

ATLANTIC CITY

Building A Foundation For A Shared Prosperity

Report to Governor Phil Murphy

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ATLANTIC CITY: BUILDING A FOUNDATION FOR SHARED PROSPERITY

INTRODUCTION

Atlantic City is in a moment of economic opportunity and promise signaled by the opening of the Atlantic City campus of Stockton University, the arrival of South Jersey Industries and smaller new businesses, and the reopening of two shuttered casino properties rebranded as the Hard Rock

This report provides the framework for sustainable, shared prosperity.

Hotel & Casino and Ocean Resort Casino. These opportunities should be nurtured with a care informed both by the hard lessons of the past and by the experience of other legacy cities striving for renewal. Atlantic City was undone, in part, by economic trends that were beyond its capacity to control. Continuing recovery will involve learning from past missteps and working with developing trends. The City should respond to demographic and economic trends to plan and invest with the future in mind. It should not hope to recreate a past which relied on a monopoly in the gaming market and on policy choices that have not, in 40 years, lived up to their original billing. Atlantic City must chart a new course, which involves strengthening the fundamentals of local government, investing in a broader economy with jobs with high earning potential and addressing longstanding social challenges. The strategy must seek to build people, particularly the youth, not just places.

Governor Murphy directed the Review Team of Jim Johnson, Special Counsel to the Governor, and Braxton Plummer, Senior Advisor to the Commissioner in the Department of Community

Affairs, to investigate key facts about Atlantic City's progress and provide strategic advice for the path forward (the Review). The Administration later expanded the team to include Katherine Brennan, Chief of Staff of the New Jersey Housing Mortgage and Finance Agency (NJHMFA), and McKenzie Wilson, Associate Counsel to the Governor.¹

This report is the result of more than five months of fact finding, consultation and analysis. It has several goals: to give an account of some of the history that has led to this moment; to recommend steps for continuing progress; to address chronic challenges that have faced the City; and to provide a framework for sustainable, shared prosperity.

¹ The Review Team was assisted tremendously by personnel throughout State Government, particularly Charles Richman, the Director of New Jersey Housing Mortgage and Finance Agency who lent his staff and his insight to this effort. The following National experts on urban policy, planning and public health were generous with their time and insights: Alan Mallach, an expert on Urban Policy and Affordable Housing whose works include *Divided City*; William Morrish and Mindy Fullilove, professors at the New School for Social Research; Maurice Cox, Director of Planning of the City of Detroit and Harriet Newburger, PhD, former Community Development Research Advisor at the Federal Reserve Bank of Philadelphia. Dr. Newburger was particularly helpful in updating data from earlier reports and providing charts used throughout this report. Finally, Marc Pfeiffer of the Bloustein School of Planning and Public Policy was an invaluable subject matter expert on municipal government.

SUMMARY OF RECOMMENDATIONS

The Review Team spoke with Atlantic City stakeholders that included casino owners and parents of children in Head Start, public employees and business leaders, union members and young entrepreneurs, elected leaders and civic activists. The Review Team had the benefit of national experts who had studied the path of legacy cities as well as scholars who had studied Atlantic City over many decades. Applying lessons from the successes and failures of other legacy cities, the Review Team recommends a six-point strategy. Taken together, these steps represent a pivot away from strategies trapped in silos and based on silver bullets to establish a comprehensive approach with one critical goal: one city with one shared vision moving forward.

- *Focus on fundamentals of government.* Working with City leadership, the State should strengthen the capacity of local government to execute essential functions at a much higher level: delivering services, planning and development, coordinating with other government agencies, responding to citizens' concerns and collecting much needed revenue. Otherwise, municipal government itself will be a drag on progress. The Review team found no case where a legacy city enjoyed sustained progress without effective municipal government as a partner and, where appropriate, manager of critical initiatives.
- *Build a diverse economy based on the principle of shared prosperity.* Serious efforts at diversifying Atlantic City's local and regional economy are under way. Since the beginning of the Review, the local chamber of commerce has been working with labor representatives and the State to develop a jobs council that would link community members to jobs that are expected as old businesses expand and new businesses arrive. The focus of the job creation effort should be on developing jobs that create pathways to higher wages.
- *Improve the amenities that affect the quality of life for current community members and can attract new residents.* Many Atlantic City residents have limited access to a regular provider of high quality food, no access to a movie theatre outside of the casinos and limited options for their children after school or during the summer. DCA, CRDA and the City have commenced efforts to address some of these issues. They are pivotal to rebuilding community life and some are essential to the health and safety of residents.
- *Build on Atlantic City's Strengths.* Communities that have made significant steps toward recovery have put citizen engagement at the center of their efforts. Atlantic City has civic associations that were first organized more than a century ago and still drive change in their neighborhoods. Collectively known as Atlantic City United, these associations act independently to protect and beautify their neighborhoods by raising funds and applying for grants. They have also come together to marshal forces in opposition to initiatives where the community voice has not been included from the start. Their voice, insight and energy are some of the strengths that will help propel Atlantic City forward. In a city that has become one of the most diverse in the State, they can build a sense of inclusion among communities.
- *Address social challenges and create pathways to opportunity.* Atlantic City is considered by the DCA as one of the State's most distressed cities. More than a third of its citizens, including 10,000 children, live below the poverty line, and it has among the highest rates of infant mortality in the State. It is among the cities hit most severely by the national foreclosure crisis and by some accounts has suffered the worst. It

is both right and smart to take these issues on. Prosperity cannot be penned in at the line of the Tourism District and urban challenges cannot be completely walled off. Legacy cities that recover include social concerns as part of the agenda for change. Atlantic City must do that also.

- *Build Effective Partnerships Between Government, Philanthropic and Nongovernment Anchor Institutions.* In addition to city and county government, twelve government agencies play, or could play, a significant role in Atlantic City: the Department of Community Affairs, the Department of Law and Public Safety, the Casino Reinvestment and Development Authority (CRDA), the Economic Development Authority and the NJ Departments of Children and Families, Education, Labor and Workforce Development, Health, Agriculture, Transportation and the Housing Mortgage and Finance Agency. In addition, the casinos, South Jersey Industries, Stockton University, Atlanticare and ACDEVCO, the not-for-profit development company, all have an important role in the life of the City, as employers, sources of intellectual capital and problem solvers. Most legacy cities of the size of Atlantic City would be envious of this array of resources. A core issue is breaking down silos, developing collaborative solutions and aligning resources and effort so that they are mutually reinforcing. Nearly a decade ago, the Federal Reserve Bank of Philadelphia conducted a study of economic development and chronic poverty in Atlantic City in which it found that poor coordination among government agencies hurt the city and frustrated efforts to bring about positive change.

Other cities have used these core elements to guide their strategy for renewal. Atlantic City's path forward should be shaped by them as well.

This report is divided into three sections. Section 1 provides a brief history of Atlantic City and its

most recent challenges. Section 2, the largest part of the report, raises issues addressed during the course of the review and makes recommendations on steps to manage if not remediate them. Section 3 is devoted to how to get it done and provides a mechanism for establishing mutual accountability for executing key initiatives.

I. A BRIEF ECONOMIC AND SOCIAL HISTORY OF ATLANTIC CITY

A. GROWTH AND DECLINE

For more than a century and a half, Atlantic City has been among New Jersey's most notable, and notorious, shore towns. Atlantic City thrived as a beach resort from its founding in 1854 through the middle of the 20th Century. By 1910, it welcomed 3 million visitors each year. That number swelled to 16 million in 1939 when the City welcomed upper, middle and working-class visitors from throughout the region. By 1915, its population was 56,000 and peaked in 1947 with 69,000 residents.

By the end of World War II, Atlantic City's fortunes began a decades-long slide, as automobile and airplane travel made other destinations like Miami more attractive and the suburbanization of middle class city dwellers removed even more of Atlantic City's appeal to residents of Philadelphia and other nearby cities. By the 1960s, Atlantic City found itself with a fate that differed little from that of many other small to mid-size cities across the Northeast. Population and economic health plummeted, white residents and black middle-class residents fled the city and unemployment and poverty increased. Segregation of housing and opportunity were such that Judge Nelson Johnson referred to it as a "plantation by the sea," in his critically-acclaimed history of Atlantic City, *Boardwalk Empire*. If anything, some of the obstacles to the progress of all of its citizens were worse in Atlantic City than in other New Jersey cities that erupted in protest in the late sixties.

Atlantic City's decline and the role of race relations in it are described with particular care by historian Bryant Simon in *Boardwalk of Dreams*. Almost as much as the statistics about the decline of the city, a single fact may encapsulate the story of decline. In

1956, there were 15 theatres with segregated seating that could accommodate 20,000 theatre goers. By the early 1970s, there were none.

In 1977, with the passage of the Casino Control Act (CCA), the State of New Jersey and Atlantic City began an alliance with the Casino and Gaming Industry on the premise that gambling would be, in the words of the Act, a "unique tool" to foster urban redevelopment. NJSA 5:12-1b(4). Resorts was the first casino to open in 1978. By 1987, the number of casinos rose to 12, retreated to 11 and then peaked at 13 in 2010. The initial promise of the "unique tool" was only partially fulfilled. Casino jobs brought employment to some city residents and, by 1988, according to the Urban Land Institute, more than 27 million people visited Atlantic City annually. Urban Land Institute Advisory Services, *Atlantic City New Jersey* (2014), p. 12. The "CCA required casinos to reinvest part of their revenues in projects that would improve the health and well-being of the city", but this requirement was largely ignored from the start. Newburger, H., *Atlantic City: Past As Prologue*, Federal Reserve Bank of Philadelphia (2009), at ___ (The Fed Report). The CCA was subsequently amended to create the Casino Reinvestment Development Authority (CRDA). The mission of CRDA was to redevelop blighted areas of the City with a focus on low and moderate-income areas. Decades after its founding, blight remains a problem throughout the city and many of its social ills remain.

For almost three decades, the casinos prospered and the fortunes of many in the city and the region rose with those of the industry. As new casinos came on line between 1978 and 1987, the number of

private-sector jobs in the city jumped sharply. The Federal Reserve reports that for about two decades after 1987, the casinos typically provided jobs for more than 10,000 Atlantic City residents. *Id.* at 13. Many households had two or more earners who received paychecks from the casinos and the casinos provided new revenues for the City. By 2000, the municipal budget drew about 80% of its revenues directly from taxes on Casino properties.

Even as some moved forward, prosperity left many behind. With the coming of the casinos, small business owners, who had formed a significant part of the economic lifeblood of the City, saw their businesses whither as visitors entered casinos and rarely ventured into the rest of the City. The Fed noted both anecdotal and statistical evidence that the casino industry reduced the viability of some businesses which were direct competitors offering similar goods and services.² And continuing high levels of poverty and unemployment among Atlantic City residents, along with blight in its housing stock, led the Fed to conclude that the casino industry had not lived up to its promise of urban transformation.

The Fed pointed to several factors that may have played a role in the limited progress in improving the economic prospects of Atlantic City's residents, even before the dual pressure on the casino industry from external competition and a deep recession: Casino jobs were often low skill and low wage; CRDA had not lived up to its potential; and social service and other initiatives were ineffective because of silos that led to poor coordination among government agencies, residents and other stakeholders. An argument can be made that things may have been worse in the absence of casinos. And to be clear, many in Atlantic City and throughout the region benefited from the casino industry and will continue to do so. The Federal Reserve simply cautioned that the story was more complex and that policy makers going forward should engage with the hard questions about the impact of casinos on the

economic and social health of the City and region. Figures 1 through 4 graphically illustrate some of the data underlying the Fed's analysis. Taken together, these charts tell a sobering story. Atlantic City's poverty rate has exceeded that of the State for decades (Figure 1) and has skyrocketed in recent years.³ Indeed, although the casinos were intended to bring about significant change, the data suggests that the poverty rate in the City never saw a significant decrease. Figures 2 and 3 provide information on the incidence of poverty in Atlantic City neighborhoods in 1999 and for the 2012-2016 period. The number of neighborhoods with very high poverty rates is markedly higher in the latter period, the years following the creation of the Tourism District, than in 1999. Figure 4 shows that Atlantic City's unemployment rarely approaches the level enjoyed throughout the State in good times and is far worse in periods of economic downturn.

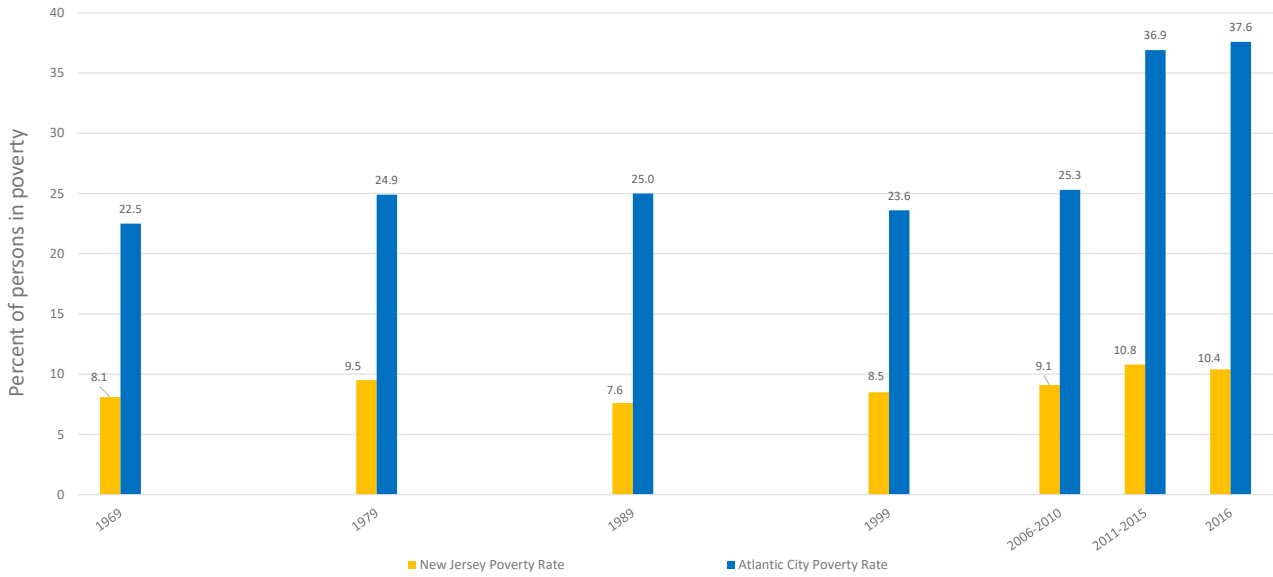
² "Any tendency toward increased economic activity provided by purchases from city businesses by the casino industry or its employees appears to have been more than offset by the supplanting of private sector activity by the casino sector itself or because of other factors unrelated to the industry.

Both anecdotal and statistical information support the conclusion that the casino industry has reduced the number of retail establishments in Atlantic City." Fed Report at 19

³ The sharp increase in the poverty rate likely reflects both the external competition Atlantic City's casinos have faced in recent years and fallout from the deep national recession

Figure 1

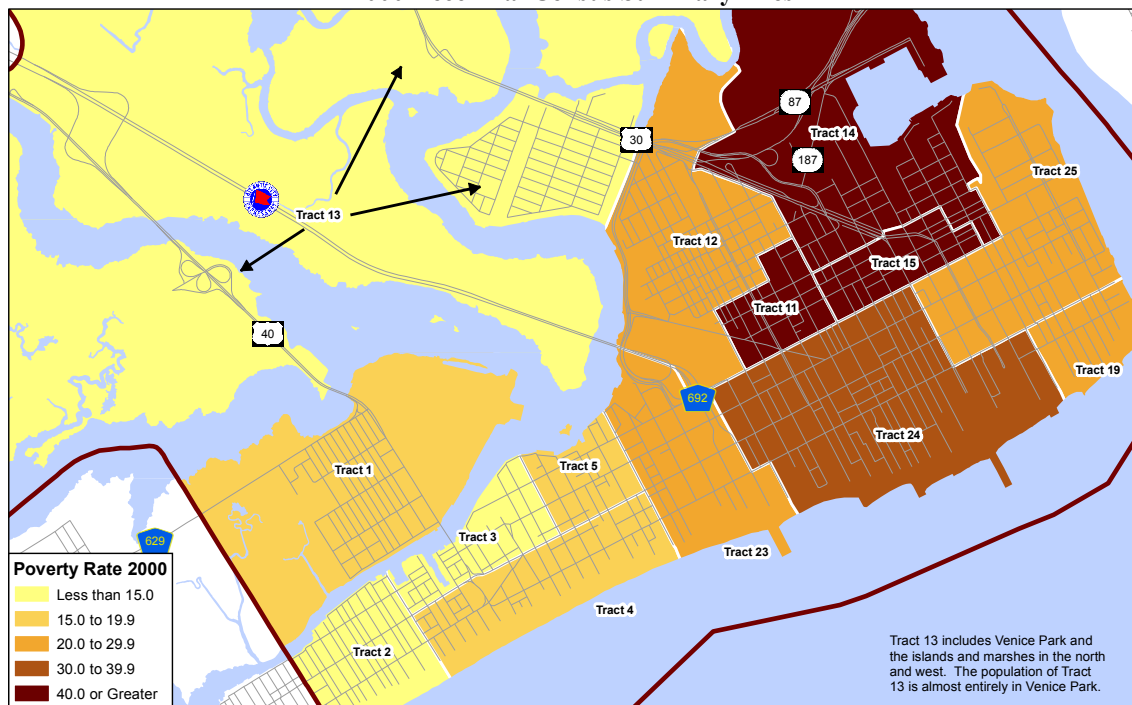
Poverty Rates: New Jersey and Atlantic City



Sources: 1970, 1980, 1990, 2000 decennial censuses; American Community Survey (ACS) 5-year estimates—2006-2010, 2011-2015; ACS 1-year estimates, 2016 (US); ACS 1-year supplemental estimate, 2016 (Atlantic City)
 Note: The U.S. Census Bureau classifies a person as poor if he or she lives in a household whose pre-tax cash income lies below the poverty threshold for the relevant household type. The poverty threshold for a household of any given type is set at 3 times the inflation-adjusted cost of a minimally adequate diet for such a household in 1963.

Figure 2

Poverty Rate by Census Tract
 2000 Decennial Census Summary Files



STATE OF NEW JERSEY
 DEPARTMENT OF
 COMMUNITY AFFAIRS
 LOCAL PLANNING SERVICES

LPS
 LOCAL
 PLANNING
 SERVICES

Data Sources: NJ-OGIS, NJDCA, U.S. Census Bureau

0 0.5 1
 Miles

Date Prepared: September 2018

Figure 3

Poverty Rate by Census Tract American Community Survey 5 year estimates, 2012-2016

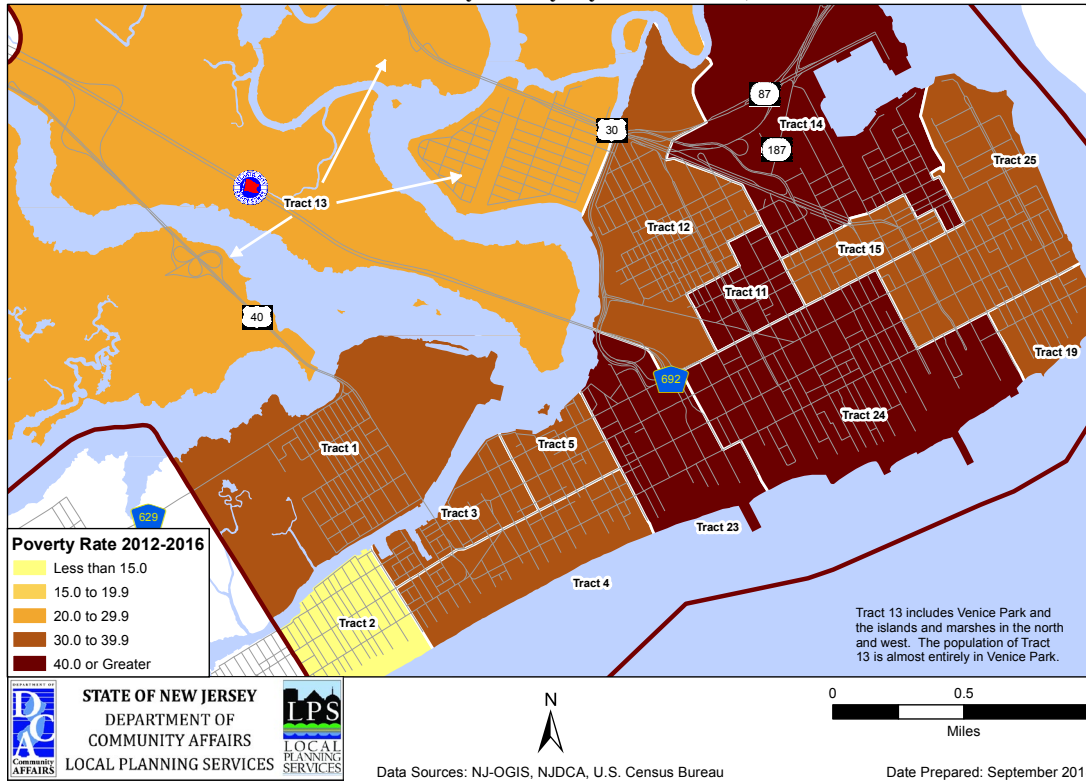
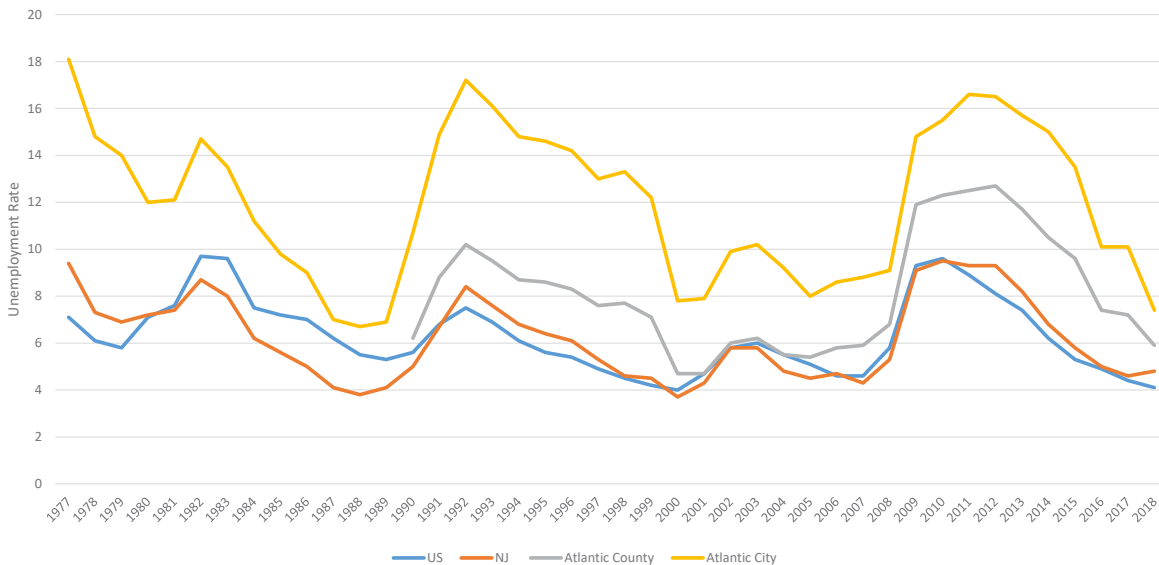


Figure 4

Unemployment Rates over Time US, New Jersey, Atlantic County, Atlantic City (Annual rates, not seasonally adjusted)



Sources: U.S. Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics: New Jersey, 1977-2018, Atlantic City and Atlantic City, 1990-2018; BLS statistics for Atlantic City, 1977-1989, as reported in Newburger et al, *Atlantic City: Past as Prologue*, Figure 4; Current Population Survey, unemployment rate for those 16 years or older: US, 1977-2018.

Notes: 1) For 2018, the July unemployment rate is provided. 2) Atlantic County data not available before 1990.

For years, Atlantic City Casinos enjoyed a near monopoly on the East Coast. Indian gaming and the entry of other states into the market cut sharply into the revenues earned by Atlantic City, a decline that was likely exacerbated by the coincidental timing of a deep national recession. Figure 5, reflecting revenues in dollars adjusted for inflation, shows the dramatic decline in revenue. As shown in Figure 6, the casino industry has played an outsized role in Atlantic City’s possibilities for employment, and the problems faced by the casinos led to a sharp decline not only in the number of casino jobs, but in the overall number of private sector jobs in Atlantic City.

In the recent past, however, Atlantic City’s casino industry has been on the upswing. The Review Team is aware of no forecast that anticipates that Atlantic City will recover the market share it enjoyed until

2006 and the jobs created during the recent upswing are likely to be somewhat different from those created earlier. As Figure 6 shows, the introduction of internet gaming in recent years has been a significant factor in the recent increase in casino revenue. This business, as it develops, is much more likely to generate jobs in information technology than jobs in housekeeping or hospitality.

In *Atlantic City: Past as Prologue*, the Federal Reserve was unequivocal about certain observations. Casinos would continue to be central to Atlantic City. Their downturn could have a devastating impact on the local economy. As a result, Atlantic City had to improve its ability to compete with new entrants to the market. If it could not compete effectively, it would lose its position behind only Nevada as the nation’s favored destination for gambling. The Fed

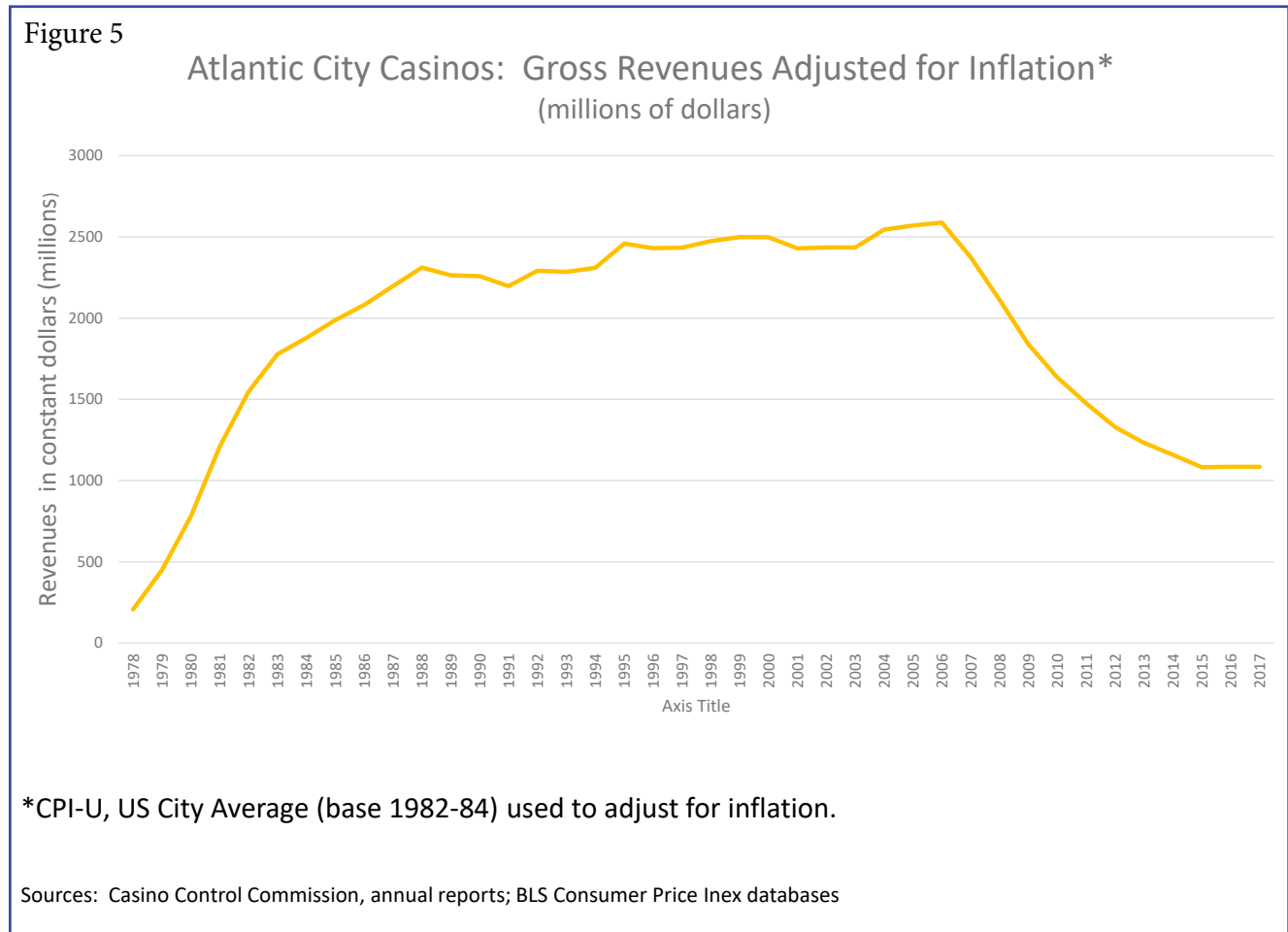
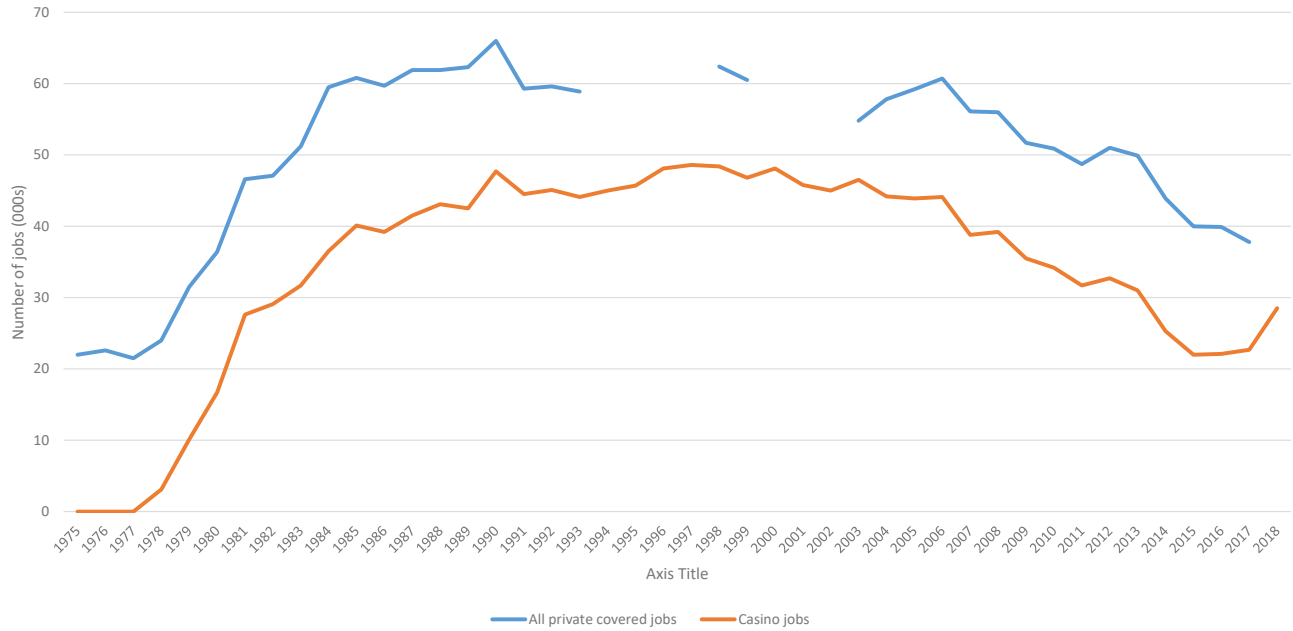


Figure 6

Atlantic City Private-sector Covered Employment and Casino Employment (000s)



Sources: New Jersey Department of Labor and Workforce (NJDLW), Quarterly Census of Employment and Wages (Private-sector covered employment); NJDLW, Non-Farm Payroll Employment Time Series (Casino employment). (Also see Table 5 in Newburger et al, *Atlantic City: Past as Prologue.*)

Note: All numbers provided for September of the relevant year except in 2018, where number is provided for July.

also made it clear that Atlantic City had to coordinate much better than it had been in order to serve the community and meet core economic objectives.

The Federal Report reads like a dire warning that was ignored. In 2011, Governor Christie signed amendments to the Casino Control Act in Senate Bill No. 11 (commonly referred to as S-11) with the assurance that the amendments would transform Atlantic City and the gaming industry. Rather than providing mechanisms to better coordinate all government resources, S-11 arguably contributed to greater fragmentation. The bill significantly expanded the powers of CRDA and created the Tourism District, an area that includes approximately one third of the City, including all of the casino hotels, the boardwalk, all major commercial districts, CRDA-owned properties and Bader Field, a former general aviation airport.⁴ Within that area, CRDA exercises broad authority over various issues, including: land use control; oversight over

roads and highways; development of a Tourism District Master Plan; Tourism District development and design guidelines; variances; redevelopment; restrictions on city code enforcement; planning and zoning; penalties for violations of code, zoning and development and design guidelines.

Where the Fed recommended greater coordination, CRDA and the City have exercised authority separately. Property owners, real estate developers and small businesses have had to contend with two sets of planners and regulators which, by 2018, were in two separate buildings. Applying for permits in Atlantic City, developers, entrepreneurs, homeowners and other property owners often started at City Hall and, if they were unfamiliar with Atlantic City, were given a map to help them find CRDA.

⁴Office of the State Auditor, Casino Reinvestment Development Authority: January 1, 2014 to December 31, 2017, (September 2018), p. 3 (CRDA Audit).



Figure 7. This palm card is provided by the Atlantic City Department of Planning and Development to permit seekers who must leave City Hall to obtain approvals, permits and variances from CRDA for projects in the Tourism District.

The lack of coordination extends to the basics of planning. The City has battled blight for decades and, as mentioned above, now has one of the worst foreclosure rates in the nation. Managing these twin problems requires multiple tools, the most fundamental of which may be a map reflecting the status of property owned in the city. At the start of this review, neither CRDA nor the City could produce a single map that showed all of the property that was either (i) abandoned, (ii) in bank or tax foreclosure, (iii) condemned, or (iv) owned by CRDA, the city or some other state agency. DCA has recently built a web-based map prototype that can house land use data and can be modified to include public health and public safety data as well. This tool can be a boon to policy makers looking to understand problems, and develop solutions, at the neighborhood level. A hard copy of the new map is attached as **Appendix A**.

The Federal Reserve warned about the heavy reliance of the City on the casinos and the

vulnerability of the casinos to competition in other states. While steps were taken to strengthen Atlantic City as a destination – the most notable of which was a \$30 million marketing campaign “DO AC” – the casinos struggled and, in between 2014 and 2016, five shuttered their doors. The wave of collapses starting in 2014 brought a tsunami of pain to the city and region; it also set the stage for the municipal fiscal crisis. The persistent effects of Super Storm Sandy only made matters more challenging. Chronically listed at or near the top of the list of the state’s most distressed cities, Atlantic City was primed for bankruptcy.

Given any one of these events, even the best of municipal leadership would have been under tremendous strain to develop an effective response. This Review is largely forward- looking, and its scope does not include a performance assessment of particular municipal leaders. That said, elected and unelected state and local policy makers had, for decades, made policy choices that made the city

more vulnerable: they ballooned municipal payroll; they continued the substantial reliance on Casino gaming; CRDA made investment choices that often had little to do with the core interests of the city; and they implemented planning approaches that degraded the already poor interagency coordination identified by the Fed. The effect of the decisions left the City unprepared for the market shift. Many interviewed during this review suggested that the size of the budget was not the only problem where municipal leadership mattered. Others included the lack of responsiveness to citizen concerns, poor service delivery and ineffective stewardship of city assets and revenue streams. There is a strong historical sense that municipal officials often acted in their own self-interest rather than the interests of the community. That perception affects views of the City and its prospects today. The Review Team concluded that building an effective government that earned the trust of all stakeholders must be an essential strategic goal.

B. FISCAL COLLAPSE

The City's financial struggles began in approximately 2006 when the gross gaming revenues ("GGR") of the City's casinos began to decline significantly. From 2006 to 2014, the GGR declined at an annual rate of 7.5%, which reduced casino values and, in some cases, caused several casino properties and operations to close (Atlantic Club, Revel, Showboat and Trump Plaza all closed during this period). The decline in value led the casinos to appeal their ratable base assessments, which is the basis for the largest source of city revenue, property taxes.

The casinos were generally successful in their appeals and were awarded reductions to their ratable base that often covered numerous tax years. Consequently, the City incurred massive liabilities for accumulated tax refunds that it attempted to repay via the issuance of tax refunding bonds. By 2015, tax refunds totaled \$370 million, with only half of those being repaid through tax refunding

bonds. A further consequence of the appeals is that the assessment of taxable property of the City, the ratable base, declined by 64% from \$20.5 billion in 2010 to \$7.3 billion by 2015. This collapse was made worse when the Trump Taj Mahal shuttered its doors in 2016.

The combination of plummeting property tax revenues, rising costs of debt service and the City's structural expenses brought the City closer to bankruptcy. The City balanced its 2015 budget by taking two extraordinary measures: relying on a significant increase in State aid; and deferring payment to the State's pension and health benefit plans.

In May 2016, the State legislature stepped in and passed the Municipal Stabilization and Recovery Act (MSRA), NJSA 52:27BBBB-1, et seq., which sets forth a comprehensive procedure to assist municipalities facing short and long term fiscal instability. MSRA empowers, under certain circumstances, the Local Finance Board "to develop a comprehensive rehabilitation plan for local governments experiencing severe fiscal distress, and to act on behalf of local government units to remedy the distress." *Id.* Following a process outlined in MSRA, the Commissioner of the Department of Community Affairs (DCA), undertook a multi-step review and then determined that Atlantic City was a city in need of stabilization. This determination triggered the State exercise of its authority to appoint a Designee "to take any steps to stabilize the finances, restructure the debts, or assist in the financial rehabilitation of" Atlantic City.

In November 2016, the Director of Local Government Services appointed former United States Senator and New Jersey Attorney General Jeff Chiesa to be the Designee for purposes of stabilizing Atlantic City. The Designee, supported by his law firm, undertook many tasks, though his primary efforts were concentrated in three areas: (1) tax liabilities related to the Borgata Judgment and tax appeals, the tax appeals of other casinos

and the Atlantic City Payment In Lieu Of Taxes (PILOT) program; (2) reducing the City budget, with a particular focus on substantially reducing personnel expenditures related to the total number of employees and salary and benefit packages for the remaining employees; and (3) reducing administrative obstacles to development.⁵

Since MSRA went into effect, the combined efforts of the Designee and the Director of Local Government Services brought about: a 15% reduction in the municipal budget; two years without property tax increases; the elimination of potentially massive liabilities due to tax revaluations; and a reduction in personnel costs made possible in part by the

suspension of civil service rules. Although the City passed a balanced budget for 2018 without a property tax increase, the average Atlantic City taxpayer has nevertheless seen School and County tax rates increase 10.7% and 15.4% respectively. PILOT revenues have increased \$6.2 million over 2017. Although the state continues to support the City through various aid programs, the need for state transitional aid decreased by \$9.1 million between 2017 and 2018.

Appendix B provides a brief summary of the City’s budgets from 2010 through 2018. Figure 8 shows the ratable base of the City as it declined from 2010.

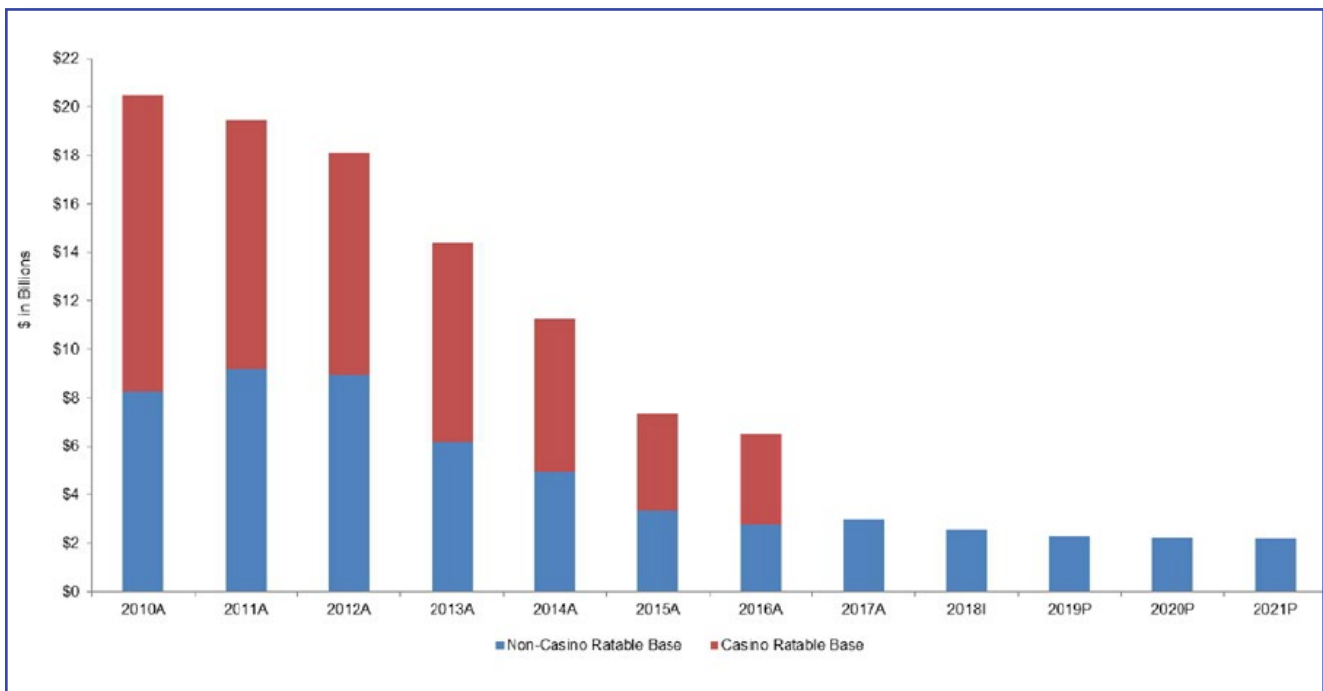


Figure 8. Atlantic City Ratable Base FY 2010 through FY 2021 (Projected).

⁵Last Spring, the Review Team recommended that the State replace Senator Chiesa with a new Designee already on the State payroll and tasked with overseeing a new strategy of engagement with the City.

C. ATLANTIC CITY SNAPSHOT

1. BY THE NUMBERS

With two new entrants, Atlantic City is now home to nine casinos. Industry net revenues in 2017 were \$3.5 billion. As of August 2018, the casinos employ approximately 30,000 people, most of whom come from Atlantic County. Layoffs of seasonal employees began after Labor Day. Because of the entertainment and gaming industries, the municipality welcomes between 27 and 30 million visitors each year. In addition to the casinos, in just 48 blocks, Atlantic City is home to a college campus and some of the largest social service providers in the State. That makes for a tremendous range of activities in a small space. Median family income is \$27,000, more than 33% of its children live in poverty and the community faces significant public health challenges. Developing a comprehensive strategy to address a multitude of challenges carries with it more than a moral challenge. It is a key element on the critical path to long-term success.

Atlantic City is one of the State's most diverse cities with no single group comprising a majority. Census reports approximately 34.9% of the residents are white; 38% are African American; 16.8% are Asian and 27.6% are Hispanic or Latino of any race. During the review, residents reported both a longstanding history of both cross-racial friendships and bitterness across racial and ethnic divides, particularly when segregation was an Atlantic City norm. New immigrants raised concerns about their treatment by native-born African Americans and whites. Given that diversity is one of Atlantic City's defining characteristics, building bridges across racial divides will be an important task for the entire community to take on.

2. GOVERNING ATLANTIC CITY

Governance in Atlantic City is among the most complex in the state. Organized under the Faulkner Act, Atlantic City is, in ordinary times,

governed by a mayor elected city-wide and eight city council members, six representing each of the six wards and two elected at large. In 2016, MSRA dramatically changed city governance. MSRA gave broad budgetary and management authority to the Director of Local Government Services, a division of the Department of Community Affairs. As a result, the DCA has authority over City finances, as well as many operations of the City, including Planning and Development, Human Resources, Public Health and Public Safety. As described above, CRDA exercises broad authority over the Tourism District. It reinvests its revenues in businesses, property and amenities in the Tourism District and, to a surprising degree in the past, around the State.

CRDA is intended to be guided by policy choices of the Executive Branch, particularly since the Governor can veto minutes of the CRDA Board of Directors. Since 2010, CRDA has made the following investments that are at odds with the policy priorities proposed by this report: \$14,000,000 for an observation wheel on the Steel Pier; \$6,000,000 for an art installation on the vacant lot formerly occupied by the Sands Casino and \$174,000 to have that art installation removed; and an average of \$4,000,000 per year for the Miss America Beauty Pageant. In the third section of this report, the Review Team recommends a reorientation of CRDA's focus to better serve community needs and make disciplined, strategic investments to bolster the local economy.

Front line governance of Atlantic City is provided by the Mayor and the City Council. Subject ultimately to the approval of DCA, appointments of senior city officials are made by the Mayor with the advice and consent of the City Council. While the Mayor and the Council may develop budgets and vote on them, the budget is also subject to approval by DCA. During the first two years of the takeover, the number of fulltime employees

of the City was substantially reduced, promotions were delayed or postponed and responsibilities for certain functions were outsourced. For example, the headcount in the Department of Health was

Much of public policy in and about Atlantic City has been hampered by two things: one, a lack of coordination, particularly between CRDA and the City, and, two a single-minded focus on bold, even

Atlantic City must reject approaches based in silos and relying on silver bullets. It must move forward in a broad, inclusive and comprehensive way.

singular solutions. In other words, the city has been hamstrung by silos and silver bullets. Real progress will involve collaboration and a longer-term commitment to deeper understanding chronic problems of poverty. Major stakeholders

cut by 80% and its budget was reduced to 20% of its 2014 level. Code enforcement was cut and in the office of the Department of Planning, critical to the forward motion of any city in recovery, staff was reduced from 8 to just one professional and one clerical support staff.

must be enlisted to work toward a common vision. This vision must have two goals: broadening the economic base of the City to increase stability and providing more jobs that pay well enough to lift people out of poverty. In addition to improving the lives of those who currently live in Atlantic City, an important goal should be to make Atlantic City sufficiently attractive to potential new residents.

The first Designee did much to address the fiscal challenges that were the immediate cause of the crisis. Going forward, the Administration's approach should tackle longstanding issues and better prepare the city for the opportunities and challenges to come.

The challenges Atlantic City faces are interrelated and achieving the goal of a vibrant and resilient community calls for a variety of actors, including the public and private sectors, colleges and universities and civil society, to do many things well, though not all of them need to be done at once. The areas of strategic focus involve the following: (1) the economy and job development; (2) land use issues and development; (3) public safety; (4) public health; (5) youth and the creation of pathways to opportunity; and (6) building governmental capacity and enhancing coordination. A core principle of the Review is that the revitalization effort must be inclusive and carried forward with a view toward benefiting all residents of Atlantic City.

II. THE ISSUES AND RECOMMENDATIONS

A. A NEW STRATEGIC APPROACH: THE LESSONS OF LEGACY CITIES

1. TWENTY-FOUR SMALLER LEGACY CITIES

Legacy cities have been defined as cities that both relied on manufacturing as the core of their employment base and economic output and lost 30% or more of their population since the 1950s. Small to medium sized legacy cities have between 30,000 and 200,000 residents. Hollingsworth, T. and Goebel, A., *Revitalizing America's Smaller Legacy Cities: Strategies for Postindustrial Success from Gary to Lowell* (Lincoln Land Institute) (2017). While Atlantic City was never a manufacturing city, Atlantic City has relied on a dominant industry, casino gambling. The severe contraction of that industry makes the experience of other cities of similar size relevant to any prescription for next steps. Their experience also provides reason for hope.

[[T]he story of smaller industrial cities is not simply one of loss. While some of these places have indeed experienced overwhelming poverty, property abandonment, and economic decline, others have become the gateways for new immigrants or have reinvented themselves as tourist destinations or as useful spokes in their regional economies. Though all of these cities are still experiencing significant challenges, some are finding ways to reorient their economics and land use for the 21st century....The strongest of these cities recognize that they cannot re-create the past. Instead, they're finding ways to embody a different narrative....

Id. at 8. Atlantic City is better positioned than many legacy cities, because its main industry appears to have stabilized rather than suffered a complete collapse. Moreover, Atlantic City has within it a strong set anchoring institutions, including civic associations, that can provide a foundation for building an economically balanced and healthy community.

Revitalizing America's Smaller Legacy Cities contains case studies of 24 representative cities in seven states. It reports the key factors for success that provide a framework for viewing the challenges and potential strategies for moving Atlantic City forward:

- Build Municipal Capacity and Talent.
- Encourage a Shared Public- and Private-Sector Vision.
- Expand Opportunities for Low-income Workers.
- Build an Authentic Sense of Place.
- Focus Regional Efforts on Rebuilding a Strong Downtown.
- Engage in Community and Strategic Planning.
- Stabilize Distressed Neighborhoods.
- Strategically Leverage State Policies.

Building Government Capacity and Talent: Cities that have made promising redevelopment efforts strengthen their governments by taking full advantage of local expertise, but also often recruit outside talent to enhance local government expertise. To ensure that progress is sustainable, successful cities are intentional about developing the next generation of leaders to carry changes forward as future city managers and civic leaders.

Encouraging a Shared Public- and Private-Sector Vision: The best results occur with collaboration between the public, private, non-profit and philanthropic sectors in service of a common set

of goals and values. In most re-emerging cities, resources are sufficiently challenged that more is accomplished through broad alignment rather than individual, single minded initiatives.

Expanding Opportunities for Low-income Workers: The most successful reinvention efforts couple two things: growth in strategic industries and efforts to train low-income workers for the new opportunities. *Smaller Legacy Cities* underscores the importance of an employment component in ensuring prosperity is widespread. These efforts must be closely connected to the developing needs of local employers. The economic vision should embrace a goal of creating jobs that will enable families to increase their standard of living.

Building an Authentic Sense of Place: Improving the quality of life in a place makes it easier to attract new businesses and new residents. Placemaking speaks to the character and style and aspirations of a community. Bethlehem, Pennsylvania, for example, took a shuttered steel mill and has transformed it into the anchor of a growing arts district.

Focusing Regional Efforts on Rebuilding a Strong Downtown: Successful and promising efforts at revitalization do not ignore their center cities. Rather they build a strong downtown as part of a regional strategy. The central core of the city should have a mix of uses. The case studies in *Smaller Legacy Cities* caution that:

“downtown revitalization may happen slowly or in leaps and bounds. Cities should take advantage of opportunities for catalytic projects but should move forward incrementally when those projects are not available.”

Engaging in Community and Strategic Planning: An inclusive approach to planning enhances both community engagement and the quality of the end result. Detroit is the largest American city to have declared bankruptcy. It recently emerged

from state supervision and has had significant success in attacking blight. Detroit’s progress was based heavily on planning with an emphasis on community engagement. Researchers have noted that such planning has been key to many redevelopment efforts. Mallach, A. and Brachman, L, *Regenerating America’s Legacy Cities* (2013) (Lincoln Land Institute).

Stabilizing Distressed Neighborhoods: Neighborhood blight has an impact on many aspects of city life. Among other things, it can worsen public health, aggravate safety challenges and erode home values. Subsidies from either the public or private sector can provide short term market support, but long-term stability requires efforts to rebuild the market and encourage the return of private capital. In practical terms, the initiatives should include demolition of blighted buildings, enabling community members to take ownership of some property, dealing with squatters and restoring population well below peak levels.

Strategically Leveraging State Policies: Cities that have been more successful have used a variety of resources, including state resources, to assist in their turnaround. Legacy cities sometimes face a choice, collaborate or collapse. No city moves forward without significant partnership with the state.

Taken together, these strategic steps will enable Atlantic City to build one City with a common vision and widespread opportunity.

B. BUILDING THE FUNDAMENTALS: RETOOLING AND REORIENTING MUNICIPAL GOVERNMENT

No city has moved forward without intentionally rebuilding an effective municipal government as a core of its strategy. It is a necessary but insufficient factor in rebirth. The Review Team focused on five aspects of municipal government critical to

the mission of renewal: Overall Accountability and Effectiveness; Planning and Development; Public Health; Tax Assessment; and Public Safety. Each will be discussed below.

1. MUNICIPAL CAPACITY

The residents of Atlantic City are entitled to a government that functions at a high level and is worthy of their trust and support. At its best, government service is a calling and the best of public servants frequently go above and beyond the call of duty. Many of the public servants in City Hall demonstrate this in taking on tasks that are out of title, working with antiquated systems and working with members of the public who are as frustrated as they are with the quality of life in the City. Indeed, when faced with an imminent government shut down because of the fiscal crisis, some current city employees offered to work without pay rather than close the doors of the City.

When the general public discusses the performance of Atlantic City municipal workers it rarely highlights this serious level of dedication. The citizens and stakeholders consulted during this review were no different. Whether or not asked, many of the Atlantic City residents and stakeholders raised serious concerns about the capacity and the willingness of City Hall to serve the needs of the community. Longtime residents raised concern about basic services and poor enforcement of housing and other regulations. Some complained of how they were treated when they had conducted business at City Hall. Large and small business owners expressed strong dissatisfaction about the level of assistance provided when they attempted to build businesses and they were routinely critical of the coordination between City Hall and CRDA.

Concerns about integrity at City Hall were pointed and had a long historical precedent. Indeed, the Federal Reserve devoted an entire section of its report to criminality of leadership and shady ethics at the very top. In 2009, the Federal Reserve

noted that four of the previous eight mayors had landed in prison, while many members of City Council had faced a similar fate. While sometimes glamorized in popular entertainment, the history and perception of corruption in Atlantic City is a drag on its turnaround.

MSRA suspended civil service rules, which enabled cost cutting measures to move quickly, but the absence of civil service disciplinary protections have left employees questioning the transparency of the system and the fairness of decisions.

The Review Team raised these concerns with the Mayor, the Business Administrator and the various department directors in a candid conversation about the future direction of the City. Rather than collapsing into a defense of the current state of affairs, the discussion turned quickly to how City Hall can be retooled and reoriented. Many of the senior managers expressed an interest in specific ideas to strengthen performance. They were interested in additional training for themselves and their subordinates. Several have expressed an interest in technology that would enable them to keep better track of city data. They noted that their staff could benefit from having a better sense of career ladders and few in City Hall have received evaluations, including the managers themselves. In subsequent conversations, present and former city managers have highlighted efforts to recapture revenue lost because of poor controls of expenditures, including payroll. They also point out that fees are often set at below market rates, whether for major events or items as simple as billboards and abandoned property. They also highlighted their ongoing efforts to develop a rigorous and proactive capital plan.

The recent CRDA audit also noted significant issues with internal financial controls. Although CRDA disagreed with some of the findings, there are lessons to be learned at both CRDA and in City Hall that could inform State oversight going forward.

The State should work with the City to support the initiatives under way and implement the new recommendations, particularly since they have the support of city managers.

We must do many things well, but we should not try to do them all at once.

In order to address the most serious concerns raised about city government, the Review Team recommends that the City and State implement the following:

- *Training of Senior Managers:* In support of efforts by the Office of the Mayor, former employees of the DCA and Rutgers University, the Review Team recommends that the State support enrolling senior managers at City Hall along with counterparts at CRDA in a joint cross-functional training program specifically designed for municipal managers. The Review Team believes that the State should offer this training to county managers who routinely work with city managers on key issues. There are three goals to this training: ensure that managers are trained to perform their jobs at a high level; encourage team-building across government agencies that are key to Atlantic City's redevelopment; and foster a culture of problem-solving emphasizing the achieving of key results as a top priority for all in leadership at City Hall.
- *Measure what matters:* Set outcome-based goals for each City Department, announce those goals to the public and provide the public with an opportunity for input into those goals.
- *Computer systems and use of data.* Obsolete information technology systems hurt city

functions. As mentioned above, the City lacked a mapping tool that would enable it to have a better understanding of areas of blight. The Review Team recommends that DCA and the

City continue to refine the prototype developed by DCA and build into it relevant public health and safety information. In addition, the Review Team recommends that the City invest in Citistat or similar software to manage

data about city services. Citistat can enhance the ability of departments to analyze and share data and, most importantly, analyze results.

- *Enhance Controls Over Expenditures and Exercise Robust Stewardship of City Assets.* Atlantic City should continue efforts to ensure appropriate oversight of payroll expenditures, price fees at appropriate levels and strategically plan to gain maximum benefit from special events.
- *Build career ladders and reinstitute routine evaluations.* Currently, a city employee will not know what performance levels or skills are required to get a promotion. It should be the case that a new hire understands from the start of her employment what it would take to move up the ladder in municipal government. That employee should also receive regular feedback in order to improve performance and to advance. It is dispiriting and counterproductive to work without such standards, yet some city employees reported that they have never had an evaluation and that there is no clear standard for advancement.
- *Provide a pathway back to Civil Service.* To reduce costs and increase the flexibility of management, MSRA stripped city employees of civil service benefits and protections. It is unlikely that civil service will be restored while

the City remains under state supervision absent a clear signal from the legislature through an amendment of MSRA. Nevertheless, DCA and the City should work to ensure that the system is fair and transparent about opportunity and provides a forum for the fair adjudication of disciplinary and other disputed issues.

- *Continuing Education for all employees.* All employees could benefit from opportunities to enhance their skills. The Department of Human Relations should develop an ongoing menu of learning opportunities for non-managerial employees. Training should include periodic presentations on public management issues facing the city. They should also include information that employees can apply in their personal lives, such as presentations on wellness and financial literacy. All employees should be given training that would empower them to be focused on the needs of the citizen as customer and partner in the city's rebirth. In an increasingly diverse city, with as many as 36 languages spoken in the public schools, implicit bias training and conflict de-escalation training are nearly as essential to a clerk in city hall as they are to the officer on the street.
- *Ethics Training and Enforcement.* Given the history of criminal prosecution that has stained City Hall and lingering concerns about how one gets things done in Atlantic City, DCA and the City should work to develop a strong program of ethics training and enforcement in order to send a clear signal that the City intends to build a bond of trust between city leaders and the community that they serve. The Attorney General has agreed to have personnel from the Office of the Attorney General work with DCA to provide ethics training to city employees. The Review Team strongly recommends that the City pass an ethics ordinance that makes it clear that no city employee, including an elected official, may receive a gift from anyone

doing business with the city. The Review Team recommends that the system of investigating and punishing ethics violations avoid the appearance of conflicts and be subject to close state oversight.

- *Transparency of Reform.* The DCA and the Office of the Mayor should report on the status of the foregoing reforms on a quarterly basis as part of the implementation structure discussed in detail in the last part of this report.

2. PLANNING AND DEVELOPMENT

A strong Planning and Development initiative is one of the hallmarks of a successful revitalization effort. The Planning and Development Department in the City has withered and the neighborhoods outside of the Tourism District reflect the fact that there has been little energy devoted to their revitalization. CRDA has developed a master plan only for the Tourism District; the City has not created a master plan since Super Storm Sandy.⁶

Since the state takeover, the Department of Planning and Development has dwindled in size, and the Planning office has decreased from 8 in 2014 to 2 in 2018. It is poorly equipped to launch a broad-gauged planning effort necessary for the City to grow coherently and meet a broad variety of challenges. The task requires an approach to planning that is tailored to Atlantic City's particular challenges and demonstrates a willingness to learn lessons from other cities with similar challenges.

Rebuilding the planning function will require personnel who have a broad range of skills and

⁶ CRDA's Master Plan is found at <https://njcrda.com/wp-content/uploads/2012/12/TOURISM-DISTRICT-Master-Plan-VOL-4-ADOPTED-APRIL-18-2017.pdf> Under section 40:55D-28 of the New Jersey Municipal Land Use Law (MLUL), Master Plans generally consist of a report or statement and land use development proposals including, at a minimum, a Statement of Goals and Objectives, a Land Use Element, and a Housing Element.

Detroit was the largest American city to declare bankruptcy and has had significant problems with urban blight. Detroit has a land mass large enough to embrace three large cities, many acres of which include abandoned property and empty lots. Detroit invested heavily in planning after reviewing the business case for increased staffing. It hired a planner with a national reputation for community engagement and created interdisciplinary teams to better understand the problems and engage in what became hundreds of community forums. It has made substantial progress dealing with a problem many considered hopeless.

a reasonable portion of the population lost since the 1960s. Once on the ground, the new Director may decide that an outside group, acting under the Director's supervision and control, is best suited to develop the plan, while city employees may be hired to carry forward and facilitate planning functions once the Master Plan is completed. This approach would give the City additional short-term capacity to manage the significant increase in workload at the first phase of the effort without

will likely require a departure from the traditional recruitment channels. Atlantic City could borrow from Detroit's model by building a multi-disciplinary team that can tackle: the issues of building from the ground up in some areas; the challenges of refurbishing old housing with sound bones; the opportunity for creating vibrant community space throughout the city; and the need to take into account the planning challenges climate change poses to a barrier island. The Planning Department should also look to the future with a focus on expanding digital access and ensuring that the new infrastructure is resilient.

One of the first tasks of the new Director of the Department of Planning and Development should be to develop a city-wide Master Plan, preferably by the end of the second quarter of 2019. Such a planning effort should start with the City's assets, which include the Atlantic Ocean and the beach front, the boardwalk, the rich history and diversity of the communities and civic engagement in the neighborhoods. The Master Plan should include a target for City growth with a goal of replacing

committing scarce resources to a large staff with heavy annual recurring costs.

As noted above, the fact that the City and CRDA share planning responsibilities for some parts of the City has led to duplication of effort, inefficiency for property owners and developers and the failure to develop an overarching vision of the City's future. As an important step to address these issues, City and CRDA planners should be located in the same office rather than blocks away.

Without waiting for the efforts to develop a plan, the State should build on steps already under way to address the immediate foreclosure crisis. During the Review, NJHMFA launched a series of initiatives designed to provide foreclosure relief for Atlantic County residents. Those efforts included a housing fair in which foreclosure counseling was offered. The Review Team also met with the foreclosure judge for Atlantic County and the Administrative Office of Courts. All agreed to work together to deal with the imbalance between homeowner and lender as a result of current procedures.

Recommendations:

The Review Team recommends that DCA work with the City to take the following steps to rebuild the planning function in Atlantic City:

- *Hire personnel with a multi-disciplinary skill set.* The City has recently launched a search for a new planning director. The Review Team worked with the Director of Human Relations to make sure that the search was anchored to capacities and skills that would lay the foundation for a multi-disciplinary team that had high technical skills, had an appetite for innovation and could manage a planning process that gave high priority to community engagement. That Director should be tasked immediately with developing a Master Plan for the City by the end of the second quarter of 2019. The Director should be given discretion to determine the most cost-effective way to achieve that goal.
- *Co-locate City and CRDA Planners.* Currently, CRDA and the City run two separate planning offices about a half mile apart. While the City has most of the key data, CRDA is core to planning in the tourism district. The City and CRDA planners should occupy one space and should consider developing client service teams so that large matters, at the very least, have one point of contact to shepherd them through the planning and development process.
- *Overhaul Permitting and Other Processes That Impede Progress.* City Hall employees reported that some parts of the building code are more than 40 years old and should be brought up to date. The Review Team recommends that the City consult with the public and developers to develop an efficient and relevant system of regulations.
- *Create a Planning Innovation Advisory Board.* The Planning Team should take advantage of the best thinking about the impact of design on community development as well as the impact of the built environment on wellness. The Review Team recommends that the board consist of nationally renowned authorities on design, community development, public health and urban policy and human-centered design.
- *Develop catalytic strategic projects, including a food market.* Big, strategically sound projects can help transform legacy cities. The Gateway project, which brings both a new Stockton campus and office space for South Jersey Industries, and the opening of the first market rate rental housing to come to Atlantic City are example of bold projects with strategic potential. The \$14 million dollar observation wheel erected by CRDA reflects a large investment in a project that in hindsight seems strategically questionable, at best, and a stunning waste of resources, at worst. CRDA, the City and the State are now examining options for bringing a core amenity back to Atlantic City: a robust merchant of good quality food. Current efforts are focused on developing two alternative options: a commercial for-profit market on the one hand and a food co-op run by citizens on the other. As discussed below, it could have a key impact on the health of residents and would make the city more attractive to potential newcomers.
- *Conduct focus groups with potential new residents.* During the review, the Review Team met with casino employees, members of Local 54, who did not live in Atlantic City but might consider moving to the City. The meetings were a source of important insight. All who work in Atlantic City but do not live here should also be considered constituents of the Planning Department.
- *Provide additional support for families facing foreclosure.* A borrower on the cusp of losing her home may have a better outcome if she is identified earlier in the process, given access to

relief fund such as a NJ Home Saver grant and has the benefit of a mortgage counselor early in the process and legal counsel as matters move toward litigation. NJ Housing and Mortgage Finance Agency has already launched a counseling program and has provided grants to distressed home owners. Strengthening the system to yield better judicial outcomes will require coordination among the Administrative Office of the Courts, the Office of the Attorney General and the local trial court. The work already under way should not lose momentum while the planning strategy is developed.

- *Rebuild Neighborhoods.* Atlantic City has many vacant and abandoned properties in need of repair. In order to stabilize communities, build the property tax base, and increase the population of the City, there must be safe and attractive housing options. Working together, the City and CRDA can take control of vacant and abandoned homes and CRDA can provide the funding necessary for rehabilitation. Once the vacant homes are repaired, New Jersey Housing and Mortgage Finance Agency may provide first-time homebuyer mortgages as well as down payment and closing cost assistance. Strategic, neighborhood based investment can build wealth of existing residents and attract new neighbors. As the economy diversifies, assuming even moderate success of the jobs council described below, so will the job base and resident income. The market should recognize the broadening economy and respond accordingly. As market rate development increases, the need for deeply subsidized housing will decrease. This pathway is one promising approach to restoring a market that has suffered from persistent decline.
- *Build a Sense of Place.* The Urban Land Institute noted that “demographic trends for bringing the population back to Atlantic City are more favorable than at any time in the past 50 years.

The demographic wave that produced suburban lifestyles is receding. At this point, the two demographic groups that compose the majority of the U.S. population—the millennials (now 20 to 30 years old) and the baby boomers—are both looking for similar characteristics in residential location. According to research that was published in the Wall Street Journal and was conducted by RCLCO, an Orlando, Florida, research firm, 88 percent of millennials want the following:”

- Walkable, bikeable neighborhoods and streets
- Amenities and work within walking radius
- Smaller houses or smaller units at lower cost
- An urban street environment
- Access to transit
- Access to nature and recreation.

3. TAX ASSESSOR

The Tax Assessor determines and maintains the ratable base of the municipality, which is instrumental in shaping the overall tax rate for the City. The City’s ratable base has a direct impact on the Atlantic County budget and tax rate. Moreover, the Atlantic City ratable base is the largest in Atlantic County and continues to be one of the economic drivers of the region. The Tax Assessor preserves a fair and equitable ratable base through a number of means, including: property inspection; removing demolished structures from the tax list and adjusting the assessments; adding new construction, additions and renovations; and conducting field inspections. The Assessor defends tax appeals at the Atlantic County Board of Taxation filed by Atlantic City property owners and there may be several thousand tax appeals heard by the Board of Taxation annually.

A key factor in the municipal fiscal crisis was the fact that tax assessments of casino properties had been delayed, in some cases for decades, and appeals were taken when the market was depressed. Had the capacity of the Tax Assessor been stronger and

assessments managed in an effective way, the fiscal crisis could have been either mitigated or avoided.

Recommendation:

The State should evaluate and, where necessary, strengthen the office of the Tax Assessor.

4. PUBLIC HEALTH

Cities that successfully move forward are able to make progress because they face their social challenges. Atlantic City residents are facing severe public health challenges. The State, the County, and key stakeholders must combine forces to understand the depth of the problems, identify solutions and implement programs that will address the issues.

Because the State typically reports public health data at the County level, Rutgers University School of Public Health volunteered to assist the Review Team in cataloguing public health data for Atlantic City. Led by Dr. Leslie Kantor, the Rutgers study showed that Atlantic City has some of the worst public health outcomes in the State. See Key Indicators of Public Health in Atlantic City NJ, attached as Appendix C. For example, a child born to an Atlantic City family is nearly twice as likely as a child born in Newark to die before her first birthday. Atlantic City children suffer from the state's highest exposures to lead and the death rates of all Atlantic City residents from cancer, diabetes, heart disease, and kidney disease are among the worst in the State. The Rutgers study also showed a significant gap, as well, between the health of African American residents and white residents of the City. Remedial steps should explore the reasons behind the results as the key stakeholders move to improve overall outcomes.

To complicate matters further, Atlantic City handles health care for many citizens who live outside the City. It operates South Jersey's only needle exchange and, as a result, receives many individuals addicted to opioids. Their numbers have skyrocketed since the opioid crisis first broke

and add a further strain to both public health and law enforcement functions in the City.

As demand for a strong public health team has risen, however, staffing at the City Department of Health has been reduced to one. As a result, many of the services are provided by either the County or Atlanticare.

After Rutgers completed its study, the Review Team shared the results with the Mayor, the County, the State Department of Health and Atlanticare. After several meetings, all agreed to form a working group that would: conduct a needs assessment for Atlantic City residents; develop a strategy to address those needs; and tackle two big issues in the first year to demonstrate to a besieged community that progress can be made. Because these problems, in particular, are regional, collaboration across jurisdictions is essential.

Recommendations:

- *Create a cross-jurisdictional team.* The State, County, City and Atlanticare should form a core of a team of key stakeholders that would build on the Rutgers study and develop and implement a strategy to tackle the severe public health outcomes facing Atlantic City and the region. The regional team should have a particular focus on the opioid crisis.
- *Conduct a needs assessment.* The Rutgers study highlighted the severity of the public health challenges in Atlantic City. That snapshot did not have the benefit of a deeper inquiry which calls for an assessment of the current strategies and could include more fact gathering through tools like community surveys. The State should conduct a needs assessment and might consider using retired public health officers from other New Jersey cities to conduct the work.
- *Marshal Existing Resources.* Once the needs assessment is completed, the public health

working group should decide whether a response can be developed using existing resources with a new strategy. The group should also work to identify new resources to meet a significant need. It is more than likely that the City will need at least one full time employee to coordinate responses and ensure the City has a consistent voice at the table.

- *Tackle Two Big Issues.* The public health working group should tackle two big issues during the first year of effort. The Review Team recommends that infant mortality and obesity should be among the very first issues that the Task Force works to address.

5. PUBLIC SAFETY

a. Law Enforcement and Crime

A vibrant community is a safe community. A broadly successful resort town provides an environment in which visitors feel safe to explore. Atlantic City has made progress reducing crime. Both violent crime (down by more than 11%) and property crime (down by more than 4%) have decreased in the last two years. The Atlantic City Police Department (ACPD) has put in place a variety of mechanisms to be more proactive in combating crime through community engagement, the use of technology and predictive policing.

Nevertheless, crime rates are not as low as the leaders would like to see. Gangs remain a prominent concern. Few in the community or visitors report a sense of safety and order in many neighborhoods as well as parts of the main commercial avenues. For example, Atlantic Avenue north of the main entrance to the City often shows the human impact of the opioid crisis. Many community members, including those most supportive of police, question whether more could be done to deploy police in a way that gives a visually reassuring sense of police presence. While appreciative of ACPD outreach efforts, members of the public would like to meet police officials in a regular forum that permits

tracking of key issues. The need to address these continuing concerns about the perception of safety would be important in any city. They gain even greater importance because they undercut Atlantic City's ability to present itself as a hospitable resort destination.

Atlantic City has been working to improve public safety with a variety of tools and resources. The Atlantic County Prosecutor is the Chief Law Enforcement Officer in the County while ACPD is the lead enforcement agency with a force of approximately 250. They are joined in public safety efforts by other law enforcement, including the county sheriff, the Atlantic City Task Force run by the NJ Attorney General and the State Troopers, Stockton University Police Department and the security officers for the casinos. Progress has been made to better coordinate efforts and Stockton has recently signed a memorandum of understanding with Atlantic City. The Review Team has discussed with the Chief of Police whether more could be done with existing resources and has recommended that the DCA consider recalculating staffing levels should funds become available. ACPD has been employing a community policing strategy, but faces staffing limits that inhibit a robust community policing strategy.

As discussed at length below, the Review Team believes the State, the County and the City should work together to improve the lives of the youth of Atlantic City. Police and policing have a significant role to play. Atlantic City has an active Police Athletic League program and, if adequately resourced, could develop a more robust community policing program. These are important steps in preventing young people from becoming caught up in the criminal justice system. They can provide a foundation for a more robust system that prevents crime and keeps young lives on a constructive track by identifying issues early, putting in place a strong system of station house adjustment and developing alternatives to incarceration. Intervening before a young person has a felony conviction is particularly

important in Atlantic City; a felony conviction can bar the door to a job in the most significant industry in the region.

Recommendations:

- *Establish A Citizens Advisory Board.* To address the importance of regular communications and collaborative problem-solving between law enforcement and the community it serves, the City and the ACPD should establish a citizen's advisory board whose core membership is drawn from the civic associations in each neighborhood. Each civic association should select a member. The Mayor and the City Council should each name three members and the Board of Education should select one member. The youth of the city should be represented on the board. The board should determine how youth members should be selected and decide on whether and how to include other members of the community. The Review Team recommends that the CAB meet at least monthly in executive session and have a quarterly meeting that is open to the public. The board should decide minimum terms of service of each member. The CAB would provide a regular channel for communicating with the ACPD Chief and his leadership team and could be a strong partner in collaborative problem-solving, which is essential to effective community policing strategies. While it would not be an adjudicating board, it should be a place for a candid resolution of potential disagreements between ACPD and the community that it serves.
- *Formalize an Interagency Public Safety Council.* Members of the Atlantic City law enforcement community meet regularly to discuss intelligence and plan for major events. These meetings are largely between law enforcement agencies. The public health challenges posed by the opioid crisis, however, have compounded Atlantic City's law enforcement needs. In addition, abandoned houses, apartments and rooming houses that are frequently out of compliance with the housing code have been exploited by gangs and often add to the law enforcement workload. For example, until it was recently closed, Fox Manor, a rooming house on Pacific Avenue, averaged approximately two calls for service a day. Managing public safety requires coordination among mental health and drug addiction professionals as well as strong code enforcement. The interagency working group should develop a strategic response to these problems and monitor ongoing progress in addressing them.
- *Revisit Staffing Levels to Ensure the ACPD Can Meet the Needs of Community Policing.* Calls for service are the typical workforce unit used to measure a police department's workload. Such calls include responses to 911 calls, assignments from superior officers and other requests for assistance. They do not always reflect the full range of proactive activities typically associated with community policing, such as getting to know residents and merchants on the beat or responding to questions from community members. These actions are important uses of an officer's time. The staffing model employed by the DCA in litigation established a floor for staffing, not a ceiling. The Review Team believes that the staffing level could be revisited, should there be funding for it, to allow even more time to enhance community policing activities.
- *Training: Implicit Bias and De-Escalation.* The Attorney General has ordered that all police departments undertake implicit bias training. The Review Team recommends that the Attorney General's order should be treated as a baseline and that additional steps should be undertaken to continue to build trust between law enforcement and the community that it

serves. The Review Team recommends that the ACPD should include escalation training for each officer as well.

- *Standardize Internal Affairs Investigations and Penalties.* Few institutions can successfully discharge their missions when their public face seems at odds with their internal practices. Law enforcement officers are required to treat the public with respect and fairness. Community members and complaints of individual members of ACPD suggest that both community members and officers do not trust internal discipline processes. Part of the challenge has been the result of the suspension of civil service protections. The Review Team recommends that the County Prosecutor, the City and the Police Chief work together, and with the Attorney General as appropriate, to ensure that internal affairs processes are rigorous and that the disciplinary penalties conform to a fixed set of standards.
- *Develop Early Intervention Programs and Alternatives to Incarceration.* Law Enforcement Leaders to Reduce Crime and Incarceration is a bipartisan group comprised of current and former senior law enforcement officials from across the nation. Led by Ron Serpas, the former Chief of Police of New Orleans and an honorary chair of the International Association of Chiefs of Police, the group has identified early intervention efforts and alternatives to incarceration, like curb-side adjustments, as effective tools in helping youth avoid jail and have better outcomes in life.

6. FIRE DEPARTMENT

The Firefighters Union is currently in litigation with the City over work place and staffing issues. Accordingly, this Review did not involve a detailed analysis of many issues relevant to the vital city function. Nevertheless, the Review Team met with union representatives and listened to their concerns

about the reliability of their personal safety equipment, the disrepair of firefighting apparatus and the deteriorating condition of many firehouses. The Review Team learned that the City did not have a capital plan to replace aging equipment and recommends that going forward, subject to the availability of funding, budgets provide for maintaining and replacing the equipment, apparatus and buildings that enable firefighters to do a dangerous and critical job.

C. THE ECONOMY

Successful revitalization efforts have a broadly shared regional economic vision which builds on the city's comparative economic strengths. They focus on the economy of the future rather than attempting to rekindle successes of the past. Atlantic City has many comparative advantages: the Atlantic Ocean and the boardwalk, the gaming industry and a civic tradition of involvement by long time community members. It is particularly attractive to millennials because it is a walkable city with easy access to a variety of recreation and it offers a diverse community drawn from all over the world.

Its potential is reflected in recent events: the opening of two casinos on June 28, the new Stockton University Campus, the North Beach development and new infill businesses provide serious signals of a rebound. The arrival of South Jersey Industries and the Danish wind power company Orsted contributes to the optimism. Nevertheless, Atlantic City has lagged much of the rest of the State in recovering from the Great Recession of 2008.

Atlantic City's fortunes remain closely tied to the health of the Casino industry. Going forward, an economic strategy should have three aims in mind: supporting the stability of the casino and gaming industry; broadening the economic base of the City and region and ensuring that the residents of Atlantic City participate in renewed growth by providing jobs industries with significant potential

for growth and by working with the casinos and labor to build career ladders within the casino industry. In 2014, the Urban Land Institute also noted that a gaming-driven strategy for urban renewal had not yielded the advertised benefits.

Since the advent of gaming...the hope for higher income and economic stability for residents of the city has failed to reach its promise. Median income for Atlantic City was \$25,340 in 1979, rising to \$32,408 in 1989 and falling again to \$29,886 by 2012 [and less than \$28,000 by the end of 2018.] In inflation adjusted dollars, the 1989 median income would be equivalent to about \$60,000 in 2012 dollars, so the 2012 median is a 50% decline in purchasing power for residents.⁷

Low wages and high unemployment are among the key issues at the root of Atlantic City's current challenge. They are both cause and effect of persistent poverty. As Ellen Mutari and Deborah Figart argue in *Just One More Hand*, casino employment can be precarious and yet such employment accounts for a disproportionate share of the jobs for Atlantic City residents. Going forward, that must change.

1. CASINOS: INDUSTRY LOSSES AND REGULATORY REVIEW

The Federal Reserve Report warned that Atlantic City's economic health faced threats from competing states that were developing casinos of their own. Chief among these rivals was Pennsylvania. Now, Maryland, Delaware and New York also have casinos and Atlantic City casinos have slipped from second to third in gaming revenue behind Nevada and Pennsylvania. In 2017, the Atlantic City Casino industry had net revenue of \$2.17 billion dollars, which represents a modest increase over the previous two years, but is down substantially from a high of \$4.52 billion in 2006. When inflation is taken into account, casino revenues were flat for

most of the years before the collapse and sank in each of the years after 2008. Competition and the great recession led five casinos to close their doors between 2013 and the end of 2017. Figure 9 contains a chart reflecting casino openings and closings over the last 15 years.

Those failures hit Atlantic City in much the same way that the collapse of the steel industry and other manufacturing hit cities across the northeast and Midwest. It was devastating. Loss of jobs and incomes sharply curtailed the ability of many to pay mortgages. As a result, Atlantic City became ground zero in the nation's foreclosure crisis. Throughout the City, all property, including casino properties, lost value and that collapse in property values became a major factor in the city's fiscal distress.

With five out of twelve casinos closing in a two-year period and competition on the rise, the Review Team asked whether the State should reexamine both its approach to permitting new entrants to the market and its method for regulating the industry. We received a range of responses that included: (a) setting a legislative or regulatory cap on either the number of casinos or their collective capacity; (b) making the regulatory process more nimble so that Atlantic City casinos can better compete against other states for business and events; and (c) maintaining the current approach and simply letting the market decide issues such as the right number of casinos in Atlantic City. Very few of those interviewed suggested that the path forward in Atlantic City would be to increase the number of casinos dramatically. None of those responding offered a forecast that would justify continuing the regulatory approach or warrant expanding investment in more casinos. Nevertheless, this range of views and the large number of failures should compel policy makers to take a hard look at the current regulatory framework and how regulatory authority has been exercised.

⁷ Atlantic City New Jersey, Urban Land Institute Report, p.10.

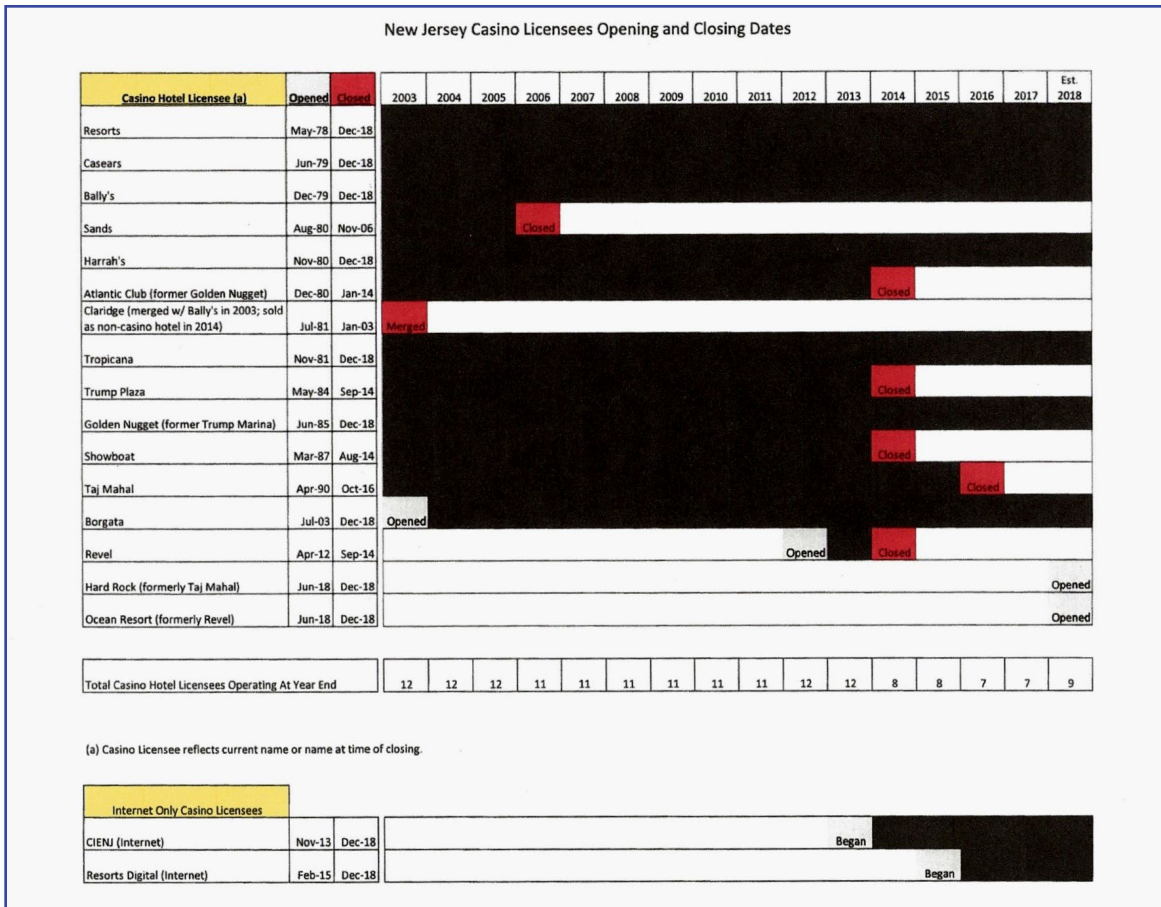


Figure 9. Atlantic City Ratable Base FY 2010 through FY 2021 (Projected).

Currently, there are two overarching requirements that must be met in order to acquire a casino license. The first category is largely related to the financial health of the prospective casino operators. The applicants (i) must be financially stable, N.J.S.A. 5:12-84(a), (ii) must demonstrate that they have the business ability and experience to successfully manage a casino, N.J.S.A. 5:12-84(d), and (iii) must conduct studies to assure that the proposed casino's location will not negatively affect its operations, N.J.S.A. 5:12-84(e). As part of these studies, applicants must submit an impact statement that includes: a market impact study which analyzes (a) the adequacy of the patron market; (b) the effect of the proposal on the overall market and on the existing casino facilities licensed under the act; and (c) the effect of the proposal on the overall economic

and competitive conditions of Atlantic City and the State of New Jersey. N.J.S.A. 5:12-84(e).

The second standard an applicant must meet is the question of suitability. A prospective casino operator must demonstrate his or her integrity and business sense. N.J.S.A. 5:12-84(a). Additionally, they must establish his good character, honesty, and integrity. N.J.S.A. 5:12-84(c).

It is often the case in times of market failure that regulatory and oversight authorities conduct a review to see how the failure could have been avoided and propose reforms that take into account changes in the regulated industry. For example, after the stock market crashed in 2008, federal authorities undertook a thorough review of the

reasons for it and re-examined regulations designed to ensure the health of the market.

Now that the period of crisis has passed, the Review Team recommends that policy makers undertake a similar review to determine whether regulatory reform is necessary to ensure the stability of an industry that, as a result of both market shocks and the decisions of individual corporations, devastated a region that is working hard to recover. The industry review should explore the question whether the State should cap either the number of casinos or the total capacity of casinos in Atlantic City. To avoid an operator taking advantage of a strong position within a closed market, such a cap could be coupled with a requirement that licenses could be pulled and purchased by other potential operators under certain limited circumstances. Such circumstances would include an operator's failure to reinvest in the casino to maintain a high-quality entertainment and gaming environment. The regulatory review should also consider how current regulations and the exercise of regulatory authority can be amended to make the industry more nimble in response to competition.

The shuttered casinos now haunting the boardwalk are powerful reminders that while there can be a significant benefit from learning lessons from failure, there can also be devastating costs to forging ahead without heeding those lessons.

Recommendations:

- *Review of the regulatory framework.* The State should form a task force to review casino closings from 2014 to 2016 to determine whether there are lessons to be learned about the effectiveness of regulatory oversight
- *Promote Atlantic City as a Destination.* Expand upon efforts to promote the Atlantic City casino industry as a whole and Atlantic City as a destination.

2. BALANCED ECONOMIC DEVELOPMENT

a. Developing A Shared Economic Vision

Legacy cities that have moved forward have marshaled resources and perspectives to create a shared economic vision. The recent surge in hiring in Atlantic City is cause for hope, but Bureau of Labor Statistics data also provides concern. Atlantic City and the surrounding counties have seen a decrease in the number of jobs even as the employment rate has dropped, suggesting slowed regional growth. To combat this, most economic stakeholders agree that it would be an error to rely as heavily on gaming going forward as the region has in the past. There is widespread agreement that Atlantic City and the region must strengthen and expand the diversity of its economic base. There are several leaders who have assumed prominent roles in the crafting of such a strategy, described in summary below. They have not yet achieved a broad, overarching vision.

The Atlantic County Economic Alliance has developed a regional economic plan that has a broad, countywide perspective (The ACEA Plan). The ACEA Plan starts from the proposition that Atlantic County's economic position is precarious because of two issues: over reliance on tourism and gaming and the lack of a regional economic development organization to brand and market the area and aggressively recruit new companies. The ACEA Plan recommends the formation of a private sector driven regional economic development corporation. The ACEA Plan recommends four industries that should be targeted for economic development: aerospace and avionics, life sciences, tourism, and specialty manufacturing. This approach, with its heavy focus on technology, seems particularly sound given that those industries are forecast to experience significant growth and they bring jobs that have a higher growth potential for individual employees than many in the hospitality industry that now dominates the region. Encouragingly, the ACEA participants have committed to a process that sets targets and holds members accountable to each other for achieving shared goals.

One of the promising areas of work has been the creation of an Aviation District that extends one mile from the outermost boundaries of the William J. Hughes Tech Center, and the Atlantic City International Airport which is operated by the SJTA. The current plan is for the district to include air cargo operations, aircraft Maintenance Repair and Overhaul operations, an aviation maintenance training academy, and the National Aviation Research and Technology Park (NARTP). ACEA believes that all the elements necessary for a successful aviation innovation hub in Atlantic County are being moved into place. State support for this initiative could be key to its success. In order to strengthen this initiative, the Review Team recommends that the State pursue mechanisms to reduce the cost of doing business in the area. The State should also renew efforts to create a major airline hub at Atlantic City International.

CRDA has broad reach within Atlantic City and was conceived to drive economic development, support the community and reshape land use in much of the City. It is the largest landholder and has an annual budget of approximately \$100 million. Its efforts to develop East Bay housing have been touted by some as a significant achievement that should be replicated; its full potential as an engine for change has yet to be realized. There has been no clear strategy for CRDA's activities within recent memory, but it could be a major contributor to a comprehensive plan.

ACDEVCO, led by Jon Hanson, Chris Paladino and Robert Holmes, has propelled the Atlantic City Gateway project anchored by the Stockton Campus and the new South Jersey Industries office building. In addition to property development, ACDEVCO has been an advocate for Atlantic City, working to secure or retain significant merchants to add to the life of the City.

Senator Chris Brown has convened a bipartisan economic development group that meets

periodically to develop legislative initiatives intended to make the region more business friendly with a focus on developing the potential at the Atlantic City International Airport and generating jobs for the chronically unemployed.

In his State of the City address, Mayor Gilliam announced a vision of rebirth that hinged on development of a more balanced economy that brought back tourism, highlighted the culture of Atlantic City and sought to exploit the advent of a nascent hub anchored by the opening of Stockton's Atlantic City Campus and the expansion of Atlanticare's facilities in Atlantic City.

Various commercial developers, large and small, have visions for the City ranging from the redevelopment of Tennessee Avenue with offerings for millennials, to an expansion of retail stores and restaurants near the first new market rate rentals in the City in two blocks on the north end of Atlantic Avenue. As the economy expands, the housing market should recognize the economy's new strength and respond accordingly. Assuming even modest success in the jobs program, more residents will be able to pay higher rents or purchase homes. This chain of events would reduce the need for subsidized housing and will increase the City's ratable base.

Any overarching strategy must take into account the Opportunity Zones recently designated by Governor Murphy. The City's four selected zones are amongst the poorest neighborhoods in Atlantic County and the State, with a combined poverty rate of 39%, over two times the County average and over three times the State average. The incomes of the residents in the Opportunity Zones have declined by over 4% since 2011 and unemployment has soared. At the same time, home values in the Opportunity Zones dropped by nearly 20%.

All of these efforts would be enhanced with greater alignment and coordination. Most of these efforts lack a particular focus on start-ups, young

entrepreneurs or small businesses. The State can and should foster regular meetings of the stakeholders with a view toward developing an economic vision that would create greater alignment of effort, guide decisions for years to come and attract investors seeking well-thought out and broadly supported projects. A detailed analysis of local and regional economics as well as a review of effective practices of other beachside and tourist city economies would no doubt be helpful. This review would require engagement with current community members, property holders and investors and could serve to incorporate the Administration's view that developing the fundamentals of green technology and energy production is a promising path forward for Atlantic City and Atlantic County.

Even as plans are being made to bring in new businesses, the City must address concerns of small businesses. As mentioned above, the arrival of the Casinos led to the failure of many small businesses throughout the City. Those that remain have endured the boom and bust periods of the economy and the casinos. They are part of the fabric of the city beyond the Tourism District and are essential to the City's identity. Meeting with about a dozen small business owners, the Review Team heard an echo of concerns raised elsewhere that City regulatory processes can be an unnecessary challenge to their businesses and that the city could do a better job providing the services that help contribute to a pleasant environment for their customers.

Recommendations:

Regional Economic Initiative. Build on current efforts to create a regional business initiative to ensure alignment between State, City, County and developer initiatives. The airport is a strategic advantage for the region. The State should work with the County to maximize its strategic potential and remove barriers to growth.

Support Efforts to Develop Collaboration between Atlanticare and Stockton University. Atlanticare has

placed a priority on opening a new training facility within Atlantic City. The State should support the development of that facility and Stockton's engagement with it. In addition, the State should take steps to ensure that Atlantic Cape Community College is involved in helping to develop an employment pipeline into a broad range of roles within the medical field.

Shift focus to millennials and young entrepreneurs. With population growth as a strategic goal, the State should work with the City and Stockton to understand and address the needs of Stockton students and transplanted entrepreneurs so that they engage in the community and see Atlantic City as a place to launch both career and family.

Support the health and growth of small business. Smaller businesses have the potential to bring vibrant infill to vacant and dilapidated parts of the city or contribute to their blight when they fail. Supporting the health of Main Street in Atlantic City thus becomes a key element in efforts not to lose ground. It could be a driver of change in efforts to make progress. These efforts should be inclusive and seek to catalyze the potential of Minority and Women Owned Businesses contributing to economic growth.

Develop Strategies to Enhance Access to Atlantic City. Atlantic City can become a vibrant place to live work and play. It currently has limited train and air service. The City and region could prosper if the train ride between Atlantic City and Philadelphia took less time and local commuters had a richer set of options. Addressing the transit issue would make the City more attractive as a home for commuters and a much more likely option for customers seeking entertainment.

b. Expanding Opportunity: Getting People to Work Employment initiatives that are not closely tied to economic and employer initiatives are much less likely to succeed than initiatives that are coordinated

with the vision of employers. Development initiatives that fail to target jobs with high wage and growth potential are not likely to yield the types of jobs that will lift people out of poverty. These are two strategic considerations that must rank high in policy makers' thinking because Atlantic City has an unemployment rate that was at 9.3% as compared to 4.7% statewide on March 30, median income is less than \$28,000 and homeownership is only 27%, well-below the state average. Any comprehensive strategy for development must call for a significant effort recruiting, training and retaining people in jobs as the economy expands.

The Review Team has supported the creation of an employment roundtable hosted by the Greater Atlantic City Chamber of Commerce with membership from industry. The participants to date include the City, several local unions, Casino representatives and the County workforce development board. In the absence of a Department of Labor within the city, the council will likely need to form a 501(c)(3) to provide structure and ensure accountability for efforts going forward.

Last Spring, in preparing for its launch, the Hard Rock Hotel and Casino began a robust and effective effort to hire Atlantic City residents for jobs at the new venue. Working closely with Local 54, the Hard Rock has developed an ambitious training program designed to prepare even the chronically unemployed for work at the property. Hard Rock has become a proponent of hiring citizens with imperfect criminal records. Hard Rock seems well on its way to its goal of giving many Atlantic City job seekers an opportunity.

Recommendations:

- *Establish an institutional home for the Employment Council.* Currently, the employment council is a disciplined, but informal gathering of stakeholders convened by the Chamber of Commerce. For its work to get traction, it will need an institutional home. The Team recommends that the State

facilitate the formation of a not-for-profit with the sole purpose of being the central coordination point of training and retention efforts.

- *Set goals for employment in Atlantic City.* Hard Rock has become a leader in aggressively offering jobs for Atlantic City residents. The Council should look for broader engagement across the industry.
- *Enlist key agencies for training potential employees.* Not all agencies offering placement services operate at the same level of effectiveness. The jobs council should work with the Department of Labor to ensure that agencies offering to do the work offer best in class training and work closely with local employers to remain current on their needs.
- *Engage the NJ Department of Labor in the effort.* The Department of Labor has many tools that should be used in support of transforming opportunities of Atlantic City residents to get good jobs, including data analysis and training grants.
- *Establish career pathways starting in high school.* The jobs council should work with the Superintendent of Schools to establish internships for juniors and seniors.
- *Codify and, as appropriate, expand efforts to employ individuals with felony convictions.* The bar against employing individuals with felony convictions is overbroad and is believed by some to have outlived its usefulness.

D. YOUTH AND PATHWAYS TO SUCCESS

The most effective strategies plan for future generations. They develop future leaders and they address the current problems facing youth. Atlantic City is home to 10,000 people aged 18 and younger.

Many who graduate from Atlantic City High School find jobs in the casino industry. Others make their way forward by enrolling in Stockton, Atlantic Cape Community College and other institutions of higher learning around the country. Small programs for STEM students exist. The Review Team spent a morning at the Connecting the Dots (CTD) program which introduced young people to computers, robotics and application design. After school and during the summer, children find ways to enrich their lives at the Boys and Girls Club and at the Police Athletic League. They are full of promise. That said, there remains much potential that can only be realized if the children are given broader opportunities. More than a third of the children live below the poverty level and children throughout the city must confront crime and deprivation that has settled in some neighborhoods. Some live with family members with a sporadic or non-existent work history. In sum, for too many there is an opportunity deficit.

The Review Team met with leadership of both the Boys and Girls Club and PAL. The Team also met with parents of young children at the Head Start program. During these visits, the ten thousand were referred to as “the forgotten citizens” and “the invisible citizens.” We learned that after school programs had been cut as a result of the fiscal crisis and that summer jobs, too, were hard or impossible to land.

In light of the levels of poverty and the manifestations of trauma, the Review Team

recommends that the city partner with the Board of Education to assess the quality of life of the community and its impact on children. One assessment tool that has been used around the country is the Developmental Assets Profile. This survey tool was designed and is administered by the Search Institute. It measures young people’s internal strengths and external supports, and their growth in these key areas over time. The results of the test would be shared with the school but, most significantly, would enable families and community organizations to understand children’s needs more clearly. After the test is administered, consultants from the Search Institute would work to help the community develop programmatic responses to any deficits that the survey identifies.

Forgotten Citizens: Shortly after Governor Murphy launched this effort, the Review Team learned that an eleven-year-old child in the community had committed suicide. Community support for the family was tremendous. Special arrangements were made for the young man’s friends to attend the service and view their friend separately. One of the child’s friends looked at the flowers, the pictures and the support and simply marveled at everything that was being done to celebrate the child. His reaction stunned one of the service providers that a child could lack so much in life that a celebration of his friend’s young life would leave him amazed and envious. The Superintendent of Schools has agreed to work with the State to conduct a community-wide assessment of the needs of the children in the hours outside the school day.

Internships and mentors

Legacy Cities that are able to sustain progress develop the next set of leaders. Atlantic City can no doubt do more to develop its next generation of leaders in civic and commercial life. Many communities use after school programs and summer jobs to develop young talent. They provide internships into jobs with growth potential and pass knowledge from one generation to the next. The millennials with whom we spoke, and those that serve them, universally believed that more can be done. The sense of despair at a young age, even if not widespread, compels action.

The Review Team has been working with stakeholders throughout the community to find support for youth programs. When it became clear that there was greater capacity for summer enrichment at PAL and at the Connecting the Dots program, the Review Team worked with the DCA in an effort to find funding for 300 additional PAL members and scholarships for more children to enroll in the CTD. CRDA is prepared to support youth programs, such as PAL, and several civic associations agreed to underwrite young scientists who were part of the CTD program. Much more can, and should, be done.

Atlantic City is home to a large concentration of businesses with substantial information technology operations. The casinos and the Division of Gaming Enforcement are on the leading edge of cybersecurity technology and the FAA Tech Center is the national center for developing and testing aeronautics industry technology. This concentration makes Atlantic City and Atlantic County an attractive and promising launching pad for a tech career. As a result, the Review Team has been working with the Superintendent of Schools, Liberty Science Center, Hard Rock and Borgata, the Division of Gaming Enforcement, Stockton and Atlanticare to develop an internship program for those Atlantic City High School students currently enrolled in its STEM initiative. This program would

focus on careers in technology and could have broad impact if most, if not all, of Atlantic City's anchor institutions, including the casinos, become involved. The Superintendent hopes to launch the program in the fall. In addition, the County has worked with the Tech Center to develop an apprentice program for aviation maintenance in partnership with Embry-Riddle. A proposal supporting that program has been submitted to the NJ Economic Development Authority. The Review Team believes this proposal should be given serious consideration.

The Review Team recognizes that the EDA gets many requests and strongly supports funding this initiative. It would clearly create opportunity at a time when it is sorely needed and is completely in line with regional strategic goals.

The Review Team believes that local officials could entertain expanding their internship offerings to create opportunities for students to understand the workings of government.

Recommendations

- *Conduct A Needs Survey of Atlantic City Youth.* The Review Team recommends that the State work with the Board of Education to administer the Developmental Assets Profile survey and form a multi-disciplinary working group, composed of representatives of the school, community groups and youth organizations, among others, to work with the Search Institute, or similar group, to address identified needs.
- *Set a Goal of Providing High Quality After School and Summer Programs for All Atlantic City Youth.* Even without the results of the Developmental Assets Profile survey, it is clear that Atlantic City youth have been deprived of opportunity. As a companion to the need for early intervention programs as a matter of criminal justice improvement, the State and City should support programs that promote positive youth development.

- *Redirect CRDA to invest in Atlantic City Youth.* Consistent with its broad mission, CRDA should regularly provide some funding and other resources for efforts to support youth programming within Atlantic City. Community development initiatives must go beyond investments in brick and mortar to investments in people. In addition to developing funding streams for youth programs, CRDA has potentially underutilized building space that could be used to support training and recreational opportunities for youth.
- *Identify State Grant Programs to Support Atlantic City Youth.* DCA and other state agencies should be canvassed to see whether there are resources to provide additional support for after school and summer programs.
- *Build a Foundation for Future Success.* The State should work with the City and other stakeholders to launch and expand internship programs to create pathways to jobs with high growth potential.

E. CIVIC INFRASTRUCTURE: NEIGHBORHOOD ASSOCIATIONS AND ARTS ORGANIZATIONS

Community engagement is a core element of legacy city revitalization. Atlantic City is fortunate in having neighborhood civic associations, social entrepreneurs and arts organizations that bring valuable energy to community life. For more than a century, the City has benefited from neighborhood civic associations that raise neighborhood concerns, organize community events, and play leading roles in neighborhood improvement projects. Together the civic associations form an umbrella group called Atlantic City United and they often provide meaningful forums for public officials to address constituents. They also provide a rallying point for community members to oppose initiatives that have moved forward without significant

community input. These associations, along with arts organizations and smaller groups focused on providing services, are key avenues of community engagement. They can be asked to play a larger role, particularly as the City continues to grapple with issues of racial justice and inclusion, while simultaneously becoming a much more diverse city where no single ethnic group is in the majority.

There are five civic associations that line up roughly with the main neighborhoods in Atlantic City. They are led by long-time residents and have taken it upon themselves to police homeowners who fail to keep up their property, clean up abandoned lots and hold elected officials accountable. For example, the Bungalow Park Civic Association has launched a beautification initiative by researching and securing federal grants to help with signage and painting.

Other initiatives include the first ward's vigilance in working with homeowners to ensure their property is well-maintained and the third ward's efforts to clean abandoned lots. The associations can be nimble in responding to needs. For example, in June, the Review Team was invited to observe a Science, Technology, Engineering, and Math program run in collaboration with the Police Athletics League. The program introduced budding young scholars to robotics and computer coding. Although the program had capacity for 50 students, only 30 children were enrolled. When the leaders of the civic associations learned of the need for scholarship support, they decided each would provide tuition for two to three students for the summer.

Civic associations have also proved to provide powerful voices in larger matters as well. When the State Designee, working with a variety of interests, developed a plan to sell the assets of the Municipal Utilities Authority, the civic associations came together to oppose the privatization of an important city asset. Over the course of four months, they conducted Town Hall meetings and went door-to-

door to gather signatures to compel the Designee and the State to reverse course.

Civic Associations' work in Atlantic City, in addition to that of other groups around the State, provide strong support for the idea that citizen-led efforts have a strong role to play going forward in Atlantic City as they have in other cities. The Citizens Campaign provides tools for no-blame problem-solving that have been implemented in Newark, Perth Amboy and Trenton. The results of these civic trusts have included changes in local ordinances, community-led forums on policing and the first no-blame debate among gubernatorial candidates.

Arts and cultural institutions within the City have provided needed vision for enriching city cultural life and providing opportunities for the City's children. The Arts Council sponsors a weekend arts festival called 48 Blocks. That festival has grown in popularity and impact over the course of just three years. Chicken Bone Beach Foundation has brought jazz training and performance to the city for decades. The Arts Commission, appointed by municipal leaders, sponsors a variety of community events. This civic energy can bring more hope to the project of revitalizing the city, because they enable community members to feel pride in their own work as well as the efforts of their neighbors. These, and other, arts programs could provide important support for efforts at place making. Finally, often without much funding, there are social entrepreneurs who see a need and move to fill it.

Outside of the civic associations, the other citizen-led efforts sometimes operate in isolation. One of many of Atlantic City's anchor institutions should support new digital tools for spreading the word about community resources and opportunities to serve that may be otherwise hidden. In Trenton, citizens came together to develop a community web page that provides a wealth of information about community services and events. Called collaborationtrenton.org, it is a single stop, free digital library of resources and services available to community members. A screen shot of its landing page is found in Figure 10.

Atlantic City also has a largely untapped source of civic strength: casino employees. In most legacy cities, supervisors, managers and executives in public and private anchor institutions can play a

***Civic Trusts:* A civic trust is a community-based opportunity for all citizens to engage in public service. Considered to be new “intermediary democratic institutions” they have been successfully piloted in several cities in New Jersey. They enable citizens to research and advance practical solutions to better their neighborhoods and communities. In Newark, for example, the Civic Trust, hosted a no-blame gubernatorial debate, pushed for the adoption of an extreme weather protection master plan policy, advanced a cost-effective program to reduce homelessness and promoted solution civics in the Newark High School curriculum.**

significant role in civic affairs, including running for local office. The CCA prohibits casino employees from holding elected office. In practice casino employees tend to steer clear of any engagement with local government or politics. The officeholders

bar was put in place to ensure that the city was not overrun by the casinos. It may have had the effect of making it more likely that the casinos and their employees would view themselves as having no legitimate path for a voice in City matters. That bar deprives the City of a potential pool of citizen support, including citizens with management and executive training, who could be of great assistance

as the City steers a new course. In addition, the Review Team was told that some casino managers discourage employees from becoming involved in local government because of the risks of corruption. Taken together, law and practice drive an additional wedge between the city and its major institutions. It may be time for the bar to be lifted. It is certainly time for it to be reexamined.



Figure 10. Landing page of collaboratontrenton.org.

Recommendations:

- *Membership on the Executive Council.* At least one member of the Executive Council, described below, should be drawn from the leadership of the Civic Associations.
- *Introduction to the Citizens Campaign.* The Citizens Campaign has developed non-partisan community engagement tools that touch on public health, safety, homelessness. These tools are evidence-based and designed to create blame-free collaborative involvement. The tools may be of great value in Atlantic City.
- *Build A Community Collaboration Database.* There are many citizen-led efforts at community engagement in Atlantic City that operate in isolation. One of Atlantic City's anchor institutions should work with the civic groups to build a database of resources, events and opportunities like collaborationtrenton.org.
- *Support Opportunities for Citizens to Build a Sense of Place.* Civic associations have taken on the task of improving signage and beautifying their neighborhoods. Their insights should be included in plans to enrich the look and feel of Atlantic City.
- *Take Steps to Increase Engagement Between Casino Personnel and the Public Life of the City.* Casino employees are barred from holding elective office and discouraged from participating in local government. Policy makers should reconsider that bar and look for other ways, including internships described above, or problem-focused task forces, to increase engagement between the casinos and the city.

III. GETTING IT DONE

The strategic steps outlined above require the public and private Atlantic City stakeholders to do many things well, but not all at the same time. The number of initiatives and the time they will take to execute make it necessary to break down silos between interested parties, establish a mechanism for sharing information and resources and ensuring that the various initiatives are aligned and, where appropriate, coordinated. That coordinating mechanism is described below.

The Review team recommends that the State create a coordinating structure that takes into account the responsibility that it has under MSRA, but gives ample space for coordination with and obtaining information from key stakeholders on the turnaround project. In many instances, the proposed structure, particularly the Project Office, provides an institutional infrastructure and formality to replace the work of the Review Team, which has been working to implement many proposals even as it has continued its fact finding.

The coordinating structure is informed by the Promise Zone concept first used by the Obama Administration to coordinate federal assistance with the work of a collaborating team of local partners. With Promise Zones, the Obama Administration developed a system for coordinating federal aid and catalyzing local collaboration. The Promise Zone concept was based on two insights: that limited federal funds went further if they were spent in a coordinated way and that federal initiatives in a Promise Zone would be much more effective if they were aligned. Not all communities were eligible for Promise Zone classification. Only 25 were selected initially and a key touchstone was whether there was an effective local government partner and a strong tradition of local collaboration. The steps outlined in this Report are designed to build both.

The coordinating structure appears below in figure 11.

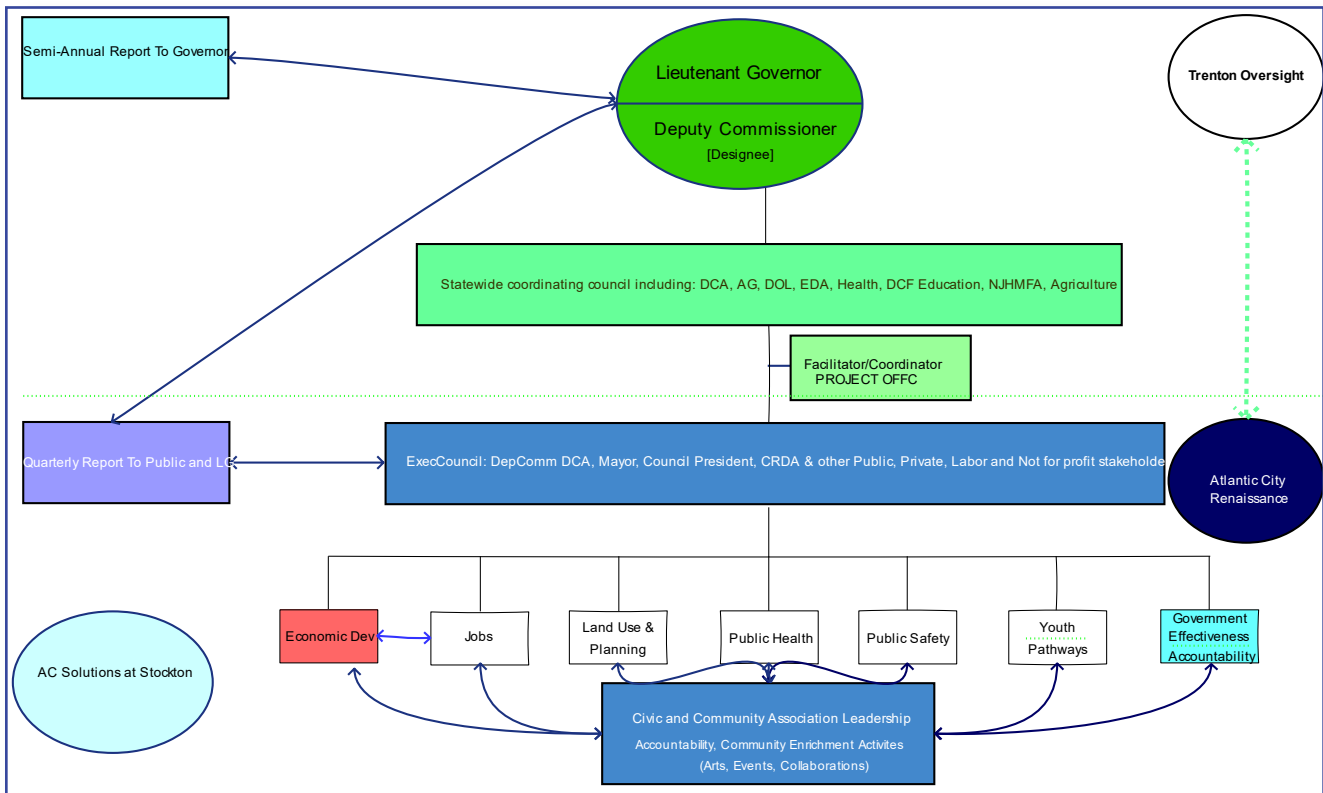


Figure 11. Atlantic City Coordination Process

Pursuant to the requirements of MSRA, the overall strategic course of state oversight, for those matters where the state has responsibility, is the responsibility of the Commissioner of the Department of Community Affairs, who in this administration is the Lieutenant Governor. The Deputy Commissioner exercises direct oversight over City affairs as the “Designee” of the Department as that term is defined in MSRA.

State and Local Councils

The Review Team recommends the creation of two councils: a coordinating council at the State level and an executive council at the local level. Acting under the supervision of the Lieutenant Governor, the state level coordinating council would consist of state agencies which have played or could play significant roles in Atlantic City, in addition to the DCA. The member agencies should be responsible for developing a strategy for ensuring that state efforts are aligned and identifying subject matter experts, where appropriate, to provide technical assistance to initiatives in the city. The Review Team recommends that the State council should consist of, at least, the following agencies:

- The Department of Agriculture, which has significant resources to help shape and drive the efforts to address the fact that Atlantic City is a food desert.
- The Office of the Attorney General, which has line authority over the County prosecutor, sets law enforcement policy statewide and directs the operations of the Atlantic City task force, a significant police force within Atlantic City.
- The Economic Development Authority, which provides grants and credits to support property and business development within the city and county and also has authority to provide grants for, among other things, apprenticeship programs.
- The Department of Children and Families,

which can be engaged to develop a response to the needs assessment.

- The Department of Education, which oversees the monitor for Atlantic City schools and can channel resources for after school and other programs.
- The Department of Health, which is assisting the City as it develops a response to the severe public health challenges described above.
- The Department of Labor and Workforce Development, which provides targeted support for jobs programs.
- NJ Housing and Mortgage Finance Agency, which has already developed programs to address the foreclosure crisis in Atlantic City and will be an important partner to the efforts of the City Department of Planning and CRDA’s Department of Planning as they address chronic problems of blight.

At the local level, the Review Team recommends that DCA work with the City and local stakeholders to form an executive council of local stakeholders with operational authority over elements of Atlantic City’s revitalization efforts. Both the Promise Zone strategy and the Legacy City case studies make clear that providing a formal structure for local collaboration is critical and must rely on partnership between government, private and philanthropic anchor institutions. The Federal Reserve, in fact, identified the lack of such coordination as a direct threat to Atlantic City’s progress. The Review Team recommends that the State, through DCA, work with the City to identify members of the executive committee. The Review Team believes that the Executive Council should be chaired by the Designee and should include the following:

- The Mayor
- The City Council President

- CRDA
- ACDEVCO, the principle developer of the Stockton campus project
- The Atlantic County Economic Alliance
- Atlanticare
- Stockton University
- The Superintendent of Schools
- The Public Housing Authority
- Representation from the Civic Associations
- Representation from the Casino management
- Labor Representation

Project Office and Working Groups

Both councils would be staffed by a project office based in Atlantic City. In addition to supporting the work of the councils, the project office would replace the Review Team. The Project Office would develop an implementation plan and oversee in some cases and act as a liaison in others the day-to-day work of working groups. Some of these working groups are already developing initiatives to support revitalization:

- Economic Development would create one table where all of the economic initiatives outlined above would be represented and brought into alignment.
- Atlantic City Jobs Council has been meeting since March and should proceed in close coordination with the Economic Development working group.
- Public Safety would be led by the Chief of Police in close coordination with the County Prosecutor and other local law enforcement agencies.
- Public Health will take shape after the needs assessment is completed. Initial efforts will be coordinated by the project office. The Review Team recommends that its initial work focus on reducing infant mortality and tackling obesity and other nutrition-related issues.

- Land Use Planning and Development will be the primary driver of a master plan for the city and will coordinate state and local efforts to combat blight. It would be led by the Director of Planning.
- Youth and Pathways to Success will be responsible for improving outcomes for Atlantic City's youth.
- Government Effectiveness and Accountability will drive efforts at strengthening local government, improving transparency and responsiveness. It will be led by the Designee who will work closely with the Mayor and City Council President.

Office of Atlantic City Solutions at Stockton University

Stockton University has made a clear commitment to becoming a key anchor institution for Atlantic City. The new campus has brought more than 550 resident students, an increase in the number of year-round rentals and an increase in activity of nearby businesses.

In addition, Stockton University professors have launched dozens of projects in Atlantic City and written extensively about its challenges and solutions. The University has committed to forming a Stockton Office of Atlantic City Solutions, which can help provide policy support for the initiatives of the working group, expert testimony for the city council and graduate-led teams to help with community-wide surveys. This office will also be responsible for ensuring that Stockton efforts are closely coordinated with the work of members of the Executive Council.

Civic Associations and Local NGOs

The Civic Associations are one of the strengths of Atlantic City and are critical to ensuring that progress is sustainable. The Review Team believes that they should have two representatives on the Executive Council and should help identify community members to work with the working

groups. In addition, the Executive Council should issue a quarterly report on progress and make representatives available to answer questions about quarterly progress at meetings organized by the civic associations.

Transparency and Accountability

The Review Team learned from many stakeholders that a great many sound ideas had been discussed over time, but were not implemented because the City and State, as well as local stakeholders, did not impose systems for keeping people on task and accountable for results. The ultimate enforcer of accountability, the public, was routinely excluded from the process and goals were set with little public discussion. Accordingly, the Review Team recommends that the Project Office work with the Executive Council to produce quarterly progress reports. In addition, the State Council, acting under the leadership of the Lieutenant Governor, should issue a semiannual report on the status of the Atlantic City initiatives. These reports should be regularly included on the agenda of CRDA to ensure that neither board nor staff of CRDA is unaware of the quality of community life in Atlantic City.

Benchmarks for Ending State Supervision

The Review has made clear that Atlantic City has a set of fiscal, operational, economic and social challenges that will only be resolved with significant direction from, and partnership with, the State. The Review began with an implicit question: whether and under what circumstances the State should end its strong oversight. The work has made clear that the strong State oversight established by MSRA should continue until the earlier of two conditions: the expiration of the State's authority in the City pursuant to the MSRA; or municipal capacity is on strong footing and the City's reliance on State transitional aid has been substantially reduced if not eliminated.

Funding

Most of the initiatives described above focus on realigning current resources rather than seeking new sources of funding. Certain investments in training, software and infrastructure and the project office will require additional funds, but those costs can be offset by two things: the reduction, going forward, in contractor fees, including legal fees, billed during the first two years of the state takeover and reprogramming some of the funds generated by CRDA to serve higher Atlantic City priorities.

The State paid more than \$4.9 million in fees and disbursements to the Designee and his law firm. In addition, the State paid more than \$4.4 million in fees and disbursements to the forensic accounting firm hired to support the efforts at turning Atlantic City around. Special Counsel recommended that many of these functions should be managed with current government resources at a substantial saving to the State Treasury. Some reasonable portion of the savings should be reallocated to this effort. There are many organizations serving functions similar to CRDA's across the country, particularly

“Our programs must pivot to the people of Atlantic City even as we work to build new businesses.

on tribal lands. They have spent gambling proceeds to underwrite scholarship for tribe members, sometimes with the condition that those who receive scholarships must return to their communities to serve their communities for at least two years. Tribes have used proceeds to establish community centers and fund after school programs. The Review Team does not propose a particular model

⁸ Casino Redevelopment Authority Response to OLS Audit Report of August 2, 2018 (August 2018), p. 2.

for CRDA to fulfill its mission, but believes CRDA should take note of other examples of effectively using gaming proceeds to have broader impact.

CRDA spending should, however, reflect State policy priorities. CRDA leadership has reemphasized that fact in its recent response to the CRDA Audit.⁸ In discussions with the Review Team, CRDA leadership has expressed a desire to focus greater attention on the challenges at its doorstep – the wide range of needs of Atlantic City – and exercise greater discipline in its investments intended to drive economic development. Those investments should be evidence-based and should have a strong link to the Administration’s strategic and tactical goals. In addition, the shift of focus should be reflected in a robust commitment of time, talent and treasure to the development of a vision for one city with shared prosperity. The State should work with CRDA to ensure that investments are made with heavy weight given to the recommendations in this report.

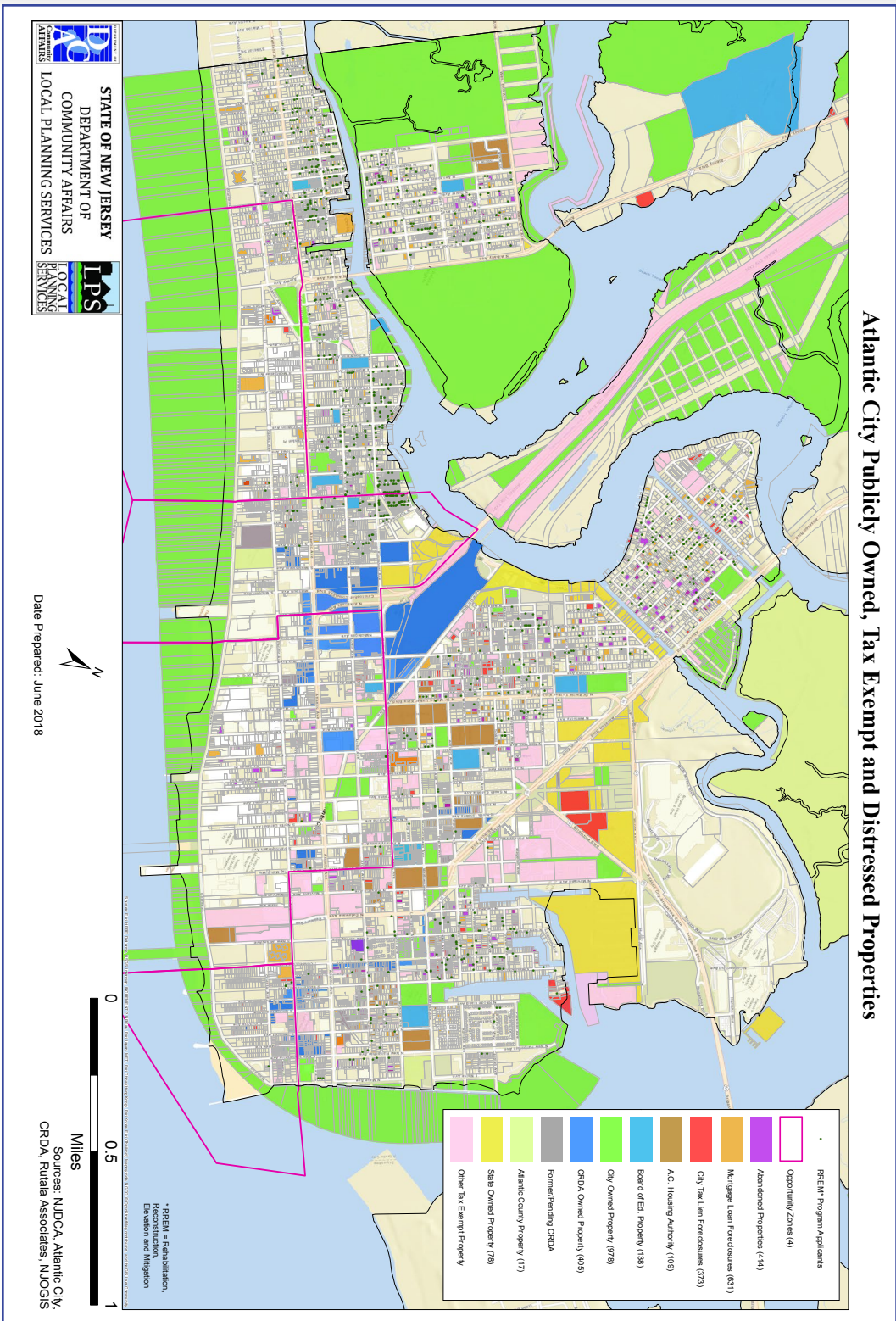
CONCLUSION

Atlantic City is in the midst of a promising renewal and has many assets that can be brought to bear to ensure that progress endures. Success will depend on collaboration among stakeholders who should have a willingness to understand and confront some of the most chronic problems. That understanding will help create a vision of shared opportunity. The tasks outlined in this Report offer important steps on this common journey.

September 20, 2018

APPENDIX A

Atlantic City Publicly Owned, Tax Exempt and Distressed Properties



2018 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
 ATLANTIC for the fiscal year 2018.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2018	2017
1. Surplus	0	0
2. Total Miscellaneous Revenues	170,557,832	165,766,923
3. Receipts from Delinquent Taxes	2,000,000	1,000,000
4. a) Local Tax for Municipal Purposes	51,843,953	55,853,861
b) Addition to Local School District Tax		
c) Minimum Library Tax	933,089	1,052,509
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	52,777,042	56,906,370
Total General Revenues	225,334,875	223,673,293

Summary of Appropriations	2018 Budget	Final 2017 Budget
1. Operating Expenses: Salaries & Wages	71,118,209	70,245,899
Other Expenses	96,161,382	121,894,661
2. Deferred Charges & Other Appropriations	13,812,951	0
3. Capital Improvements	4,000,000	200,000
4. Debt Service (Include for School Purposes)	34,274,287	29,126,426
5. Reserve for Uncollected Taxes	5,968,036	2,206,307
Total General Appropriations	225,334,875	223,673,293
Total Number of Employees	1102	1506

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	196,837,229.90		
Principal	344,609,000.00		
Outstanding Balance	541,446,229.90	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
 of the _____ CITY _____ of _____ ATLANTIC CITY _____, County of
 ATLANTIC on _____ June 13, 2018 _____

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
 July 18, 2018 _____ at _____ 5:00 o'clock (PM) at which time and place
 objections to the Budget and Tax Resolution for the year 2018 may be presented by taxpayers or
 other interested parties.

Copies of the budget are available in the office of _____ Paula Geletei, City Clerk _____ at
 the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
 609-347-5510 _____ during the hours of _____ 9:00 AM _____ to _____ 4:00 PM _____

2017 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
 _____ ATLANTIC _____ for the fiscal year 2017.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2017	2016
1. Surplus	0	0
2. Total Miscellaneous Revenues	164,236,341	116,412,397
3. Receipts from Delinquent Taxes	1,000,000	0
4. a) Local Tax for Municipal Purposes	55,853,861	123,637,277
b) Addition to Local School District Tax		
c) Minimum Library Tax	1,052,509	2,800,582
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	56,906,370	126,437,859
Total General Revenues	222,142,711	242,850,256

Summary of Appropriations	2017 Budget	Final 2016 Budget
1. Operating Expenses: Salaries & Wages	67,833,899	80,139,236
Other Expenses	122,776,078	119,345,463
2. Deferred Charges & Other Appropriations	0	350,000
3. Capital Improvements	200,000	200,000
4. Debt Service (Include for School Purposes)	29,126,426	36,782,942
5. Reserve for Uncollected Taxes	2,206,307	6,032,615
Total General Appropriations	222,142,711	242,850,256
Total Number of Employees	847	894

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	109,636,523.56		
Principal	223,646,000.00		
Outstanding Balance	333,282,523.56	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
 of the _____ CITY _____ of ATLANTIC CITY _____, County of
 _____ ATLANTIC _____ on _____ April 11, 2017 _____

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
 _____ May 17, 2017 _____ at _____ 5:00 o'clock (PM) _____ at which time and place
 objections to the Budget and Tax Resolution for the year 2017 may be presented by taxpayers or
 other interested parties.

Copies of the budget are available in the office of _____ Paula Geletei, City Clerk _____ at
 the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
 609-347-5510 _____ during the hours of _____ 9:00 AM _____ to _____ 4:00 PM _____.

2016 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
 _____ ATLANTIC _____ for the fiscal year 2016.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2016	2015
1. Surplus	0	0
2. Total Miscellaneous Revenues	115,270,468	127,926,826
3. Receipts from Delinquent Taxes	0	2,500,000
4. a) Local Tax for Municipal Purposes	123,637,277	128,410,646
b) Addition to Local School District Tax		
c) Minimum Library Tax	2,800,582	3,755,692
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	126,437,859	132,166,338
Total General Revenues	241,708,327	262,593,164

Summary of Appropriations	2016 Budget	Final 2015 Budget
1. Operating Expenses: Salaries & Wages	80,135,236	111,278,484
Other Expenses	118,207,534	110,800,106
2. Deferred Charges & Other Appropriations	350,000	930,000
3. Capital Improvements	200,000	200,000
4. Debt Service (Include for School Purposes)	36,782,942	34,697,365
5. Reserve for Uncollected Taxes	6,032,615	5,037,209
Total General Appropriations	241,708,327	262,943,164
Total Number of Employees	1322	1506

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	122,659,465.00		
Principal	247,406,000.00		
Outstanding Balance	370,065,465.00	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
 of the _____ CITY _____ of _____ ATLANTIC CITY _____, County of
 _____ ATLANTIC _____ on _____ August 17, 2016 _____

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
 _____ November 2, 2016 _____ at _____ 5:00 o'clock (PM) _____ at which time and place
 objections to the Budget and Tax Resolution for the year 2016 may be presented by taxpayers or
 other interested parties.

Copies of the budget are available in the office of _____ Paula Geletei, City Clerk _____ at
 the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
 _____ 609-347-5510 _____ during the hours of _____ 9:00 AM _____ to _____ 4:00 PM _____.

2015 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
 _____ ATLANTIC _____ for the fiscal year 2015.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2015	2014
1. Surplus	0	0
2. Total Miscellaneous Revenues	127,778,776	62,056,981
3. Receipts from Delinquent Taxes	2,500,000	1,000,000
4. a) Local Tax for Municipal Purposes	128,410,646	197,124,665
b) Addition to Local School District Tax		
c) Minimum Library Tax	3,755,692	5,030,736
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	132,166,338	202,155,401
Total General Revenues	262,445,114	265,212,382

Summary of Appropriations	2015 Budget	Final 2014 Budget
1. Operating Expenses: Salaries & Wages	111,278,384	110,774,993
Other Expenses	110,332,157	105,279,155
2. Deferred Charges & Other Appropriations	900,000	3,726,250
3. Capital Improvements	200,000	4,373,759
4. Debt Service (Include for School Purposes)	34,697,364	36,895,825
5. Reserve for Uncollected Taxes	5,037,209	5,062,400
Total General Appropriations	262,445,114	266,112,382
Total Number of Employees		1506

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	65,960,172.00		
Principal	217,856,000.00		
Outstanding Balance	283,816,172.00	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
 of the _____ CITY _____ of _____ ATLANTIC CITY _____, County of
 _____ ATLANTIC _____ on _____ January 0, 1900 _____

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
 _____ January 0, 1900 _____ at _____ 5:00 o'clock (PM) _____ at which time and place
 objections to the Budget and Tax Resolution for the year 2015 may be presented by taxpayers or
 other interested parties.

Copies of the budget are available in the office of _____ Rhonda Williams, City Clerk _____ at
 the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
 _____ 609-347-5510 _____ during the hours of _____ 9:00 AM _____ to _____ 4:00 PM _____.

2014 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
 ATLANTIC for the fiscal year 2014.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2014	2013
1. Surplus	0	0
2. Total Miscellaneous Revenues	58,208,769	54,299,966
3. Receipts from Delinquent Taxes	1,000,000	4,000,000
4. a) Local Tax for Municipal Purposes	197,124,665	194,345,437
b) Addition to Local School District Tax		
c) Minimum Library Tax	5,030,736	5,008,492
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	202,155,401	199,353,929
Total General Revenues	261,364,170	257,653,895

Summary of Appropriations	2014 Budget	Final 2013 Budget
1. Operating Expenses: Salaries & Wages	102,306,508	100,732,048
Other Expenses	108,999,428	104,841,226
2. Deferred Charges & Other Appropriations	3,726,250	10,500,000
3. Capital Improvements	4,373,759	500,000
4. Debt Service (Include for School Purposes)	36,895,825	36,752,331
5. Reserve for Uncollected Taxes	5,062,400	4,328,290
Total General Appropriations	261,364,170	257,653,895
Total Number of Employees		1506

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	76,330,438.00		
Principal	244,576,000.00		
Outstanding Balance	320,906,438.00	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
 of the _____ CITY _____ of ATLANTIC CITY, County of
 ATLANTIC on March 12, 2014

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
 April 9, 2014 at _____ 5:00 o'clock (PM) at which time and place
 objections to the Budget and Tax Resolution for the year 2014 may be presented by taxpayers or
 other interested parties.

Copies of the budget are available in the office of _____ Rhonda Williams, City Clerk _____ at
 the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
 609-347-5510 during the hours of _____ 9:00 AM _____ to _____ 4:00 PM _____.

2013 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
ATLANTIC for the fiscal year 2013.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2013	2012
1. Surplus	0	0
2. Total Miscellaneous Revenues	45,908,180	39,322,333
3. Receipts from Delinquent Taxes	4,000,000	500,000
4. a) Local Tax for Municipal Purposes	194,345,437	198,563,049
b) Addition to Local School District Tax		
c) Minimum Library Tax	5,008,492	5,921,880
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	199,353,929	204,484,929
Total General Revenues	249,262,109	244,307,262

Summary of Appropriations	2013 Budget	Final 2012 Budget
1. Operating Expenses: Salaries & Wages	100,788,348	100,783,081
Other Expenses	96,393,141	111,542,134
2. Deferred Charges & Other Appropriations	10,500,000	542
3. Capital Improvements	500,000	250,000
4. Debt Service (Include for School Purposes)	36,752,330	32,510,182
5. Reserve for Uncollected Taxes	4,328,290	2,721,323
Total General Appropriations	249,262,109	247,807,262
Total Number of Employees	1506	1433

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	54,184,966.00		
Principal	210,924,000.00		
Outstanding Balance	265,108,966.00	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
of the _____ CITY _____ of ATLANTIC CITY, County of
ATLANTIC on February 27, 2013

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
March 27, 2013 at 5:00 o'clock (PM) at which time and place
objections to the Budget and Tax Resolution for the year 2013 may be presented by taxpayers or
other interested parties.

Copies of the budget are available in the office of _____ Rhonda Williams, City Clerk _____ at
the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
609-347-5510 during the hours of 9:00 AM to 4:00 PM

2012 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
 _____ ATLANTIC _____ for the fiscal year 2012.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2012	2011
1. Surplus	0	100,000
2. Total Miscellaneous Revenues	29,732,862	45,273,977
3. Receipts from Delinquent Taxes	500,000	600,000
4. a) Local Tax for Municipal Purposes	198,563,049	192,474,738
b) Addition to Local School District Tax		
c) Minimum Library Tax	5,921,880	5,388,115
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	204,484,929	197,862,853
Total General Revenues	234,717,791	243,836,830

Summary of Appropriations	2012 Budget	Final 2011 Budget
1. Operating Expenses: Salaries & Wages	100,917,449	98,548,073
Other Expenses	98,318,295	120,360,554
2. Deferred Charges & Other Appropriations	542	0
3. Capital Improvements	250,000	550,000
4. Debt Service (Include for School Purposes)	32,510,182	21,669,817
5. Reserve for Uncollected Taxes	2,721,323	2,708,386
Total General Appropriations	234,717,791	243,836,830
Total Number of Employees	1506	1433

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	18,093,237.00		
Principal	140,619,000.00		
Outstanding Balance	158,712,237.00	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
 of the _____ CITY _____ of ATLANTIC CITY, County of
 _____ ATLANTIC _____ on _____ March 7, 2012 _____

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
 _____ April 11, 2012 _____ at _____ 5:00 o'clock (PM) _____ at which time and place
 objections to the Budget and Tax Resolution for the year 2012 may be presented by taxpayers or
 other interested parties.

Copies of the budget are available in the office of _____ Rhonda Williams, City Clerk _____ at
 the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
 _____ 609-347-5510 _____ during the hours of _____ 9:00 AM _____ to _____ 4:00 PM _____.

City of Atlantic City

Adopted Budget

2011 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
ATLANTIC _____ for the fiscal year 2011.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2011	2010
1. Surplus	100,000	0
2. Total Miscellaneous Revenues	35,133,553	26,527,861
3. Receipts from Delinquent Taxes	600,000	150,000
4. a) Local Tax for Municipal Purposes	192,474,738	189,993,620
b) Addition to Local School District Tax		
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	192,474,738	189,993,620
Total General Revenues	228,308,291	216,671,481

Summary of Appropriations	2011 Budget	Final 2010 Budget
1. Operating Expenses: Salaries & Wages	99,284,473	101,835,674
Other Expenses	109,783,730	93,371,495
2. Deferred Charges & Other Appropriations	0	0
3. Capital Improvements	250,000	0
4. Debt Service (Include for School Purposes)	21,669,817	20,389,131
5. Reserve for Uncollected Taxes	2,708,386	1,075,181
Total General Appropriations	233,696,406	216,671,481
Total Number of Employees	1506	1433

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	19,241,350.00		
Principal	113,240,000.00		
Outstanding Balance	132,481,350.00	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
of the _____ CITY _____ of ATLANTIC CITY, County of
ATLANTIC _____ on _____ March 23, 2011

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
_____ 27th _____ at _____ 5:00 o'clock (PM) at which time and place
objections to the Budget and Tax Resolution for the year 2011 may be presented by taxpayers or
other interested parties.

Copies of the budget are available in the office of _____ Rosemary Adams, City Clerk _____ at
the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
_____ 609-347-5510 _____ during the hours of _____ 9:00 AM _____ to _____ 4:00 PM _____.

2010 Municipal Budget

of the _____ CITY _____ of ATLANTIC CITY County of
 _____ ATLANTIC _____ for the fiscal year 2010.

Revenue and Appropriations Summaries

Summary of Revenues	Anticipated	
	2010	2009
1. Surplus	0	850,000
2. Total Miscellaneous Revenues	26,154,511	26,875,522
3. Receipts from Delinquent Taxes	150,000	185,000
4. a) Local Tax for Municipal Purposes	189,993,620	175,912,535
b) Addition to Local School District Tax		
Tot Amt to be Rsd by Taxes for Sup of Muni Bnd	189,993,620	175,912,535
Total General Revenues	216,298,131	203,823,057

Summary of Appropriations	2010 Budget	Final 2009 Budget
1. Operating Expenses: Salaries & Wages	102,106,626	98,270,832
Other Expenses	92,727,193	82,039,639
2. Deferred Charges & Other Appropriations	0	118,800
3. Capital Improvements	0	600,000
4. Debt Service (Include for School Purposes)	20,389,131	21,756,025
5. Reserve for Uncollected Taxes	1,075,181	1,037,761
Total General Appropriations	216,298,131	203,823,057
Total Number of Employees	1506	1433

Balance of Outstanding Debt			
	General	Water Utility	Sewer Utility
Interest	19,241,350.00		
Principal	113,240,000.00		
Outstanding Balance	132,481,350.00	0.00	0.00

Notice is hereby given that the budget and tax resolution was approved by the _____ CITY COUNCIL
 of the _____ CITY _____ of _____ ATLANTIC CITY _____, County of
 _____ ATLANTIC _____ on _____ April 14, 2010 _____

A hearing on the budget and tax resolution will be held at _____ City Hall _____, on
 _____ 12th _____ at _____ 5:00 o'clock (PM) at which time and place
 objections to the Budget and Tax Resolution for the year 2010 may be presented by taxpayers or
 other interested parties.

Copies of the budget are available in the office of _____ Rosemary Adams, City Clerk _____ at
 the Municipal Building, _____ 1301 Bacharach Blvd. _____ New Jersey,
 _____ 609-347-5510 _____ during the hours of _____ 9:00 AM _____ to _____ 4:00 PM _____.

Key Indicators of Public Health in Atlantic City, NJ

Leslie Kantor, PhD, MPH, Alexander Pugliese, Ohemaa Bohemaa, Laura Jones,
William Halperin, MD, MPH, DrPH
Rutgers School of Public Health

Updated July 13, 2018

(EXCERPTS)

Executive Summary

The following 14 public health indicators are included in this report—the first 5 are the largest causes of mortality in NJ:

- Heart disease
- Cancer
- Unintentional injury
- Stroke
- Chronic lower respiratory disease
- Homicide
- Mortality due to gun violence
- Suicide
- Diabetes
- Hypertension and kidney disease
- Liver disease
- HIV/AIDS
- Infant mortality
- Chlamydia (please note, chlamydia is not a cause of mortality and is the only non-mortality related indicator in this report)

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Executive Summary

- The New Jersey Department of Health publishes age adjusted rates for public health indicators for only 22 of the State's 565 municipalities. Atlantic City is not one of the municipalities for which these rates are available.
- Thus, for many indicators, age adjusted rates are only available at the county level. Because most counties in New Jersey are diverse across income, race/ethnicity and age, until data is examined at the municipal level by age, race/ethnicity and gender, important disparities are not discernable.
- The municipalities examined for this report are Atlantic City, Camden, Newark, and Morristown. Camden and Newark were included as they are areas with similar challenges to Atlantic City and Morristown was included to provide a comparison with a higher income, suburban area.
- For almost all of the indicators examined, the rates in Atlantic City exceed the rates in New Jersey overall and in Morristown. In a number of cases, mortality rates for Atlantic City also exceed rates in Newark. In most cases, rates are comparable between Atlantic City and Camden, although Camden's rates are higher for stroke, diabetes, homicide, gun violence, and chlamydia.

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Executive Summary

- For example, for heart disease, which is the #1 cause of death in the State of New Jersey, rates in Atlantic City are comparable to Camden and are higher than in Newark, Morristown and the State overall.
- For Black men, the mortality rate due to heart disease greatly exceeds that of White men and for Black women, greatly exceeds that of White women.
- The same disparity pattern between Black men and White men and Black women and White women exists for mortality due to all causes, cancer, stroke, hypertension and kidney disease, diabetes, infant mortality (women only), and chlamydia. For Black men, rates greatly exceed White men for mortality from respiratory disease.
- For HIV/AIDS, rates for Black men and women exceed rates for White men and women but the small number of cases among other groups makes these rates unstable (see methodology for additional information.)
- For mortality due to homicide and mortality due to gun violence, rates for Black men exceed all other groups.

Executive Summary

- For Hispanic men, rates for many causes of mortality are actually lower than for both Black and White men. Among women, rates are lower among Hispanic women than among Black women and are often comparable to rates among White women.
- There are two potential reasons for this pattern. The Hispanic Health Paradox refers to better health among Latinos than what lower socioeconomic status would predict. For Atlantic City, another possibility is that there is a “healthy worker effect” meaning that Hispanics living in Atlantic City are there to work in certain industries which require good health but may not remain in the area once they are sick or disabled and thus unable to work.
- However, there are indicators for which Hispanic men and women have higher rates such as unintentional injury for which Hispanic men have higher rates than White men (and comparable rates to Black men), and Hispanic women have higher rates than White women such as diabetes.

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Executive Summary

- There are a couple of indicators for which Whites have higher rates. Those are unintentional injuries for which White men have a higher rate than Black men and White women have a higher rate than Black women.
- The patterns of which indicators have significantly higher rates among Black men and women than White men and women is consistent with the available public health literature, providing additional confidence in these findings.

Key Findings

- Generating age adjusted rates for Atlantic City and comparing them to other municipalities reveals that Atlantic City faces significant public health challenges.
- Examining age adjusted indicators by race/ethnicity and gender reveals significant health disparities which are important to understanding the real status of public health, particularly for Black residents in Atlantic City.
- In addition to disparities by race/ethnicity, for almost every indicator, men of all race/ethnicities have higher rates of mortality than women.

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Methodology

- In the State of New Jersey, age adjusted rates of disease and mortality are available for only 22 of the larger municipalities. Atlantic City is not among the municipalities for which age adjusted rates are available.
- Without age adjustment, interpreting rates is challenging as a higher rate may simply be reflective of an older age distribution in the population.
- Numbers of cases of disease or cause of death are available from the New Jersey Department of Health on their website, NJSHAD (<https://www26.state.nj.us/doh-shad/home/Welcome.html>) for municipalities for men and women and for race/ethnicity.
- In order to generate age adjusted rates by both gender and race/ethnicity for Atlantic City and comparison cities we:
 - 1) Included multiple years of data on a given condition to provide more stable estimates than examining a single year. We included the total cases of each indicator for 2012-2016 (5 years). Please note: 2016 is the most recent available data.
 - 2) Utilized the number of cases for men/women and for Black, White and Hispanic residents provided by the New Jersey State Department of Health on their website, NJSHAD in the numerator.
 - 3) Generated age-adjusted rates by using 5-year population data from the U.S. Census Bureau's American Community Survey in the denominator and 2000 Census data as the standard population, consistent with the methodology that the New Jersey State Department of Health uses for the available municipalities.
 - 4) Findings for Camden and Newark were compared to available rates from NJSHAD to ensure that the findings were consistent as, for those municipalities, age adjusted rates are available.

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Methodology

- Race/ethnicity data was also obtained from the ACS. The categories used were: “White (Alone),” “Black or African American (Alone)” and Hispanic (of any race). The definition for White or Black (Alone) is “people who reported a single entry and no other race, as well as people who reported two or more entries within the same major race group.” It is important to note that Hispanic is an ethnicity, not a race, and that Hispanics are included in both the White (Alone) and Black (Alone) estimates. However, the ACS does provide an estimate of White/non-Hispanic but not an estimate of Black/non-Hispanic so in order to ensure these groups were consistent, we used the “Alone” categories.
- In order to understand how the inclusion of Hispanic in the categories was influencing the results, we calculated data related to heart disease, unintentional injury and diabetes using the available White, non-Hispanic data to assess whether and how these rates shifted. The rates of each indicator rose when using the White category without Hispanic ethnicity, which further validates the findings related to health status being higher among Hispanics than Whites in Atlantic City (see Executive Summary).
- Redaction of rates based on very small numbers. For this report, we have redacted rates that were calculated with 5 or fewer cases over the 5 year period and have noted when the calculated rates are based on 6-10 cases. When “0” appears, there were no cases reported. When rates were redacted, that is noted by **.
 - Note: In accordance with National Center for Health Statistics (NCHS) standards, NJSHAD considers rates based on fewer than 20 deaths or fewer than 20 persons in the population unreliable for analysis purposes. However, given the size of Atlantic City, we felt that calculating rates with lower numbers was appropriate and important in order to examine salient indicators and redacted only when there were 5 or fewer cases.
- 95% confidence intervals were calculated for all rates and are illustrated on the data slides. A 95% confidence interval can be interpreted as meaning that we can be 95% certain that the true value of the rate is contained in the range presented. The black vertical bars included on each bar chart represent the 95% confidence interval.
- Calculations were completed in Excel.

Sources:

- U.S. Census Bureau. (2018). *American Fact Finder*. Retrieved from https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml
- New Jersey State Health Assessment Data. (2018). *NJ Mortality Data Query Outcome Measure Selection*. Retrieved from <https://www26.state.nj.us/doh-shad/query/selection/mort/MortSelection.html>

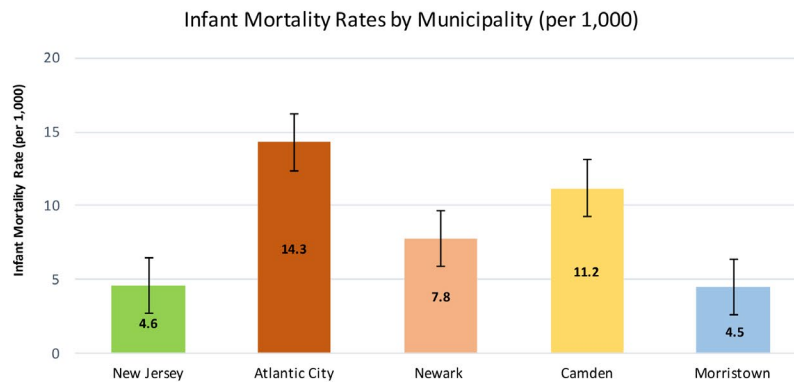
9

Limitations

- This research focuses on differences based on race/ethnicity and gender but does not include analyses by income or other demographic variables.
- There are a limited number of indicators included in the research. We cannot conclude that the same disparities exist for others.
- While analysis of data at the municipality level may identify populations at increased risk, it will take more probing analyses and possibly additional data collection to identify the relevant contributors to these disparities.

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Comparison of Infant Mortality Rates *(2011-2015)



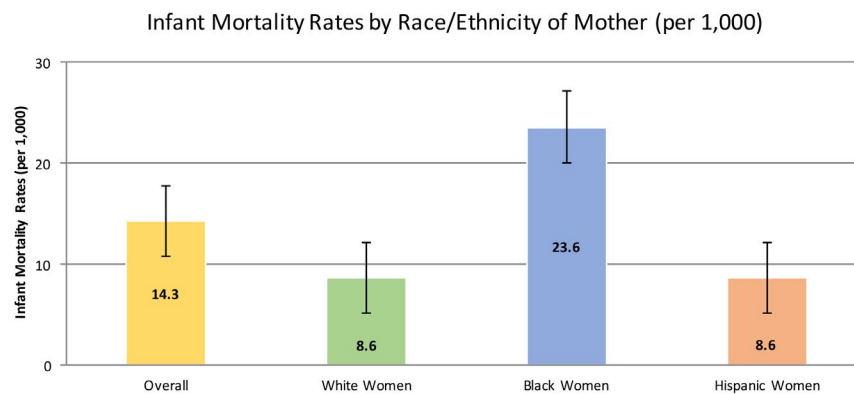
Definition: Age-adjusted rates of Infant Mortality for 2012-2016.

Findings: Rates of Infant Mortality are higher in Atlantic City than in New Jersey, Newark and Morristown and are comparable to Camden.

Note: for Morristown there were fewer than 10 cases (n=6).

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Comparison of Infant Mortality Rates by Race/Ethnicity of Mother in Atlantic City *(2011-2015)



Definition: Age-adjusted rates of Infant Mortality by race/ethnicity and gender within a 5-year span for 2012-2016.

Findings: Rates of Infant Mortality among Black women are significantly higher than those of White women. Rates among Hispanic women are comparable to White women and lower than Black women.

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