

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City's Annual Action Plan was prepared for the period of June 1, 2021 to May 31, 2022. The purpose of the Annual Action Plan is to establish local funding objectives consistent with federally established objectives that are intended to achieve certain outcomes. All funding objectives must address one of the following:

- Provide a suitable living environment
- Provide decent affordable housing; or
- Create or expand economic opportunities

Furthermore, each activity must meet one of the three broad National Objectives:

- Benefit to low-and moderate-income (LMI) persons;
- Aid in the prevention or elimination of slums or blight; and
- Meet a need having a particular urgency (referred to as urgent need).

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This Annual Action Plan outlines a set of objectives and strategies that the City will pursue over the year through the application of its Community Development Block Grant, HOME Investment Partnerships program. Based on research, data analysis, consultation, and citizen participation, this Plan identifies general policy needs on which the City will focus its resources over the next year:

1. Infrastructure
2. Economic Development

3. Public Services
4. Public Facilities
5. Affordable Housing

The City's community development goals include the following:

- Continued support for Public Services that provide services for youth, senior citizens, the uninsured, homeless special needs, and residents residing in low-income neighborhoods and public housing.
- Support for public facilities serving the most vulnerable target populations.
- Continuing support for the City's infrastructure.
- Support for the City's parks, public buildings, and recreational spaces.
- Foster economic development for City businesses and emerging entrepreneurs.

The City's housing goals include the following:

- Encouraging and maintaining homeownership.
- Maintaining and improving the condition of our current housing stock.
- Addressing the demand for affordable housing in ways that will not increase further demand on Perth Amboy's overcrowded school system.
- Providing stability for renters through tenant assistance.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Many of the programs funded by CDBG and HOME have been a great success. The City has been able to fund a wide variety of activities in the past. Some of the most successful programs have included the public service activities. These programs have achieved their goals and have benefitted a large amount of people. The First Time Homebuyer's program, operated by the Office of Housing, has been a key resource for new families and residents in the City looking to become homeowners. The demand for the program has always exceeded the availability of funds to support it. Tenant-Based Rental Assistance programs have helped people find affordable housing as well. Our local nonprofits and CHDO's have done an excellent job using CDBG and HOME funds to service the most vulnerable populations and improve/create affordable housing. The Office of Recreation's summer employment program has become a successful program for getting students valuable work experience and training before entering the professional field. Because of the availability of CDBG funds, the City has been able to replace streets and improve parks without raising taxes that would further burden our predominately low/moderate income population. Over the past several years, the City has worked hard to make their

CDBG/HOME funding move faster, be more efficient in making a difference, and truly reach the targeted goals and residents

Further, our partnership with local non-profits to most effectively utilize these funds for our residents has proven to be incredibly fruitful. Over the years, our local non-profits, including but not limited to the Puerto Rican Association for Human Development and the Jewish Renaissance Foundation, have lent their staff and facility hours to provide services where the City's resources simply could not reach. These partnerships allow for a for more efficient use of federal funds for the benefit of our residents who need it most.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

In preparation of this FY 2021 Annual Action Plan, the City posted notices in the Amboy Guardian and Home News Tribune newspapers. These notices promoted the public hearing held on Thursday, April 8, 2021 at 3:00 P.M. Via a Phone and ZOOM meeting as well as our public review period from March 17 to April 15, 2021. This public comment period reflected the City's use of the waiver of 24 CFR 91.105(b)(4) and 24 CFR 91.115(b)(4). There were Spanish speaking staff present at the public hearing and accommodations ready for those who may have wished to attend that may have required special accommodations.

Additionally, the City of Perth Amboy has completed the FY 2021 Annual Action Plan Amendment to the Community Development Block Grant (CDBG) program to reflect an increase in the allocations from \$641,353.00 to \$650,804.00. Furthermore, a waiver issued by HUD titled "Availability of Waiver for Community Development Plan Requirements to Facilitate the Incorporation of Increased Funding as a Result of an Allocation Error for FY2021" was applied, which allows for the 30 day public comment period to be reduced to 3 days. Therefore, a second public announcement was published at a local newspaper announcing the public hearing on Wednesday, May 26, 2021 via a phone/ZOOM meeting and followed by the 3 days of public comment period. There were no members of the public logged onto the public hearing and no comments were submitted during the 3 day public comment period.

Also, the Office of Economic and Community Development staff maintains regular correspondence with the non-profits and City Departments pertaining to this plan.

Furthermore, a contingency plan has been created to include the following: "Should the Department of Housing and Urban Development (HUD) adjust the City's CDBG/HOME allocations under ten percent (10%) of the total allocation, during or after the Annual Action Plan public comment period, the City will increase/decrease the public facilities project in CDBG and First Time Home Buyers activity and Administrative Fees in HOME accordingly. Such that, no substantial amendment would be required nor would another public comment period.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

In preparation of this FY 2021 Annual Action Plan, the City held public hearings, at which, the City reviewed the needs and the priorities to determine if any further revisions were needed for the 2021 Annual Action Plan. The public feedback provided an understanding of citizen's concerns about the City and gave us the opportunity to explain how the Annual Action Plan addresses some of those concerns. Additionally, the hearings provided a venue for us to collaborate with our stakeholders in making the most effective use of our funding.

The public meeting was held on Thursday, April 8, 2021 via a telephone and ZOOM meeting. Copies of the 2021 Annual Action Plan draft were available and shared with attendees. In attendance were representatives from the Raritan Bay YMCA, Steve Jobin and Pastor Damaris Gonzalez and a Perth Amboy resident, Vincent Mackiel. Aside from reviewing the 2018 Annual Action Plan draft they asked questions concerning the growing homeless situation in the City with the closing of the Men's Shelter of the local Salvation Army. A public comment period followed from Tuesday, March 26, 2018 to Thursday, April 12, 2018 where comments can be sent via email to Adam A. Cruz, Business Administrator/Director, Office of Economic and Community Development,acruz@perthamboynj.org or through mail at 260 High Street, Perth Amboy, NJ 08861. A second public hearing was held on Tuesday, April 17, 2018 at 6:00 P.M. at the Council Chambers of Perth Amboy City Hall, 260 High Street, Perth Amboy, NJ 08861, to receive comments on the proposed Plan prior to finalizing/submitting by Friday, April 20, 2018. There was no public comments by citizens. Staff keeps regular communications with the non-profits/City Departments via email, in person meetings and over the phone about any concerns or discrepancies that may occur. There was a Spanish speaker present and to reach out to individuals with disabilities, the department made sure to contact the non-profits/City Departments to reach out to those that needed any accommodations.

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

Comments made inquiring on the status of FY2021 allocation delays were accepted, but had no real implications on this Annual Action Plan.

7. Summary

The Annual Action Plan outlines an array of strategies and tools that the City of Perth Amboy will utilize during the year beginning June 1, 2021 and ending May 31, 2022 to address identified community needs as described in this document. The City feels confident that the goals and objectives reflect the most pressing and important needs of the community. The City should be able to meet these goals and objectives easily over the next year.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role		Name	Department/Agency
CDBG Administrator	PERTH AMBOY	Office of Economic and Community Development	
HOME Administrator	PERTH AMBOY	Office of Economic and Community Development	

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City is continually in conversations with housing, health and public service agencies in order to better coordinate services. Meetings are conducted on a regular basis with the responsible agencies to provide better coordination and ensure that there is no duplication of services. The City and its partners also make every effort to share research, resources and help identify funding opportunities. Some of these agencies include funding recipients such as the Jewish Renaissance Foundation, the Puerto Rican Association for Human Development, the Raritan Bay Area YMCA, the Perth Amboy Housing Authority and various offices within the City's government.

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

The needs and concerns of Coming Home of Middlesex County were consulted during this planning process. Coming Home of Middlesex County assisted by providing data on homelessness and needs of the homeless and people at risk of homelessness. The purpose of Coming Home of Middlesex County, Inc. is to implement the County's ten year plan to end homelessness. People in need of homelessness assistance are often referred to Coming Home of Middlesex County. Coming Home of Middlesex County can provide emergency shelter to people who have recently become homeless and can also provide case management for individuals who are homeless or at risk of becoming homeless. The City's Department of Human Services can provide temporary shelter for families who have been displaced due to fire or other disaster. Various agencies operating in the City are able to provide rental assistance which will help people and families acquire new housing after being displaced and prevent homelessness. In addition, the Raritan Bay Area YMCA was awarded CDBG funding to support the daily operations of their homeless prevention program, Center for Support, Success and Prosperity. The homeless prevention support services include: case management, system navigation and tangible resources that lead to permanent housing for the homeless and those at risk of homelessness.

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

The needs and concerns of Coming Home of Middlesex County were consulted during this planning process. Coming Home of Middlesex County assisted by providing data on homelessness and needs of the homeless and people at risk of homelessness. People in need of homelessness assistance are often referred to Coming Home of Middlesex County. Coming Home of Middlesex County can provide

emergency shelter to people who have recently become homeless. Coming Home of Middlesex County can also provide case management for individuals who are homeless or at risk of becoming homeless. The City's Department of Human Services can provide temporary shelter for families who have been displaced due to fire or other disaster. Various agencies operating in the City are able to provide rental assistance which will help people and families acquire new housing after being displaced and prevent homelessness. Furthermore, that has been a strong input from the Raritan Bay Area YMCA in terms of acting to improve homelessness prevention programs in the community.

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

The City of Perth Amboy does not receive ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Puerto Rican Association for Human Development Inc
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Education Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with all agencies takes place throughout the year. Staff were invite to participate in the Annual Action Plan public outreach meetings. Staff were invited to provide feedback on the Annual Action Plan. City staff met with Office of Housing staff to discuss the upcoming round of funding for CDBG and HOME to determine potential projects and needs of the City.
2	Agency/Group/Organization	City of Perth Amboy Office of Housing
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with all agencies takes place throughout the year. Staff were invite to participate in the Annual Action Plan public outreach meetings. Staff were invited to provide feedback on the Annual Action Plan. City staff met with Office of Housing staff to discuss the upcoming round of funding for CDBG and HOME to determine potential projects and needs of the City.
3	Agency/Group/Organization	City of Perth Amboy Public Works
	Agency/Group/Organization Type	Roads/Sidewalks Improvements Grantee Department
	What section of the Plan was addressed by Consultation?	Roads/Sidewalks Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with all agencies takes place throughout the year. Staff were invite to participate in the Annual Action Plan public outreach meetings. Staff were invited to provide feedback on the Annual Action Plan. City staff met with Office of Housing staff to discuss the upcoming round of funding for CDBG and HOME to determine potential projects and needs of the City.
4	Agency/Group/Organization	Raritan Bay Area YMCA
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consultation with all agencies takes place throughout the year. Staff were invite to participate in the Annual Action Plan public outreach meetings. Staff were invited to provide feedback on the Annual Action Plan. City staff met with Office of Housing staff to discuss the upcoming round of funding for CDBG and HOME to determine potential projects and needs of the City.</p>
---	---

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

All agencies and groups were proactively invited to participate in the decision making process and are encouraged to provide feedback to draft the Annual Action Plan. The City aggressively seeks feedback and participation from all agencies to assist with and support the work of the Office of Economic and Community Development

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Middlesex County Continuum Of Care	By supporting programs to prevent homelessness.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Broadband or high-speed internet are crucial utilities that not all Americans are afforded. Digital platforms have transformed most parts of daily life, from how we talk to one another, to how we consume media, do our banking, and order food, etc., platforms that are only meaningful if you can access them via broadband. Now more than ever, during a global pandemic and the time of remote learning, it has become evident that today’s digital world is out of reach for far too many.

More and more social support services are moving online in some form or another. Not having quick affordable access would be a detriment to those that need the required services especially in these trying times where online has become the normal during the COVID-19 pandemic. Perth Amboy schools went fully remote in March of 2019 and have remained remote ever since. The school district which serves over 11,000 students conducted a survey to inquire about internet access in the home. Of the 11,000 nearly 2,000 reported not having internet service. Through funding made available through a New Jersey initiative coined “Bridging the Digital Divide,” the school district was able to purchase hot spots for students in need of Wi-Fi connection. In addition, the school district reached out to the municipality to inquire about broadband service or free Wi-Fi around the city. The municipality has free Wi-Fi in all its public facilities, but they have been closed due to COVID, and one local park. Additional connection was made possible through Xfinity, a majority of the broadband service in the city is held by the noted company. Should a family have an account with Xfinity they can connect through city-wide coverage.

Hazard Mitigation

Perth Amboy’s aging infrastructure exacerbates the problems caused by impervious cover and heavy rainfall. In July 2019, a heavy rain event caused a sinkhole to open up near Gordon and Front Streets. Rainfall eroded the soil under the asphalt, causing the brick sewer to collapse. As extreme precipitation events become more frequent, an extra load is exerted on the city’s Combined Sewer Systems (CSS).

CSO infrastructure was originally designed based on historical climate data. Unfortunately, these designs will not hold up in the face of anthropogenic climate change. Variability in rainfall intensities and patterns, caused by climate change, have already exhibited a significant impact on the performance of urban drainage systems. CSOs taint waterways with untreated wastewater coming from residential, commercial, and industrial units (U.S. EPA, 1999), in the form of highly concentrated pathogens, toxic pollutants, debris, and solids in waterways. This results in significant water quality and public health concerns. Estimates have placed the amount of untreated/partially untreated sewage overflowing into waterways to be more than 3000 million cubic meters, annually (U.S. EPA, 2004).

Perth Amboy is a highly developed city. The high amount of impervious cover can exacerbate the negative impacts of heavy precipitation and extreme heat, both of which are likely to occur more and more often. Impervious cover prevents stormwater from infiltrating the ground; this leads to higher-velocity, higher-volume flood events that put the city’s residents and infrastructure at greater risk. The lack of vegetated areas also negatively impacts water quality; Perth Amboy’s stormwater flows straight into Raritan Bay and the Arthur Kill without experiencing the filtration properties of vegetation.

AP-12 Participation – 91.105, 91.200(c)

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

The City of Perth Amboy placed a public hearing announcement which appeared in the Home News Tribune and Amboy Guardian Weekly Newspaper. The public hearing was held on Thursday, April 8, 2021 via a phone/ZOOM meeting due to COVID-19. Copies of the 2021 Annual Action Plan draft was available in the City's website on the OECD webpage and the public comment period went from March 17th to April 17th, 2021. This process gave the office a time to engage with attendees of the public hearing which included nonprofit leaders and municipal staff, to ensure that the goals set forth within the Annual Action Plan were true to the needs that these attendees witness in their regular interactions with the City's vulnerable populations. There was no participation from residents.

Additionally, the Office of Community Planning and Development (CPD) has notified us of an error in the formula calculations for the Community Development Block Grant (CDBG) program on letter dated May 13, 2021. The letter highlights several important points related to this program and how the correction impacts our jurisdiction for FY 2021 allocations. The CDBG portion of the FY 2021 was amended to reflect the allocation increase and the waiver issued by HUD titled "Availability of Waiver for Community Development Plan Requirements to Facilitate the Incorporation of Increased Funding as a Result of an Allocation Error for FY2021"FY2021 is being applied, which allows for the 30 day public comment period to be reduced to 3 days. Therefore, a second public announcement was published at a local newspaper announcing the public hearing on Wednesday, May 26, 2021 via a phone/ZOOM meeting and followed by the 3 days of public comment period. Also, the SF-424s and certifications have been revised and uploaded in IDIS to reflect the new allocation amount.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	There was no participation from residents	N/A	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The section identifies the federal, state, local, and private resources expected to be available to the jurisdiction to address priority needs and specific objectives identified in the Strategic Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	650,804	0	0	650,804	0	CDBG funds from the 2021 allocations will be used to support senior services, youth development and programming, services to at risk youth, court appointed special advocacy to abused and neglected children, homeless prevention and improvements to public spaces such as parks, roads and sidewalks and fire Code violations.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	407,777	0	0	407,777	0	HOME funds from the 2021 allocations will be used to provide closing cost for first time home buyers and tenant based rental assistance to low-moderate income renters in the City.

Table 5 - Expected Resources – Priority Table

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

Perth Amboy does not serve as the sole source of funding for any of its recipients/partners. The City encourages service providers to seek private/other funding for their programs. All of the providers have various streams of funding available to them and in many cases the funding received from the CDBG program represents a small portion of their overall budget. The list below represents the non-CDBG/HOME funding available to the programs supported during this program year.

Several of these activities utilize public owned land and properties. The Office on Aging, Human Services and Housing as well as the Recreation

Office conduct many of their activities in the City owned Jankowski Community Center and the Brighton Avenue Community Center. In addition, the Recreational Seasonal Programming and Youth Employment makes frequent use of City owned parks and other City Departments throughout the City. These federal funds are used to leverage various grant applications to state government agencies as well as private foundations. Organizations that apply for these funds are encouraged to provide a 1to1 match for the funding requested. The matching funds leveraged from this year's recipients for both CDBG and HOME grants are as follows:

CDBG:

Office of Aging: \$209,000

YMCA Homeless Prevention Program: \$235,400

Neighborhood Preservation Program: \$125,000

Rec Seasonal Programs: \$220,000

Rec Summer Youth Employment: \$75,000

PRAHD Senior Services: \$159,400

Perth Amboy Housing Authority: \$191,000

JRF Alternative Education Institute: \$97,000

CASA of Middlesex: \$255,000

Historic Preservation Commission: \$10,000

Parks Improvements: \$30,000

Sidewalk and Roads Improvements: \$10,000

HOME:

PRAHD Tennant Based Rental Assistance: \$30,000

Office of Housing First Time Homebuyers Program: \$70,000

Morris Habitat for Humanity: \$982,000

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

The City owns and maintains several properties that are used to address the needs identified in this plan. The City's parks, including its publically accessible waterfront offer many recreational amenities to the public that provide a suitable living environment. In addition, the City owned brownfield sites are being developed for public use that include increased green spaces, affordable housing and opportunities for economic development.

Discussion

The City departments and nonprofits who utilize this funding make every effort to maximize the impact of this investment. In addition to making sure the funds directly benefit low and moderate income residents, the City and its partners look for all avenues of securing additional resources for the programs the City's CDBG and HOME allocations support.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	The City's Housing Rehabilitation Grant program aims to provide funds to low-moderate income residents to help restore their homes to a safe and code compliant resident.
2	Goal Name	Senior Services
	Goal Description	The City's Office of Aging and the Puerto Rican Association for Human Development will be providing services for Senior Citizen residents within the City. The Perth Amboy Office of Aging services the needs of the city residents 60 years of age and older with social, recreational and wellness programs. In addition, transportation is provided within the City limits. The Puerto Rican Association provides assisted transportation outside the City parameters and language translation/interpretation and information/resources and referrals to non-English proficient seniors.

3	Goal Name	First Time Homebuyers
	Goal Description	Funds are used to help low to moderate income City residents with down payment and closing cost when purchasing their first home. In addition, education and awareness on lead risks and hazards will be provided to participants purchasing a home build before 1978 in accordance with HUD's Lead Based Paint Safety regulations.
4	Goal Name	Recreation Seasonal Programs
	Goal Description	The Perth Amboy Office of Recreation offers a wide range of activities and services for residents of all ages and capabilities. The Perth Amboy Office of Recreation's mission is to provide affordable leisure time activities in which city residents can partake in.
5	Goal Name	Housing Counselling
	Goal Description	Perth Amboy Housing Authority and the Raritan Bay YMCA provide Housing Counseling Programs. The Housing Authority Housing and Credit Counseling is a community-based program for low and moderate income families seeking to purchase an affordable home and or prevent foreclosure of an existing home. In addition, the program provides individuals with assistance to locate and or maintain their rental housing. The program offers 250 Perth Amboy residents, financial literacy education that includes credit counseling, one-on-one group counseling in both English and in Spanish. The Raritan Bay YMCA Center for Support, Success and Prosperity Homeless Prevention Program provides services to approximately 100 homeless and those at risk of becoming homeless. Services include care management such as accessing eligible benefits, referrals for mental and physical health care, substance abuse treatment, domestic violence support, job readiness and more.
6	Goal Name	Youth Employment Program
	Goal Description	Perth Amboy Summer Youth Employment Program targets economically disadvantage or at risk residents between the ages of 14 thru 24 years old. The funds requested would allow the hiring of 35 candidates for employment within the months of July and August. Additional candidates will be hired to work throughout the fiscal year at various Office of Recreation programs.

7	Goal Name	Park Improvements
	Goal Description	Funds will be used for Stanley Park Construction.
8	Goal Name	Street and Sidewalk Improvements
	Goal Description	Street and sidewalk improvements as per need. During this year Hobart Street (between Smith Street and Market Street) will be repaired.
9	Goal Name	Tenant Based Rental Assistance
	Goal Description	Tennant Based Rental Assistance addresses the rental affordability needs of low to moderate income Perth Amboy residents. PRAHD has successfully operated the program for the past 12 years, providing rental and/or security deposit assistance to eligible city residents to maintain or secure affordable rental units.
10	Goal Name	Historic Preservation
	Goal Description	There are a number of buildings in Perth Amboy containing architectural terra cotta. These structures are of historical an architectural significance and should be both recognized and protected. The Historic Preservation Commission of the City of Perth Amboy has applied and received funding from the Middlesex County Office of the Arts to begin the process of the National Register nomination.
12	Goal Name	Economic Development
	Goal Description	Fire/CODE Violation Improvement Grant Program is designed to bring commercial structures and mixed use properties up to code, specifically for structures that have been cited for the lack of wired fire alarms where required by law.

13	Goal Name	Youth Services
	Goal Description	<p>Court Appointed Special Advocates (CASA) of Middlesex County is a non-profit organization dedicated to serving abused and neglected children who are living in out-of-home placements. CASA of Middlesex recruits and trains volunteers to advise the courts and to advocate for the children leading to permanent homes. During this fiscal year, CASA will provide services to approximately 20 children residents of the City of Perth Amboy.</p> <p>In addition, the Jewish Renaissance Foundation's Alternative Education Institute will engage Perth Amboy residents between the ages of 16-24 who are neither attending school nor working, in serving their communities, gaining academic credential by obtaining High School Equivalency, developing their skills for work and life, and securing sustainable work. During this fiscal year, JRF-AEI program will provide services to approximately 25 children residents of the City of Perth Amboy.</p>
14	Goal Name	Program Administration - CDBG
	Goal Description	Oversight of the CDBG program.
15	Goal Name	Program Administration - HOME
	Goal Description	Oversight of the HOME program.
16	Goal Name	Neighborhood Preservation Project
	Goal Description	The Neighborhood Preservation Program is designed to make the Downtown Business District neighborhood a safer and more livable community for its residents. The NJ Department of Community Affairs approved and awarded the City with a five year grant which requires a match of \$25,000 annually, to provide pedestrian safety, improve downtown parking and lighting, transformative art installations and crime deterrent measures.
17	Goal Name	Housing Acquisition and Rehabilitation
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG funds will be used to support the following projects:

City of Perth Amboy - Office on Aging Senior Service Center; City of Perth Amboy - Recreational Seasonal programming; City of Perth Amboy - Summer Youth Employment Program; City of Perth Amboy - Neighborhood Preservation Program; City of Perth Amboy park improvements as well as improvements to City's roads and sidewalks; City of Perth Amboy - Historic Preservation Project; City of Perth Amboy Fire/Code Violation Improvement Grant program; Raritan Bay Area YMCA-Homelessness Prevention Day Services; Perth Amboy Housing Authority - Housing and Credit Counseling Program; Court Appointed Special Advocates (CASA) of Middlesex County; Puerto Rican Association for Human Development - Hispanic Senior Services Center; Jewish Renaissance Foundation - Alternative Education Institute.

HOME funds will be used to support the following projects:

The Puerto Rican Association for Human Development - Tennant Based Rental Assistance; The City of Perth Amboy - First-Time Homebuyers Program and Home Improvement Grant program and the Morris Habitat for Humanity.

Projects

#	Project Name
1	City of Perth Amboy Senior Services Center
2	City of Perth Amboy Recreational Seasonal Program
3	Office of Recreation Summer Youth Employment Program
4	Neighborhood Preservation Program
5	YMCA Center for Support, Success and Prosperity
6	Housing Counseling and Credit Counseling Program
7	Court Appointed Special Advocates (CASA) of Middlesex County
8	PRAHD Senior Service Center
9	JRF Alternative Education Institute
10	Historic Preservation Commission
11	Fire/CODE Violation Improvement Grant Program
12	Park Improvements
13	Roads and Sidewalk Repairs
14	City of Perth Amboy First Time Home Buyers Program
15	City of Perth Amboy Home Improvement Program

#	Project Name
16	PRAHD's Tennant Based Rental Assistance Program
18	Morris Habitat for Humanity
19	CDBG Program Administration
20	HOME Administration

Table 7 - Project Information

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

There are no obstacles in addressing underserved needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	City of Perth Amboy Senior Services Center
	Target Area	City Wide Programs
	Goals Supported	Senior Services
	Needs Addressed	Senior Services
	Funding	CDBG: \$80,000
	Description	Funds will be used to support the City's Senior Service Center which provides meals, transportation, social services and activities for the elderly throughout the City.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Planned activities include: Social, recreational and wellness programs as well as assistance to the families and caregivers.
2	Project Name	City of Perth Amboy Recreational Seasonal Program
	Target Area	< 50% HMFI Census Tracts
	Goals Supported	Recreation Seasonal Programs
	Needs Addressed	
	Funding	CDBG: \$40,000
	Description	The Perth Amboy Office of Recreation (OOR) mission is provide affordable leisure time activities in which City residents can partake. The OOR offers a wide selection of activities and services for residents of all ages and capabilities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The City's Recreation Department provides free public events, youth programs in sports and the arts, and recreational programs for all ages.

3	Project Name	Office of Recreation Summer Youth Employment Program
	Target Area	< 50% HRFI Census Tracts
	Goals Supported	Youth Employment Program
	Needs Addressed	
	Funding	CDBG: \$60,000
	Description	The City of Perth Amboy operates a Summer Youth Employment Program for low-moderate income and at risk residents between the ages of 14-24 years old.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	This program provides the youth with additional income and early work experience which can result in better behavior and academic success.
4	Project Name	Neighborhood Preservation Program
	Target Area	Downtown Business District
	Goals Supported	Neighborhood Preservation Project
	Needs Addressed	Neighborhood Preservation
	Funding	CDBG: \$25,000
	Description	The City's Neighborhood Preservation Program was awarded \$125,000 annually by the NJ Department of Community Affairs to support a five year Neighborhood Preservation Plan to make the neighborhood in the downtown business district a safer and more livable community for its residents, while driving economic, place and social value. The project will include: pedestrian safety, improve downtown parking and lighting, installation of transformative art and crime deterrent measures.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The project will include: pedestrian safety, improve downtown parking and lighting, installation of transformative art and crime deterrent measures.
5	Project Name	YMCA Center for Support, Success and Prosperity
	Target Area	
	Goals Supported	Housing Counselling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$15,616
	Description	The Center for Support, Success and Prosperity provides homeless prevention and support services, including but not limited to: case management, system navigation and tangible resources leading to permanent, adequate housing.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Success and Prosperity provides homeless prevention and support services, including but not limited to: case management, system navigation and tangible resources leading to permanent, adequate housing.
6	Project Name	Housing Counseling and Credit Counseling Program
	Target Area	City Wide Programs
	Goals Supported	Housing Counselling
	Needs Addressed	Housing Counseling
	Funding	CDBG: \$15,616

	Description	Housing Counseling and Credit Counseling Program is a community based program for low-moderate income families seeking to purchase an affordable home and to prepare them for the new challenges to maintain the home. In addition, the program assists families maintain rental housing, educate them on financial literacy and credit matters by providing group and one-on-one counseling in English and Spanish.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Housing Counseling and Credit Counseling Program will provide low-moderate income families seeking to purchase an affordable home and to prepare them for the new challenges to maintain the home. In addition, the program assists families maintain rental housing, educate them on financial literacy and credit matters by providing group and one-on-one counseling in English and Spanish.
7	Project Name	Court Appointed Special Advocates (CASA) of Middlesex County
	Target Area	City Wide Programs
	Goals Supported	Youth Services
	Needs Addressed	Youth Programs
	Funding	CDBG: \$15,616
	Description	Court Appointed Special Advocates (CASA) of Middlesex County is a non-profit organization dedicated to serving abused and neglected children who are living in out-of-home placements. In order to accomplish this mission, CASA of Middlesex County recruits and trains volunteers to advise the courts and to advocate for the children's best interests.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Court Appointed Special Advocates (CASA) of Middlesex County provided advocacy services to abused and neglected children who are living in out-of-home placements. In order to accomplish this mission, CASA of Middlesex County recruits and trains volunteers to advise the courts and to advocate for the children's best interests.
8	Project Name	PRAHD Senior Service Center
	Target Area	
	Goals Supported	Senior Services
	Needs Addressed	Senior Services
	Funding	CDBG: \$15,616
	Description	Provides services to seniors that help improve their mobility, access to community services, and knowledge of potential assistance programs. Services include medical transportation, counseling, language translation, and information and referrals to services concerning housing, health, immigration, social security, Medicare, etc.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Services are offered to seniors that help improve their mobility, access to community services, and knowledge of potential assistance programs. Services include medical transportation, counseling, language translation, and information and referrals to services concerning housing, health, immigration, social security, Medicare, etc.
9	Project Name	JRF Alternative Education Institute
	Target Area	City Wide Programs
	Goals Supported	Youth Services
	Needs Addressed	Youth Programs
	Funding	CDBG: \$15,616

	Description	The Jewish Renaissance Foundation Alternative Education Institute has added a Spanish program which offers Spanish speaking individuals over the age of 21 obtain academic credentials, develop skills for work and life and they assist them in securing sustainable jobs. Due to the restrictions of COVID-19, the program operates in a virtual format via ZOOM.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The Jewish Renaissance Foundation Alternative Education Institute has added a Spanish program which offers Spanish speaking individuals over the age of 21 obtain academic credentials, develop skills for work and life and they assist them in securing sustainable jobs. Due to the restrictions of COVID-19, the program operates in a virtual format via ZOOM.
10	Project Name	Historic Preservation Commission
	Target Area	City Wide Programs
	Goals Supported	Historic Preservation
	Needs Addressed	Historic Preservation
	Funding	CDBG: \$10,000
	Description	There are a number of buildings in Perth Amboy containing architectural terra cotta. These structures are of historical an architectural significance and should be both recognized and protected. The Historic Preservation Commission of the City of Perth Amboy has applied and received funding from the Middlesex County Office of the Arts to begin the process of the National Register nomination for Terra Cotta structures.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Begin the process of the National Register nomination for Terra Cotta structures in the City.
11	Project Name	Fire/CODE Violation Improvement Grant Program
	Target Area	City Wide Programs
	Goals Supported	Economic Development
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$20,000
	Description	The program is designed to bring commercial structures and mixed use properties up to code, specifically for structures that have been cited for the lack of wired fire alarms as required by law. Properties must be occupied by low to moderate income residents/business owners.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The program is designed to bring commercial structures and mixed use properties up to code, specifically for structures that have been cited for the lack of wired fire alarms where required by law. Properties must be occupied by low to moderate income residents/business owners.
12	Project Name	Park Improvements
	Target Area	City Wide Programs
	Goals Supported	Park Improvements
	Needs Addressed	Park Improvements
	Funding	CDBG: \$107,564
	Description	City park improvements.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	City park improvements.
13	Project Name	Roads and Sidewalk Repairs
	Target Area	
	Goals Supported	Street and Sidewalk Improvements
	Needs Addressed	Street & Sidewalk Improvements
	Funding	CDBG: \$100,000
	Description	Replacement of worn roads and sidewalks.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Replacement of worn roads.
14	Project Name	City of Perth Amboy First Time Home Buyers Program
	Target Area	City Wide Programs
	Goals Supported	First Time Homebuyers
	Needs Addressed	First Time Homebuyers
	Funding	HOME: \$120,002
	Description	Funds are used to help low to moderate income Perth Amboy residents for down payments and closing costs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds are used to help low to moderate income Perth Amboy residents for down payments and closing costs.
15	Project Name	City of Perth Amboy Home Improvement Program
	Target Area	City Wide Programs
	Goals Supported	Housing Rehabilitation

	Needs Addressed	Housing Rehabilitation
	Funding	HOME: \$120,832
	Description	Code violation and rehabilitation grants to low-moderate income home-owners.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Code violation and rehabilitation grants to low-moderate income home-owners.
16	Project Name	PRAHD's Tennant Based Rental Assistance Program
	Target Area	City Wide Programs
	Goals Supported	Tenant Based Rental Assistance
	Needs Addressed	Tenant Based Rental Assistance
	Funding	HOME: \$65,000
	Description	The PRAHD's Tennant Based Rental Assistance Program provides direct financial assistance to low/moderate income households with rental assistance and/or security deposit assistance to maintain or secure affordable rental units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The PRAHD's Tennant Based Rental Assistance Program provides direct financial assistance to low/moderate income households with rental assistance and/or security deposit assistance to maintain or secure affordable rental units.
17	Project Name	Morris Habitat for Humanity
	Target Area	< 50% HMFI Census Tracts
	Goals Supported	Housing Rehabilitation

	Needs Addressed	Housing Rehabilitation
	Funding	HOME: \$61,166
	Description	Morris Habitat for Humanity is the CHDO that will construct a 100% affordable project that will develop the existing 7,722 s.f. vacant parcel with the construction of four (4) new affordable homes in a single 4-plex structure to be sold as condominiums to low-moderate income households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Morris Habitat for Humanity is the CHDO that will construct a 100% affordable project that will develop the existing 7,722 s.f. vacant parcel with the construction of four (4) new affordable homes in a single 4-plex structure to be sold as condominiums to low-moderate income households.
18	Project Name	CDBG Program Administration
	Target Area	
	Goals Supported	Program Administration - CDBG
	Needs Addressed	Senior Services Youth Programs Job Training Park Improvements Street & Sidewalk Improvements Housing Counseling Historic Preservation Economic Development Facade Improvement Neighborhood Preservation
	Funding	CDBG: \$130,160
	Description	Overall administration of the CDBG grants.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Overall administration of the CDBG grants.
19	Project Name	HOME Administration
	Target Area	
	Goals Supported	Program Administration - HOME
	Needs Addressed	Housing Rehabilitation Tenant Based Rental Assistance First Time Homebuyers
	Funding	HOME: \$40,777
	Description	Overall administration of HOME grants.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Overall administration of HOME grants.

AP-50 Geographic Distribution – 91.220(f)

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

The City will continue to use the most current Low and Moderate Summary Income Data U.S. Census Block Group level information to prioritize the geographic focus of the use of funds, as HUD releases updated income information for entitlement communities.

Geographic Distribution

Target Area	Percentage of Funds
Downtown Business District	5
City Wide Programs	80
< 50% HRFI Census Tracts	15

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Funding was distributed based on the needs and past track records of the organizations implementing the various programs as well as areas designated as LMI census tracts.

Discussion

The City allocated 80% of the funds on a citywide level. A review of our needs assessment and the organizational capabilities was conducted to determine the allocation of these funds. The City will be investing 95% of the funds in facilities, programs, or homes in LMI census tracts.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's affordable housing initiative is as follows:

- The City's First Time Homebuyers Program will assist 20 low to moderate income City residents with down payment and closing cost in a forgivable loan in order to make the purchase of their first home affordable.
- PRAHD's Tennant Based Rental Assistant Program provide direct financial assistance to approximately 20 low/moderate income families. The assistance consists of back rent due to a hardship and/or security deposit assistance to maintain or secure affordable rental units.
- The YMCA's Center for Support, Success and Prosperity provide services to a minimum of 150 homeless and or those at risk of becoming homeless of which a total of 20 families will be placed in permanent housing. Services include care management such as accessing eligible benefits, referral for mental and physical health care, substance abuse treatment, domestic violence support, job readiness, when possible/available, permanent affordable housing and more.
- The Housing Authority of the City of Perth Amboy provides housing and credit counseling to approximately 250 City residents.

One Year Goals for the Number of Households to be Supported	
Homeless	150
Non-Homeless	250
Special-Needs	0
Total	400

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	4
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	34

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

During the upcoming year, the City plans to assist/support approximately 434 households/individuals in affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

As evidenced by income and demographic data of Perth Amboy, there is a need for housing counseling and education for pre-purchase, post purchase, financial literacy, credit and rental counseling in both English and Spanish. The City's Office of Housing and Social Services, in partnership with the Perth Amboy Housing Authority are addressing the need for public housing through education and counseling programs and by helping people purchase homes. The education and counseling programs include: Homebuyer education, financial literacy and credit education, short and long term pre-purchase counseling, post-purchase education and counseling, mortgage delinquency prevention education, first time home buyers grants and rental education and counseling.

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

The City's Office of Housing and Social Services will be providing 15 low to moderate income families with first time home buyers grants for down payments through a second mortgage in the form of a forgivable loans. Approximately 10 families will receive home improvement grants. While the Perth Amboy Housing Authority will be conducting homebuyer education for 100 clients, financial literacy education and counseling for 50 clients, post-purchase education and counseling for 30 clients, one-on-one pre-purchase counseling for 75 clients to include credit repair, assist 20 clients to purchase a home and conduct rental education and counseling for 25 clients. In addition, the Tennant Based Rental Assistance program will provide back rent and or security deposits to 20 families/individuals with a valid hardship.

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

The Perth Amboy Housing Authority's housing counseling program is a community-based program for low and moderate income families seeking to purchase an affordable home, prevent foreclosure of an existing home, seek or maintain their rental housing, and obtain financial literacy education and credit counseling. In addition, the Housing Authority will help 10 clients purchase a home. As the Perth Amboy Housing and Social Services, the Housing Authority will also conduct first time homebuyer workshops, pre and post purchase counseling. In addition, the Morris Habitat for Humanity will provide safe, decent, healthy and affordable homeownership opportunity for four (4) low-moderate income households. Priority will be given to military veterans and Perth Amboy Housing Authority residents.

If the PHA is designated as troubled, describe the manner in which financial assistance will be

provided or other assistance

The Perth Amboy Housing Authority is not designated as troubled.

Discussion

Through its comprehensive housing assistance program, the Housing Authority intends to assist its clients in meeting their housing needs. The housing authority's program is not just limited to helping its client buy homes, but also assisting them through the pre and post home buying process which include program such as first time home buying workshops, and home buying education. For the renters, the housing authority provides assistance by conducting renter's education and counselling programs.

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

Introduction

In addition to the regular emergency shelters operated through the City's Department of Human Services, which includes the Office of Housing, there are two community based agencies providing emergency shelters and transitional housing to residents of Perth Amboy: Catholic Charities and the Raritan Bay Area YMCA with an emergency housing program for the homeless. Also, a long term transitional housing project for displaced women that pairs homelessness prevention with supportive services, Sheltered Hearts is currently in operation in the City of Perth Amboy.

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

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

The City, in coordination with several nonprofit community service organizations, participates in the "point-in-time" survey of the homeless population. This survey allows for one on one dialogue between unsheltered persons and the responsible agencies for addressing their needs. It provides an accurate approximate count of the City's current homeless population and helps the City create plans to reduce future homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City will open several of its public facilities such as the Recreation and Senior Service center at One Olive Street as emergency shelters as needed in cases of extreme weather or need. The Catholic Charities State Street Program provide 39 units of transitional housing for single adults and administers 55 Single Room Occupancy (SRO) units and 11 studio apartments, which provide affordable transitional, and permanent housing needs of single, non-disabled homeless individuals in Perth Amboy.

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

The City will continue to assist the Puerto Rican Association for Human Development with their Tenant Based Rental Assistance Program. This program helps pay for the security deposit and/or the first month rental which is often a barrier to people and families securing new housing. The program also helps to pay rent for households that have not been able to make rent payments and may be facing an eviction.

The Tenant Based Rental Assistance program helps people and families get out of homelessness and prevents people and families from becoming homeless.

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

The City helps low and extremely low income families, individuals that are discharged from special care services through its various programs and by assisting the responsible agencies. Providing assistance to the first time home buyers, assisting families with rent, homeownership program, and senior housing program has successfully helped people avoid homelessness.

In the FY 2018 funding year, funds for housing rehabilitation were allocated to the Habitat for Humanity of greater Plainfield and Middlesex County and the Office of Housing improvement program. The programs will complete housing units occupied by low and moderate income households. 8-10 households will be rehabilitated by the Office of Housing - Housing Rehabilitation Program and 1 single family house was constructed by the Habitat for Humanity of greater Plainfield and Middlesex. The Office of Housing also offers the First Time Homebuyers down payment assistance program that should aid approximately 10 low/moderate income families. In addition, PRAHD's Tennant Based Rental Assistance Program will provide direct financial assistance to low/moderate income households that meet the income requirements. In addition, support programs and services are provided by the Perth Amboy Recreation Department, the Perth Amboy Senior Citizens Resource Center, and the PRAHD Multi-Services Center and Hispanic Senior Center.

Discussion

Together with its nonprofit partners, the City uses its resources to create a comprehensive assistance and support program for those at risk of homelessness. These services encompass a holistic approach to help settle at-risk individuals and families into housing while accounting for the root causes of their problems.

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

Introduction:

This section describes the actions Perth Amboy plans to take during the next year to reduce barriers to affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

There are no policies, codes or ordinances that create a barrier to affordable housing.

Discussion:

There are no policies, codes or ordinances that create a barrier to affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the plan describes the jurisdiction's planned actions to carry out the following strategies outlined in the Consolidated Plan:

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;

Actions planned to address obstacles to meeting underserved needs

The City will continue to work with the Perth Amboy Housing Authority and local non-profits in the goal to meet the needs of underserved people of the community. The City will continue to communicate with these groups to address the needs of their clientele. Additionally, the City will assist these organizations as they seek Federal, State and other funding for programs to help low income and underserved populations. The primary obstacle to addressing the needs of underserved people continues to be the limited amount of funding. The City and local organizations will continue to seek alternative funding sources and find creative ways to finance programs.

Actions planned to foster and maintain affordable housing

The City of Perth Amboy is updating its housing element and fair share plan of the Master Plan and will continue to work with local agencies providing affordable housing. Additionally, the Morris Habitat for Humanity will provide a safe, decent, healthy and affordable homeownership opportunity for four (4) low-moderate income households. The Perth Amboy Housing Authority will provide counselling for public housing residents to help them become economically self-sufficient. The City provides a first time homebuyer program which helps LMI families purchase a home. Families participating in this program are required to participate in housing and credit counselling before and after the purchase of their home.

Actions planned to reduce lead-based paint hazards

All housing rehabilitation programs will require testing for lead contamination before and after the work is completed if the structure was built before 1978.

In addition, the First Time Home Buyers Program of the City of Perth Amboy has a Lead Based Paint Safety Program that includes a visual paint assessments and offers the option of paint testing of houses

built before 1978. The assessments are made by trained/certified inspectors and the Federal Lead Information Pamphlet is provided to all program participants.

Actions planned to reduce the number of poverty-level families

The majority of activities funded by CDBG and HOME programs are intended to reduce the number of poverty-level families.

Actions planned to develop institutional structure

The Office of Economic and Community Development is in the process of hiring additional employees to support the work of the office and CDBG/HOME admin. These positions will be partially funded with city funds.

Actions planned to enhance coordination between public and private housing and social service agencies

The office would like to coordinate quarterly meetings with all nonprofits and supporting agencies to catch up and address outstanding issues.

Discussion:

Program Specific Requirements

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

Introduction:

The City seeks to maximize the impact of available funding by leveraging its other resources and matching funds and by following guidelines to ensure it serves the targeted needs. The only CDBG funds being used this year are those that have been allocated through our current grant agreement. A total of 80% of CDBG funding is allocated for activities that benefit persons of low and moderate incomes. A total of \$1,909,400.00 was leveraged as matching funds from the recipients of HOME funds. All guideline requirements for HOME funds were met and the City uses appropriate management practices in leveraging both CDBG and HOME funds.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will not utilize any forms of assistance not identified in Section 92.205(b).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Office of Housing (OOH) has guidelines that could be used for resale and recapture of HOME funds when used for homebuyer activities. The City's resale and recapture provisions must ensure that the City's HOME Program recoup all or a portion of the HOME assistance provided to the homebuyer, if the housing does not continue to be the principle place of residence of the family for the duration of the affordability period. The homeowner may sell the property to low-income households for the entire period of affordability. Low-income households are households at or below 80 percent of area median income. OOH determines the fair return on the original investment of the low-income homebuyer by measuring the change in median sale prices of homes in the area over the period of ownership through the completed appraisal. OH's basis for calculating the fair return to the home owner is if the net proceeds from the sale are not sufficient to recapture the full HOME investment, plus enable the homeowner to recover the amount of the homeowners' down payment and any value added capital improvements made by the home owner to building structure or fixtures since purchase, then the City will forgive the remaining balance of the HOME loan per the City's Recapture Policy. The net proceeds of a sale are the sales price minus non-HOME loan repayments and any closing costs. This amount represents the maximum amount the City may recapture. The City also has recapture policies for properties undergoing foreclosure. Under a foreclosure scenario OOH will enforce its recapture agreement subject to availability of net proceeds. If as a result of the foreclosure sale, net proceeds are not sufficient to recapture the entire HOME investment, the balance of the HOME investment will be forgiven.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Recapture provisions are a means to recapture funds from the assisted homebuyer if the unit does not remain as their principal place of residence throughout the period of affordability. Recapture provisions are incorporated into the project sponsor's financial assistance documents, which are then recorded as a lien against the property. The OOH provides direct subsidies and development subsidies for homebuyers that ensure home affordability. A direct subsidy consists of any financial assistance that reduces the purchase price from fair market value to an affordable price, or otherwise directly subsidizes the purchase (e.g., down payment or closing cost assistance, subordinate financing). A development subsidy is the difference between the cost to develop

housing and the market price. There are recapture and resale policies with respect to these funds. OOH requires that when the recapture requirement is triggered by a sale (whether voluntary or involuntary), it will recapture the Home investment up to the total net proceeds remaining after the sale as based on a 20% pro-rata forgiveness of the HOME loan over the 5-year affordability period. For allocations of HOME funds per unit under \$15,000 has a minimum period of affordability of 5 years; minimum period of affordability is 10 years for a HOME fund allocation of \$15,000 to \$40,000; minimum period of affordability is 15 years for a HOME fund allocation of over \$40,000. OOH may permit subsequent buyer to assume the remaining affordability period if the subsequent buyer is low-income and no additional HOME assistance is provided. This will be reviewed on a case by case basis. For properties under foreclosure, OOH will enforce its recapture agreement subject to availability of net proceeds. If as a result of the foreclosure sale, net proceeds are not sufficient to recapture the entire HOME investment, the balance of the HOME investment will be forgiven.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are currently no plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. However, there are guidelines for using HOME funds in this manner. These guidelines require:

- A verification that rehabilitation is the primary activity for HOME funds and ensure that requirements for a minimum level of rehabilitation per unit or a ratio between rehab and refinancing is met.
- A management practices review to ensure that disinvestment in the property has not occurred, that the long term needs of the project have been met, and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
- A statement whether the new investment is being made to maintain current affordable units and create additional affordable units, or both.
- Specification about the required period of affordability, whether it is minimum 15 years or longer.
- Specification whether HOME investment is being used citywide or is geographically limited.
- A statement that HOME funds cannot be used to refinance multifamily loans made or insured by any federal programs including CDBG.

The City has been following the appropriate management practices for CDBG and HOME funds.

Attachments

Citizen Participation Comments

Grantee SF-424's and Certification(s)