facilitated by the Cape May County Department of Human Services. Recently a separate Continuum of Care Board was formed apart from the CEAS Board. This Board is composed of representatives of the non-profit service providers, religious leaders, business representatives and concerned citizens.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance			
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		X
HIV/AIDS	X	X	X
Life Skills			
Mental Health Counseling	X		
Transportation	X		
Other			
			X

Table 52 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Non-profit service providers as well as the Cape May Board of Social Services play a role in the implementation of the County’s strategies to address and end homelessness. The comprehensive scope of services addresses the needs of persons seeking to end homelessness and become self-sufficient or who require supportive housing.

One of the primary goals of the Continuum of Care is to link persons to mainstream resources. In order for people to successfully exit the homeless system, they have to have access to stable housing which means a stable source of income. Emergency shelters work to ensure that each person leaving the shelter has a source of income either through benefits that they are eligible to receive or a job.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The Cape May Continuum of Care works to remove barriers to service. However, the rural nature of the County and limited transportation options makes it particularly difficult for persons who are threatened with homelessness to access services.

For those who are homeless, there are shelters and permanent supportive housing, particularly for those with severe mental illness who are served by Cape Counseling Center. The John Brooks Recovery Center provides treatment for persons who have substance abuse disorder and work with them to re-enter the community with a housing plan rather than be discharged to homelessness.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The Continuum of Care was recently made independent of the former CEAS Board. That has allowed the group to focus specifically on homelessness.

The County Board of Social Services has recently received Emergency Solutions Grant (ESG) funding from the NJ Department of Community Affairs to reinstate the homeless prevention program. The Board of Social Services has been trying to meet the needs of persons threatened with homelessness by providing utility assistance. Other organizations also have small resources from which such assistance has been provided.

The CoC has reviewed several models used for coordinated assessment and has prepared draft forms of possible coordinated assessments, identifying those questions that are most needed to guide those seeking assistance to the appropriate program for services. However, the CoC has not finalized nor implemented a coordinated assessment tool as there is discussion regarding the development of a statewide tool.

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Non-Housing Community Development	2024	2028	Non-Housing Community Development	Eligible Census areas Citywide	Public Facility and Infrastructure Improvements Support public services	CDBG: \$1,104,534	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted  Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
2	Administration	2024	2028	Administration	Eligible Census areas Citywide	Program administration	CDBG: \$276,133	Other: 5 Other

**Table 53 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>	Non-Housing Community Development
	<b>Goal Description</b>	Support for infrastructure and facility improvements, including accessibility improvements. Support for public services affecting eligible residents.

2	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Overall program management planning, implementation and reporting.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City is not a HOME grantee.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Ocean City Housing Authority is currently in the planning stages to build 32 units of senior housing next to existing senior units; 6 accessible units will be included, but all units can be converted to accessible as needed.

### **Activities to Increase Resident Involvements**

The Housing Authority has a Resident Advisory Council.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

OCHA is not identified as a “troubled” agency by HUD.

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

#### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In addition to supporting the Housing Authority plans noted above, the City is implementing a residential rehab program for owner-occupied housing and initiating a Market-to-Affordable program to help meet its New Jersey affordable housing obligations.



## **SP-60 Homelessness Strategy – 91.215(d)**

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

The Cape May County Department of Human Services provides structure and oversight for the planning and coordination of homeless services in Cape May County. This Department is responsible for preparing the Continuum of Care funding application and conducting the annual Point-in-Time count of homeless persons. The Cape May County CEAS-CoC, a subcommittee of the HSAC, is investigating merging with the Southern Region CoC in order to meet HEARTH Act requirements and to become HEARTH compliant.

### **Addressing the emergency and transitional housing needs of homeless persons**

Persons who become homeless in Ocean City and Cape May County remain homeless because they have a difficult time finding affordable housing. Compounding the problem is that affordable housing that is available may not be accessible without a private automobile. Ocean City must rely on the Cape May County Continuum of Care to set the goals for addressing the short-term goals for homeless services while working on the long-term goal of creating affordable housing and job opportunities.

**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.**

Ocean City and Cape May County Continuum of Care subscribe to the Housing First Model in the provision of housing assistance. Getting homeless people into permanent housing is a high priority. The agencies providing direct services make every effort to provide counseling and case management to prevent homelessness, a return to homelessness and to shorten the period of time that a household experiences homelessness.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Discharge planning to create a housing plan, connection to local services, case management and counseling are used to prevent homelessness and a return to homelessness.

The Board of Social Services applied for and received ESG funds to provide re-housing services that will more quickly move persons back to permanent housing. Catholic Social Services administers the Ready, Vet, Go! program to move homeless veterans into permanent housing and the SSVF program to provide counseling to prevent homelessness.

The City of Ocean City administers General Assistance funding to provide prevention funding to keep individuals from becoming homeless.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The Cape May County Health Department monitors children who have been reported with an elevated blood-lead level to ensure the source of the lead poisoning is properly address.

In instituting its residential rehab program, the City will follow all requirements, including Lead Hazard Testing and Clearance Testing on all units built prior to 1978 where painted surfaces will be disturbed.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

These actions reduce exposure to lead paint and dust by first confirming the presence of lead paint and then using the appropriate work practices, up to and including abatement, that will reduce lead paint in the household environment.

### **How are the actions listed above integrated into housing policies and procedures?**

Paint hazard assessment, reduction or elimination and clearance testing will be a required part of all housing rehab on properties construction before 1978 in which painted surfaces will be disturbed.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Many of the families and individuals experiencing long-term chronic poverty in Ocean City lack employment skills and work at seasonal jobs in the tourist industry. The seasonal jobs are low wage and do not offer opportunities for advancement to higher wage jobs. Ocean City has made a conscious effort to extend the tourist season beyond the traditional Memorial Day to Labor Day and has made strides in that area. The increasing length of the tourist season improves job stability and Ocean City continues to work with businesses to promote a longer season.

The City provides services and maintains infrastructure in recognition that the community is a year-round community.

While these efforts have helped, a need continues for access to full-time, year-round jobs both in Ocean City and through added transportation to nearby job centers, including Atlantic City. The City's economic and community development efforts are focused on meeting those needs through business attraction and retention efforts.

In support of education and employment assistance, the Cape May County Board of Social Services includes a WorkFirst New Jersey unit, which is responsible for ensuring that Temporary Assistance to Needy Families (TANF) and general assistance recipients follow a specific program designed to move clients into employment. Ocean City's Municipal Welfare Division refers clients to the program. The Cape May County Board of Social Services also provides emergency assistance and adult and family social services to income eligible individuals and families.

Additionally, the Atlantic Cape May Workforce Investment Board (WIB) has a One-Stop Career Center available to residents. The career center has four locations in the Atlantic and Cape May County area as well as accessibility via the Internet. The One-Stop Career Center offers assistance with developing job readiness, creating career/job search plans, and provides tools and resources needed to implement an effective career/job search plan. The center provides information on job/skills training, GED testing and other related skills and job acquisition services.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

By taking steps to increase household incomes, Ocean City aims to make housing costs a smaller percentage of the cost of living, thus making housing more affordable.

## **SP-80 Monitoring – 91.230**

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

The Ocean City Office of Capital Planning has developed standards and procedures for ensuring that the recipients of CDBG funds meet the purposes of the appropriate legislation and regulations and that funds are disbursed in a timely fashion.

Those standards and procedures for monitoring are designed to ensure that:

- 1) Objectives of the Housing and Community Development Act are met;
- 2) Program activities are progressing in compliance with the specifications and schedule for each program;
- 3) Recipients are in compliance with other applicable laws, implementing regulations, including Davis-Bacon and related labor requirements, and with the requirements to affirmatively further fair housing and minimize displacement of low-income households.

The Office of Capital Planning and the Purchasing Department review all proposed activities for eligibility under statutory and regulatory requirements and for meeting identified needs in this plan.

Monitoring will be done through the use of checklists and forms to facilitate uniform monitoring of program activities.

Fiscal monitoring will include review and approval of budgets, compliance with executed Grant Agreements, review and approval of vouchers, review of fiscal reports on a monthly basis and a review of municipal and non-profit audits on an annual basis.

Monitoring will occur through on-site monitoring visits and review of required reports. Site visits will occur as necessary, but will be conducted at least once a year.

For activities requiring public bidding, bid packets and public notices will be reviewed for compliance prior to bids being received.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The City has been allocated \$280,667 in CDBG funds for 2024.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	280,667	0	0	280,667	1,100,000	Expected amount for remainder of Con Plan is based on estimate of 4 times current allocation, adjusted for possible decreases in CDBG funding.

**Table 54 - Expected Resources – Priority Table**

#### **Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

While there is no required match for CDBG funds, the City expects to partner with the Housing Authority, service providers and its own Housing

Trust Fund to leverage resources and maximize outcomes in housing and community development. Virtually all planned activities have some degree of leveraging from non-federal sources. The source of these funds ranges from municipal capital funds to state grants to private contributions.

Ocean City will continue to leverage funds from the state and regional sources, effectively multiplying the impact of CDBG funds.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Publicly owned streets and other facilities are expected to be used to address some of the needs identified in this Plan.

## **Discussion**



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Non-Housing Community Development	2014	2018	Non-Housing Community Development	Eligible Census areas Citywide	Public Facility and Infrastructure Improvements Support public services	CDBG: \$224,534	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 790 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
3	Administration	2014	2019	Administration	Eligible Census areas Citywide	Program administration	CDBG: \$56,133	Other: 1 Other

Table 55 – Goals Summary

#### Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Non-Housing Community Development
	<b>Goal Description</b>	This goal includes Public Services as well as infrastructure and facility improvements.
<b>3</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Program planning and administration

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

Ocean City has selected several new activities for the use of 2019 CDBG funds, including public services and public infrastructure. As part of a Substantial Amendment, the City has cancelled two projects(housing rehab and public infrastructure), to allow for the funding of the ADA Improvements Beach Ramps and Mats project.

### Projects

#	Project Name
1	Administration - 2024
2	Senior Services - 2024
3	Infrastructure Improvements - 2024

Table 56 – Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

These activities were selected based on needs identified during the planning process and the likelihood that they can be implemented in a timely and compliant fashion.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Administration - 2024
	<b>Target Area</b>	Eligible Census areas Citywide
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Program administration
	<b>Funding</b>	CDBG: \$56,133
	<b>Description</b>	CDBG Program Administration
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Hundreds of Ocean City residents will benefit from the effective implementation of the CDBG program.
	<b>Location Description</b>	861 Asbury Ave., Ocean City, NJ.
	<b>Planned Activities</b>	CDBG Program Administration
2	<b>Project Name</b>	Senior Services - 2024
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Non-Housing Community Development
	<b>Needs Addressed</b>	Support public services
	<b>Funding</b>	CDBG: \$28,067
	<b>Description</b>	Support for programming at the Howard S. Stainton Senior Center.
	<b>Target Date</b>	3/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	400 Ocean City residents age 62 and over.
	<b>Location Description</b>	1735 Simpson Ave., Ocean City, NJ.
	<b>Planned Activities</b>	Support for programming at the Howard S. Stainton Senior Center. Center activities includes health and fitness programming, socialization, lunch and transportation.
3	<b>Project Name</b>	Infrastructure Improvements - 2024
	<b>Target Area</b>	Eligible Census areas Citywide
	<b>Goals Supported</b>	Non-Housing Community Development

<b>Needs Addressed</b>	Public Facility and Infrastructure Improvements
<b>Funding</b>	CDBG: \$196,467
<b>Description</b>	Infrastructure projects, including the removal of architectural barriers to accessibility.
<b>Target Date</b>	3/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>Accessibility projects will benefit the estimated 790 Ocean City residents with an ambulatory difficulty, according to the 2018-2022 American Community Survey from the U.S. Census Bureau. As a resort community, the actual number benefitting from such projects will be significantly higher.</p> <p>The number of beneficiaries from other types of projects is to be determined.</p>
<b>Location Description</b>	To be determined.
<b>Planned Activities</b>	Infrastructure projects, including the removal of architectural barriers to accessibility.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The only geographically based activity is improvements to public infrastructure, which will take place in residential areas with at least 51% low-mod income residents

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Eligible Census areas	36
Citywide	64

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The four eligible Census Block groups are contiguous, indicating a concentration of need in that area. Infrastructure in those Block Groups, as throughout the island, is aging and in need or replacement, particularly as flooding events become more frequent.

### **Discussion**

Ocean City believes it has come up with a balanced mix of geographically targeted activities and those available citywide. While the highest concentrations of low-mod income residents are in one area, seniors, the disabled and other eligible residents are not concentrated in one area. Thus, low-mod income residents live throughout the City.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Ocean City's use of CDBG funds to support affordable housing will be limited to the housing rehabilitation program. CDBG funds will be augmented with the City's Affordable Housing Trust Fund money, which will be used for additional rehabs and to acquire, rehab and sell market-to-affordable units to income-eligible families.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Total	0

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	
Acquisition of Existing Units	
Total	

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Implementing a residential rehab program will help keep lower-income residents, especially seniors, in their homes.



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Ocean City is supportive both financially and otherwise to the Ocean City Housing Authority's plans to improve and increase its senior and family housing units. The OCHA is currently in the planning stages to build 32 units of senior housing next to existing senior units; 6 handicapped units and all units can be converted to accessible as needed. The 20 senior units on Fourth Street will be demolished and replaced with 40 family units (2 & 3 bedroom mostly, with 2,3 or 4-bedroom). No date for completion has been determined and OCHA is still securing financing for the project. In addition to the new construction projects, OCHA is planning 10 scattered-site rental duplexes that will help Ocean City meet state Affordable Housing requirements.

### **Actions planned during the next year to address the needs to public housing**

The use of 2019 CDBG funds is included to help with supportive services for current Housing Authority residents. Specifically, mental and emotional health services are deemed to be in demand and CDBG funding has been allocated to help procure those services for Housing Authority residents, especially seniors.

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

OCHA has a Resident Advisory Board and provides information on home ownership opportunities, including the City's market-to-affordable program.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The OCHA is not a troubled PHA.

### **Discussion**

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Services such as outreach, intake, information and referral for the homeless and other special needs populations are primarily handled on a countywide or regional basis, though the City's Social Services Department fills a supportive role.

There are no plans at this point to provide CDBG funding for any of these activities for 2019, though the City remains open to that possibility moving forward through the five-year Consolidated Plan cycle.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

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

The Cape May County COC and the Social Services Department of the City of Ocean City provide outreach to persons who are homeless or at-risk of homelessness. The PATH program administered by Cape Counseling Services does street outreach to persons who are unsheltered and have mental health issues. The COC is working on the development of a Coordinated Assessment tool which will allow for more uniformity in understanding the needs of persons who are at-risk of homelessness or who are homeless.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The Cape May County COC works through the service providers to deliver quality case management and intervention services to prevent and end homelessness as quickly as possible. Monthly workgroup meetings identify emerging issues and the COC works to address these concerns. In the past, the County received Emergency Solutions (ESG) funds from the NJ Department of Community Affairs to provide rapid re-housing services. Referrals are made to Catholic Charities SSVF program for homeless veterans.

The COC will explore options with the Board of Social Services to use GA and TANF for re-housing as well.

**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**

The Cape May County COC works through the service providers to deliver quality case management and intervention services to prevent and end homelessness as quickly as possible. Monthly workgroup meeting identify emerging issues and the COC works to address these concerns. In the past few months, the County received Emergency Solutions (ESG) funds from the NJ Department of Community Affairs to provide rapid re-housing services. Referrals are made to Catholic Charities SSVF program for homeless veterans.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: 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); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

One of the benefits of the City's housing rehab program will be to help lower income residents, especially seniors, remain in their homes and avoid the risk of homelessness.

There are prevention programs located in the County which provide rent and utility assistance. The Board of Social Services provides rent and utility assistance. Gateway Community Action Partnership, as the Community Action Agency for the County, also operates such programs. The Native American Advancement Corporation provides weatherization as well as heater repair/replacement services. Catholic Charities also administers homeless prevention programs providing utility assistance, rental assistance and security deposits to households at risk of homelessness.

The City of Ocean City provides SSH funds for prevention services for individuals who are at-risk of homelessness. Families are referred to the County Board of Social Services.

Discharge planning from institutions is very important in preventing homelessness. Each institution has a discharge policy that places people in housing situations upon release. To achieve these plans, the COC will work to increase affordable housing options.

## **Discussion**

See above.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

While fair housing and affordable housing are not the same, they are undeniably inter-related.

In conjunction with this Consolidated Plan, Ocean City has completed a new Analysis of Impediments to Fair Housing Choice. The results of that analysis helped shape the activities of the Consolidated Plan as a whole and this Annual Action Plan.

Specifically, the use of CDBG funds to provide fair housing information and assistance in Ocean City, the expansion of transportation to jobs and services and the institution of a housing rehab program all have fair housing implications.

### **Actions it planned 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**

The City does not believe that it has any 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.

### **Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

With this 2024 Annual Action Plan, Ocean City is seeking to maximize the impact of its CDBG allocations by focusing on needed activities, leveraging other funds and partnering with other entities.

### **Actions planned to address obstacles to meeting underserved needs**

With a CDBG budget of less than \$300,000, there is a limited amount that can be done to bridge the gap between available resources and community needs. Nevertheless, Ocean City is addressing those obstacles by implementing new activities and joining with other organizations to leverage and optimize resources.

Specifically, partnerships with the Ocean City Housing Authority and the City's Affordable Housing Trust Fund will meet needs identified in the planning process.

### **Actions planned to foster and maintain affordable housing**

Ocean City's use of CDBG funds to support affordable housing will be limited to the housing rehabilitation program. CDBG funds will be augmented with the City's Affordable Housing Trust Fund money, which will be used for additional rehabs and to acquire, rehab and sell market-to-affordable units to income-eligible families.

### **Actions planned to reduce lead-based paint hazards**

Homes built before 1978 that are assisted as part of the residential rehab program will undergo the required lead paint hazard inspections and clearances.

### **Actions planned to reduce the number of poverty-level families**

Ocean City's economic development efforts will continue to focus on extending the tourist season and the jobs related to it, to attracting more full-time year-round jobs in Ocean City and connecting residents to job centers outside of Ocean City.

### **Actions planned to develop institutional structure**

Ocean City's Office of Capital Planning, which implements the CDBG program, has begun educating the other City departments to the purposes of the CDBG program. The goal is to prevent better strategic plans that improve services/infrastructure and work with other grant programs, such as NJDOT.

### **Actions planned to enhance coordination between public and private housing and social**

**service agencies**

An activity is being continued this year to support the provision of mental and emotional health services for Ocean City Housing Authority residents, especially seniors.

**Discussion:**

Ocean City believes it has developed a plan for the use of CDBG funds that provides a broad range of benefits given the limited amount of resources.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

The activities planned for 2024 are described in detail in Sections AP-35 and AP-38.

#### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%



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