

## **DRAFT - CAPER FY 2021**

### **CR-05 - Goals and Outcomes**

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

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

During this past fiscal year, subgrantees continued to give special attention and adapted program services to preventing and responding to the COVID-19 pandemic, however, throughout the year the City was able to provide many critical services to all residents through its CDBG and HOME funding. New homeowners and renters were provided with credit counseling and Tennant Based Rental Assistance. City residents were provided with homeless prevention support/in some cases leading to permanent housing. The City's senior population benefitted from the social services and social programming, however, during the month of March, 2020 to the present, phone calls of reassurance, information/referrals to resources related to COVID-19 are on-going. The youth were also able to benefit by the opportunity to gain valuable work experience and seasonal income through summer youth employment and others earned their New Jersey High School Equivalency Diplomas. The Recreation Department offered a wide selection of activities observing social distancing guidelines for residents of all ages and capabilities. In addition, City staff managed the second of a 5 year Neighborhood Preservation Project (NPP) grant making the neighborhood in the downtown business district a safer and more livable community for its residents, businesses and shoppers.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Economic Development	Non-Housing Community Development	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	25	0	0.00%	5	0	0.00%
First Time Homebuyers	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		24	0	0.00%
First Time Homebuyers	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	100	0	0.00%			
Historic Preservation	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	0	0.00%			
Historic Preservation	Non-Housing Community Development	CDBG: \$	Other	Other	0	0		50000	0	0.00%
Housing Acquisition and Rehabilitation	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	0	0		4	0	0.00%
Housing Acquisition and Rehabilitation	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	5	1	20.00%			

Housing Counselling	Affordable Housing	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	1500	395	26.33%	250	0	0.00%
Housing Rehabilitation	Affordable Housing	HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	35	0	0.00%	10	0	0.00%
Neighborhood Preservation Project	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	15000	3000	20.00%			
Neighborhood Preservation Project	Non-Housing Community Development	CDBG: \$	Facade treatment/business building rehabilitation	Business	15000	3000	20.00%	141	0	0.00%
Neighborhood Preservation Project	Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0				
Park Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		50814	0	0.00%
Park Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	75000	15000	20.00%			
Program Administration - CDBG	Oversight of the CDBG Program	CDBG: \$	Other	Other	250000	50000	20.00%	50000	0	0.00%

Program Administration - HOME	Administration	HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0				
Program Administration - HOME	Administration	HOME: \$	Other	Other	200000	40000	20.00%	50000	0	0.00%
Recreation Seasonal Programs	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	75000	15000	20.00%			
Recreation Seasonal Programs	Non-Housing Community Development	CDBG: \$	Other	Other	0	0		15000	0	0.00%
Senior Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	2740		0	2740	
Senior Services	Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	15000	3494	23.29%	3100	0	0.00%
Street and Sidewalk Improvements	Non-Housing Community Development	CDBG: \$100000 / HOME: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50000	10000	20.00%			
Street and Sidewalk Improvements	Non-Housing Community Development	CDBG: \$100000 / HOME: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	0		50814	0	0.00%

Tenant Based Rental Assistance	Affordable Housing	HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	200	39	19.50%	20	0	0.00%
Youth Employment Program	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	250	48	19.20%	35	0	0.00%
Youth Services	Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	150	19	12.67%			
Youth Services	Non-Housing Community Development	CDBG: \$	Other	Other	0	0		45	0	0.00%

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

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

The City of Perth Amboy's use of funds were implemented for many priority areas including making affordable housing more accessible, providing quality services for youth and senior populations and investments in public facilities. Funds were used effectively to provide counseling and direct financial assistance for tenants in rental units. Homeless individuals have been placed in housing units and were provided with homeless prevention support services and resources leading to permanent housing for some. Senior services were funded to provide essential case management, transportation, a wellness program, social programming and daily meals. Neighborhood Preservation Project (NPP) making the neighborhood in the downtown business district a safer and more livable community for its residents. Projects include: pedestrian safety, installation of transformative art and crime deterrent measures. During this year 1 objective was accomplished: removed gum and deep cleaned sidewalks and a community driven art to deter graffiti and vandalism was identified and a mural installation project was completed. Invaluable opportunities were provided to the City's youth through after school enrichment programming as well as seasonal employment. Several youth earned their New Jersey High School Equivalency Diplomas and the Summer Youth Employment Program was able to assist youth in securing

summer employment with the City. During this time, participants attended college readiness courses and career exploration workshops. All students were placed at employment sites that correlated to their career interests. All participants stated that the program experience gave them a better understanding of the career they would choose and involve themselves in to better secure employment after the summer program was over. For the upcoming program year, the City anticipates creating additional positions for summer youth available and ensuring a more comprehensive process to streamline employment for youth.

During this fiscal year, subgrantees gave special attention and adapted program services to preventing, preparing and responding to the COVID-19 pandemic. The City's Annual Action Plan for 2019 was amended to include the CDBG-CV-3 funds to prevent the spread of COVID-19, to mitigate the economic impacts caused by the pandemic and to reallocate CDBG funds to include a Fire/CODE Enforcement Rehabilitation Program, a CHDO non-profit by the name of Morris Habitat for Humanity to build affordable housing for low/moderate income families and Small Business Grants.

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## CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

	CDBG	HOME
White	2,566	19
Black or African American	160	0
Asian	14	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
<b>Total</b>	<b>2,740</b>	<b>19</b>
Hispanic	2,281	19
Not Hispanic	459	0

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

### Narrative

The ethnic breakdown of families assisted for CDBG were majority Hispanic, White, low-income individuals. The total families assisted for CDBG funds were 8031 individuals and 1882 individuals for HOME funds. For CDBG, 7670 individuals identify as majority Hispanic ethnically and White racially. The second largest race group is Black or African American at 2293 individuals for CDBG. For HOME 1869 were Hispanic and 277 Black or African American were the second largest race group. Asian makes up the next racial majority at 28 individuals, however, there was 1 American Indian or American Native and 6 Native Hawaiian or Other Pacific Islander. There were 2310 individuals for CDBG and 1869 for HOME who identify as Not Hispanic. For HOME, the majority individuals assisted were Hispanic, White, low-income individuals. The second largest group of individuals assisted for CDBG and HOME funds were Black or African American for CDBG and HOME funds. A majority of the ethnic makeup of the population in Perth Amboy is Hispanic and racially White and the figures parallel the population of the town.

## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	650,804	
HOME	public - federal	407,777	

Table 3 - Resources Made Available

### Narrative

total of \$650,804.00 was allocated from CDBG out of which \$\_\_\_\_\_ was expended during this program year. For HOME the allocation was \$407,777.00 and \$\_\_\_\_\_ have been expended during this program year.

### Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
< 50% HMFI Census Tracts	15		Low to moderate income census tracts
City Wide Programs	80		Programs serving residents all across the City
Downtown Business District	5		

Table 4 – Identify the geographic distribution and location of investments

### Narrative

A review of our needs assesment and the organizational capabilities was conducted to determine the allocation of approximately 80% of the funds that went to support programs on a citywide level as well as the 15% of the funding that went to <50% HMFI Census Tract Areas. The city-wide programs within Perth Amboy were allocated to the various nonprofits and city departments. Examples of the the funding and investments included a Summer Youth Employment program that allowed youth ages 14-24 to apply for a summer employment opportunity at a city department and to provide support to the City's Office on Aging for multiple services to Senior Citizens. The City allocated approximately 5% of the funding (\$25,000) to match the first of a five year Neighborhood Preservation Program grant from the Department of Community Affairs for various projects serving the downtown business district.



## Leveraging

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

The City completed a housing study/plan to better understanding the housing conditions in key struggling areas of the City. To date, the Perth Amboy Housing Authority spent \$15,000 of CDBG funding to assist with housing and credit counseling for Perth Amboy residents and they leveraged approximately \$160,000 in supplemental assistance through HUD's FSS grants.

The City has secured funding in collaboration with the Raritan Bay Area YMCA from the Robert Wood Johnson Foundation for their Upstream Action Acceleration Grant. The two year grant of \$100,000 would be used to create a self-reporting amnesty program for property owners of illegal housing conversions with the following parameters: Amnesty from prosecution; A legal pathway to making their converted living space into a legitimate dwelling unit; income qualified financial assistance to make that dwelling unit code compliant. Such a program would reduce the safety hazards associated with illegal housing. The City encourages service providers to seek private funding for social services. With the exception of housing rehab, tenant-based rental assistance and administration. Perth Amboy does not serve as the sole source of funding for any of its recipients/partners. All of the social service 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. Furthermore, the City has made it clear to all subrecipients and CHDOs that it is preferred that all HOME funded projects have at least a fifty-percent match by the applicant.

Several of these activities utilize publically owned land and properties. Senior Services as well as the Recreation Office conduct many of their activities in the City owned Jankowski Center. In addition, the Recreational Seasonal Programming makes frequent use of City owned parks throughout the City and the City owned Brighton Avenue Community Center.

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	0
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	0
4. Match liability for current Federal fiscal year	0

<b>Fiscal Year Summary – HOME Match</b>	
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	0

**Table 5 – Fiscal Year Summary - HOME Match Report**

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

Table 6 – Match Contribution for the Federal Fiscal Year

**HOME MBE/WBE report**

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income

<b>Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period</b>						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
<b>Contracts</b>						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
<b>Sub-Contracts</b>						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Dollar Amount	0	0	0			
Number	0	0	0			
<b>Sub-Contracts</b>						
Number	0	0	0			
Dollar Amount	0	0	0			

**Table 8 - Minority Business and Women Business Enterprises**

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

**Table 9 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

**Table 10 – Relocation and Real Property Acquisition**

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## CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	150	0
Number of Non-Homeless households to be provided affordable housing units	250	0
Number of Special-Needs households to be provided affordable housing units	0	0
<b>Total</b>	<b>400</b>	<b>0</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	20	0
Number of households supported through The Production of New Units	4	0
Number of households supported through Rehab of Existing Units	10	0
Number of households supported through Acquisition of Existing Units	0	0
<b>Total</b>	<b>34</b>	<b>0</b>

Table 12 – Number of Households Supported

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

There were no problems encountered in meeting these goals during this fiscal year.

**Discuss how these outcomes will impact future annual action plans.**

Future annual action plans will likely reduce investments into housing rehabilitation and acquisition activities as the City's housing stock begins to stabilize. Organizations and City departments involved in such programming have already begun making strategic moves away from these traditional activities and are now looking for alternative ways to provide more urgent assistance to low-moderate income homeowners and renters. In addition, while spending on such activities has been slow to date, significant investments are expected in the coming years for improvements to public facilities and infrastructure that serves the low/moderate income population and neighborhoods. Finally, the City expects to devote more funding to economic development projects to help with the struggling economic conditions that exist for business owners and residents alike in the City.

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

<b>Number of Households Served</b>	<b>CDBG Actual</b>	<b>HOME Actual</b>
Extremely Low-income	0	0
Low-income	0	0
Moderate-income	0	0
<b>Total</b>	<b>0</b>	<b>0</b>

**Table 13 – Number of Households Served**

### **Narrative Information**

Perth Amboy's CDBG activities are making a significant difference in the lives of low- and moderate-income residents. The City has used CDBG funding to provide public services that are targeted to the most vulnerable members of the community, which enables these residents to gain access to quality recreation, nutrition and transportation services. CDBG programs such as the Perth Amboy Senior Citizen's Program and the Office of Recreation Summer Youth Employment Program also promote social interaction and create important community ties that contribute to social cohesion and a sense of belonging. They also promote economic development to ensure that more and more residents are coming out of that extremely-low bracket. Due to the limited number of affordable housing units, the City has also made housing preservation a priority. Accordingly, the Housing Rehabilitation Program receives adequate funding. This program has been a consistent resource for low- and moderate-income homeowners, which they can rely upon to help with major repairs, renovations, and in remedying code violations and lead-based paint hazards. The availability of this program has, for some families, made the difference between being able to remain their homes, or being forced out. Additionally, the Puerto Rican Association for Human Development provides tenant-based rental assistance to assist those families that cannot pay their rent or need some kind of supplement.

According to the chart above, there are many residents that Perth Amboy assists. Without these services a large portion of our population would suffer and while Perth Amboy continues to ensure economic

viability and growth for our communities, there are still a significant portion of residents that continue relying on this assistance.

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

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

The City relies on maintaining open and active lines of communication with the community organizations and nonprofits that service the community. This network of organizations with an ear to the ground for the populations most at risk of homelessness allow the City to make individual contact with individuals that suffer the loss of a job, medical emergencies or other personal crisis at the places they are most likely to seek assistance.

In order to cast as wide a net as possible to help unsheltered individuals, the City relies on collaborative work between itself, non-profits, the community and the county. This large network of professionals and individuals looking to help those who may have been put at risk of becoming homeless is key to providing adequate help for whatever specific need they may have, be it from the loss of a job, medical emergencies or other personal crisis.

During this program year CDBG funding was awarded to the Raritan Bay Area YMCA Center for Support, Success and Prosperity, to provide homeless housing placement and prevention support services and resources. A total of 306 homeless or at risk to become homeless individuals/families were provided housing related services leading to permanent housing. Families and individuals received care management services such as job training and readiness, mental and physical care referrals, life skills training, accessing eligible benefits, substance abuse treatment, domestic violence support and more. The services equipped families and individuals with the necessary tools to become self-sufficient.

Additionally, the 2021 Point In Time count reveals important demographic and other information about families and individuals experiencing homelessness on the night of Tuesday, January 26th, 2021. These findings help to understand how to better allocate housing resources and services in order to prevent and end homelessness. On the night of January 26th, 2021, a total of 666 persons, in 456 households, were experiencing homelessness in Middlesex County, according to the 2020 Point-In-Time Count. This is an increase of 46 persons (7%) and 26 households (6%) from 2020. Of the 456 homeless households counted in Middlesex in 2020, 103 (23%) were families with at least one child under the age of 18 and one adult. This is an increase of 18% from the number counted in 2020. These families included 300 persons, including 181 children under age 18 and 119 adults. The average family size was 2.91 persons. Figure 3 shows that 103 families (100%) were staying in emergency shelters. There were 0 (0%) identified unsheltered families with children under the age of 18. There were also 0 families (0%) in transitional housing. 353 (77%) of the homeless households in Middlesex County were households without children under 18, and they were composed of 366 adults. This is an increase of 3% from the

number of adult only households identified in 2020. The majority of adult only households (66%) were staying in emergency shelter on the night of the count. 6% of adult only households were staying in transitional housing in 2020 and 28% of adult only households were unsheltered, a decrease of 29 households (23%) from the number counted in 2020. As Figure 3 indicates, 0 households with only children under 18 years old were reported in 2020, the same number as in 2020.

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

There is one community/faith-based agency providing emergency shelters and transitional housing to residents of Perth Amboy. Catholic Charities, State Street Program provide 39 units of transitional housing for single adults. Catholic Charities Ozanam Family Shelter, in nearby Edison, provides emergency shelter for 16 single women and 26 families. The facility has 14 emergency shelter beds and 26 transitional housing beds. While living in the shelter, program residents work with case managers to improve their earning capacity and obtain permanent housing. Ozanam Family Shelter is the only shelter in Middlesex County that provides emergency shelter for families. The average shelter stay is four to five months. Counseling and budgeting, employment, general living and other aspects of life are provided to the residents.

The Middlesex County Board of Social Services provided shelter assistance to homeless households with dependent children. A majority of the households served were female-headed. Some of these female-headed households have been involved in domestic violence.

Catholic Charities State Street Project 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. Additional transitional housing is provided to three non-disabled single individuals through a three bedroom single-family structure. A total of 14 units are designated transitional housing and have received HOME CHDO funding for rehabilitation.

Amanda Crossing in Edison is a transitional housing facility that provides services to low-income, single parent, homeless families. The transitional housing facility provides accommodations disabled parents and children. The services provided include: case management, education and literacy, job readiness and job replacement in line with Workfirst N.J., housing, relocation, child care and counseling and support groups. Approximately 40% of the residents assisted during this program year. The transitional housing facility has 29 units.

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

Placing families is extremely difficult, especially with the existing long family shelter waiting list. The relationship with Middlesex County Coming Home and Catholic Charities Shelter has provided us the opportunity to be able to expedite a process that is known for being otherwise very challenging. We believe that our family placement turnaround is due to our very successful collaborative partnerships with the shelters and partnering agencies. This could not have been possible without all of our efforts in ending homelessness and the City of Perth Amboy is definitely well on its way.

In addition, the City targets at risk youth populations at a preventative measure against homelessness. By employing youth between the ages of 16 and 24, the City can help provide valuable work skills and experience to foster more successful future job search endeavors for the youth.

Further, the City's Senior Citizens Resource Center has been doing very well for itself. Gaining an extra bus for transporting people to events and trips has been a boon in terms of accommodating more seniors. This work is facilitated in part by PRAHD's Senior Service Center which boosts the City's efforts in providing nutritional services and pharmaceutical application assistance with PAAD/Senior Gold and USF. These services help ease financial burdens on at-risk senior populations in an effort to prevent homelessness.

Finally, the Perth Amboy Housing Authority has worked hard with the City's Office of Housing in providing the community's low income population with financial understanding in the world of homeownership.

**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 of Perth Amboy, provides CDBG funding to area service providers to provide the best information regarding programs and services available to the homeless facilities that provide for the City's homeless and continues to fund a Tenant Based Rental Assistance Program that prevents some families from becoming homeless.

In addition, the Tennant Based Rental Assistance COVID Program provided 39 families with back rent grants from the Tennant Based Rental Assistance Program.

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

### **Actions taken to address the needs of public housing**

Average family size is larger and median income is lower in Perth Amboy compared to the rest of Middlesex County and the State. The City of Perth Amboy's primary housing needs are housing affordability. The high debt of the City causes a high property tax, which burdens property owners and the renters, making housing more expensive. Rental prices are extremely high for the quality of housing provided. Many residents cannot afford the rising housing cost and are relegated to overcrowded housing. Overcrowding is linked to housing instability and risk of homelessness as well as code enforcement violations and displacements or relocations. There are 354 public housing units and over 900 vouchers in Perth Amboy and an additional 800 – 1100 plus families on a waiting list for Section 8 and/or public housing (the list is currently closed as the demands greatly exceed the supply).

Under the City of Perth Amboy Department of Human Services, the Office of Housing and Social Services has completed the Housing Study with particular attention on Perth Amboy's housing trends, assessment of existing housing conditions, demographics and market demands (present and future), identifying critical housing gaps and issues and reviewing housing policies, ordinances and zoning to create a Master Plan Housing Element that addresses issues, opportunities and suggested strategies to improve the quality of life for Perth Amboy residents.

Furthermore, in May of 2018, staff at Rutgers partnered with the Raritan Bay Area YMCA and the City of Perth Amboy Housing Department and submitted a project proposal to the Robert Wood Johnson Foundation under their Upstream Action Program for the New Jersey Health Initiatives. The project, titled "Community Action for Safe Housing" for the City of Perth Amboy sought to provide the City with policy and programmatic recommendations to address the prevalence and reduce the amount of substandard housing currently present in the City.

Key Objectives of this project:

- Lay out housing conditions in the City using both quantitative and qualitative data
- Engage a Stakeholder Group in identifying the main causes and impacts of unsafe housing as seen on-the-ground
- Provide recommendations addressing the impacts of the key unsafe housing conditions throughout the City

Additionally, collaborations between the City and the Housing Authority have been very successful in terms of addressing the needs of public housing. Further, consistent work with our local non-profits who either provide rental assistance or public housing have proven to be successful collaborations as well.

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

The City maintains First Time Homebuyer Workshops to continue educating those interested in more permanent residence. These workshops are hosted by the Perth Amboy Housing Authority and feature some of the programs offered by local banks and financial advisors. Many of the evaluation surveys indicated that the participants learned more than they expected, the class was a helpful tool in the process and that they would recommend our program to a family or friend.

Further, the City has offered more workshops to provide education concerning credit and tax in order to help facilitate more sound financial decision making on part of our residents. In the interest of making the most of scarce resources, the City has been partnering with local non-profits in order to fulfill this need of financial understanding as a step to proper homeownership.

### **Actions taken to provide assistance to troubled PHAs**

In providing some of the same services that the Perth Amboy Housing Authority provides, the City hopes to alleviate some of the heavy loads of work that goes the way of the Housing Authority. This is supplemented by being a supporting hand in their programmatic efforts as collaboration has been key to keeping important programs going.

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

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

The City has made many strides to foster positive waves in our ecosystem of affordable housing. Our First Time Homebuyers program has helped numerous families settle into homes, finding permanent residency and stability.

In order to provide structure and coordination to the diverse affordable housing efforts on-going within the City, housing assistance programs, rehabilitation programs, and new construction programs are coordinated through the resources and efforts of the City's Office of Economic and Community Development (OECD).

The City utilizes the efforts of City-wide non-profits to work on affordable housing and human service related issues. Non-profits like Catholic Charities, the Puerto Rican Association for Human Development, the Perth Amboy Housing Authority, and YMCA amongst others have been cornerstones in providing housing and human services in the City and bolstering the efforts of the City's Department of Human Services.

The coordination of resources is an integral part of the plan to achieve affordable and supportive housing goals. It has been the intention of the City to make use of available programs, in particular the existing CDBG and HOME programs, in coordination with existing services in the area of health and welfare, to focus those agencies upon the issue of providing a maximum number of affordable housing units to the segment of the Perth Amboy population most in need of housing assistance.

The City has also undergone examination of ordinances to circumvent some barriers to those seeking affordable housing. In addition, under the city of Perth Amboy's Department of Human Services, the Office of Housing and Social Services has completed a Housing Study with particular attention on Perth Amboy's housing trends, assessment of existing housing conditions, demographics and market demands (present and future), identify critical housing gaps and issues reviewing housing policies, ordinances and zoning to create a Master Plan Housing Element that addresses issues, opportunities and suggested strategies to improve the quality of life for Perth Amboy residents.

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

The City tackles some of the larger problems concerning resources through ingenuity and teamwork. With funding becoming more and more sparse, the ability to systematically address underserved needs becomes more and more difficult. However, pooling together resources from our partners throughout the City, we are learning to symbiotically bolster our efforts in providing assistance to families that need

it most in the current economic and social climate.

The City dedicates a sizable portion of its CDBG and HOME allocations on housing preservation, to ensure that existing low-income families are able to remain in their current housing, or assistance to first time homebuyers to enable low-income households to become homeowners, and development of new affordable housing for rental and homeownership. Our ultimate goal is to improve the lives of those who live in our City without driving away those who call the City home from the ever rising costs of living.

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

The Perth Amboy Office of Housing (OOH) has implemented a lead-based paint hazard reduction strategy integrated into the First Time Homebuyers Program's policy and procedures that include: a provision of the Federal lead information pamphlets, a visual assessment of the property by a certified lead-based paint hazard inspector and additional information pertaining to paint stabilization and on-going lead-based paint maintenance. After the assessment of the property an option is provided to potential purchasers of paint testing. In the event the potential purchaser opts out of paint testing, a signed waiver/release will be kept on record. The following was added to the FTHB Procedures Manual: "All pre-approved applicants must be a copy of HUD's Project Your Family From Lead in Your Home lead based pain hazard pamphlet. The Office of Housing & Social Services will schedule a lead paint risk assessment of the home at which time a lead risk assessment report will be completed in accordance with HUD guidelines prior to final approval. Should a lead based paint hazard be found the buyer will have to remediate prior to receiving the FTHB grant. If no hazards are found, proceed to the agreement section of the FTHB procedures manual".

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

The City of Perth Amboy supports programming that addresses many of the factors that leave families in poverty. Funds are devoted to providing summer employment to the youth population that offers families with additional income and participating youths with valuable experience to position them for future employment. The City's senior population benefits from the many wrap-around services that are provided at both the Office on Aging and the Puerto Rican Association for Human Development (PRAHD). The City's Housing Authority offers workshops that provide low income families with the tools to first time homebuyers through the City's Office of Housing which also provides funding to help low-income families remain in their homes by helping needed repairs. Homeless families and individuals received care management services such as job training and readiness, mental and physical care referrals, life skills training, accessing eligible benefits, substance abuse treatment, domestic violence support and more. The services equipped families and individuals with the necessary tools to become self-sufficient. Finally, direct financial assistance is also provided through PRAHD's Tennant Based Rental Assistance program.

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

During this reporting period, the Senior Planner position has remained open since 2015 and has not been able to be permanently filled. A core staff of an Assistant Director, an Economic Development Representative and a Senior Accountant, respectfully provided the department with consistency in its staffing. All staff attend trainings on HUD programs and have developed the internal capacity to manage the program despite staffing shortfalls and turnover.

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

The Perth Amboy Office of Economic and Community Development (OECD) continues to coordinate the coordination of the City's consolidated strategy and plan in partnership with the various departments of City government and the network of non-profit organizations which serve Perth Amboy residents.

The OECD has and will continue to provide technical assistance and funding to the following non-profit organizations: The Perth Amboy Royal Garden Club, Concerts By the Bay Incorporated, the Puerto Rican Association for Human Development, Perth Amboy Youth Baseball Organizations, Office of Housing, Jewish Renaissance Foundation and the City of Perth Amboy Housing Authority. Other non-profit organizations such as the, Proprietary House Association, Kearny Cottage Association, Police Auxiliary, Urban Enterprise Zone Board, etc. have and will continue to receive technical assistance and possible financial support when available. There is an on-going dialogue with all non-profits concerning their individual needs of the City as a whole. Specific City departments, which are instrumental in carrying out the strategy and Annual Action Plan, include the Department of Public Works, Department of Human Services, and Police and Fire Departments.

The City continues to work with local financial and other private institutions in carrying out the Consolidated Plan/Annual Plan. A variety of financial institutions are based in Perth Amboy. Their financial and technical involvement is a key factor in developing specific projects under the Consolidated Plan. The City has and will continue to work with private organizations in the area of housing and economic development.

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

The City previously adopted a policy entitled Affirmative Marketing Procedures (AMP), which requires compliance by Community Housing Development Organizations (CHDOs) and sub-recipients. The requirements and procedures of the AMP identify appropriate methods for providing information to the public, homeowners, and potential tenants regarding Federal Housing Laws. The requirements and procedures of the AMP require all CHDOs and sub-recipients to market the AMP-specified housing policy through media releases, issuance of reports, and distributing information in both English and Spanish. The use of the Equal Housing opportunity logos, slogans and statements are also required in the AMP.

An analysis was conducted for changes in minority population percentage between 2000 and 2010



based on Census data. The data revealed that the White population decreased in every Census Tract in the City. An examination of changes in the Black population of the City revealed that this racial group, while increasing in some areas, decreased overall. All eleven Tracts had increases in the Hispanic population with all but two having double digit increases. Census Tract 41 had a 65% increase in the Hispanic population. One Census Tract in the City of Perth Amboy had a Hispanic ration below 61% (CT 40) and three Tracts exceeded 80% (CT 44, 46 & 48).

The analysis concluded that although no impediments to fair housing were found to exist through this analysis, there is always the possibility that a small percentage of landlords in the City may not want to rent or sell to minority households. In the event that this happens and the local Fair Housing agencies cannot resolve the problem, then the issue will be referred to the Middlesex Count Legal Service Office. The more recent 2010 Census information indicates that the minorities make up over 85% of the City's total population.

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## **CR-40 - Monitoring 91.220 and 91.230**

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

Through checklists and forms, both the Annual Action Plan and Consolidated Plan are monitored in a uniform fashion. The information on these forms are backed by office meetings, regular telephone calls, and on-site monitoring visits that take place at least once per year. Working with subrecipients has been a bonus to the City after measures were taken to ensure timely closeouts and accurate reporting. All subrecipients are required to do the following: identify the personnel working on each project; keep accurate records and filing systems to document program benefits and compliance; maintain an appropriate financial management system; submit to an audit; and submit a final report as a closeout procedure. Being that many of the City's initiatives are collaborative efforts with our subrecipients, communication is strong and the working relationships concerning meeting the goals of the Annual Action Plan are well fostered.

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

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

In addition, the 2021 CAPER draft was completed and advertised in two English local newspapers for 30 days from July 18, 2022. Also, a Spanish ad was created and published in El Especialito Spanish newspaper. A virtual public meeting was held July 27, 2022 at 3:00 P.M. via (ZOOM meeting ID: 843 5315 6884 Passcode: 173134).

All the ads, publish hearing agendas and coments were scanned and attached.

## **CR-45 - CDBG 91.520(c)**

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

Most of the strategies pursued by the City with CDBG funding have been successfully carried out and are not impeded by specific barriers. The City is looking for ways it can better serve the small business community within the City to aid in economic development in an effort to more effectively meet their needs and those of all residents who support and depend on them. However, during fiscal year 2019 and 2020 the City's Annual Action Plan were amended as per HUD's Memorandum of April 10, 2020 which provided guidance and the necessary statutory suspensions and regulatory waivers to enable HOME Participating Jurisdictions (PJs) affected by the Coronavirus COVID-19 pandemic. The purpose of this amendment is to include the CDBG-CV funds that were awarded April 2, 2020 to prevent the spread of COVID-19, to mitigate economic impacts caused by the pandemic and to reallocate HOME funds for emergency and short-term assistance in response to COVID-19.

CDBG-CV Amendment included new funding in the amount of \$388,023 intended for the following eligible activities for COVID-19 response:

- Building & Improvements, Including Public Facilities - Rehabilitate a community facility to establish an infection disease treatment clinic;
- Assistance to Businesses, including Special Economic Development Assistance, Avoid job loss caused by business closures related to social distancing by providing short-term working capital assistance to small businesses to enable retention of jobs held by low and or moderate income persons;
- Provisions of New or Quantifiably Increased Public Services - Provide equipment, supplies, and materials necessary to carry-out a public service

As a result, the Jewish Renaissance Medical Center rehabilitated a total of eight (8) exam rooms dedicated to COVID testing and treatment where approximately 50,000 persons were assisted. Also, a total of 36 small businesses were provided with a grant in the amount of \$3,500 each that enabled them to retain or to rehire LMI employees to economically improve from the negative impact of the coronavirus. In addition, funds are being used to purchase supplies and equipment in response to COVID necessary to carry out new and quantifiable public service to approximately 50,000 City residents. Funds have also been expended for the administration of the CDBG-CV funding. All accomplishments and drawdowns are reflected accordingly in the activities report. To date (October 2021) \$350,138.29 of the total \$388,023.00 CDBG-CV funds have been expended and drawn down.

In addition, CDBG-CV Round 3 funding was in the amount of \$583,908 intended for the following eligible activities:

- COVID-19 Testing and Vaccinations support
- COVID-19 Relief Tennant Based Rental Assistance
- COVID-19 Round 3 Small Business Grants

As a result, the Jewish Renaissance Medical Center created a robust COVID-19 testing and vaccination program where approximately 6,000 persons have participated to date. A total of 20 businesses were provided with COVID-19 Round 3 grants of rental assistance in the amount of \$5,000. Also, The Puerto Rican Association for Human Development was allocated funds for Tennant Based Rental Assistance for individuals/families impacted by COVID. In addition, funds have also been expended for the administration of the CDBG-CV round 3 funding. As costmary, accomplishments and drawdowns are reflected accordingly in the activities report. To date, \$302,304 of the total \$583,908 CDBG-CV3 funds have been expended and drawn down.

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

No

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

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## **CR-50 - HOME 91.520(d)**

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

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

In FY 2021 the Puerto Rican Association for Human Development (PRAHD) requested funding to include a COVID Tennant Based Rental Assistance Program and a total of 39 displaced individual/families were provided with rental assistance of individuals having a COVID related hardship. The Raritan Bay Area YMCA requested funding to provide housing to homeless/displaced individuals through their Center for Support, Success and Prosperity facility. A total of 307 homeless and or at risk to become homeless individuals were provided with homeless prevention support services that include care management, system navigation and tangible resources leading to permanent housing for the homeless and those at risk to become homeless.

Both subrecipients have a strong and comprehensive filing system.

On-site inspections/monitoring visits normally are scheduled during the last quarter of the fiscal year (March - May). During this years monitoring visit, both FY2019 and FY 2020 were monitored due to COVID-19. In addition, phone calls, emails and ZOOM meetings were on-going throughout the year, making sure housing indicators were based upon the schedule in 92.504(d) and they were in compliance overall. In addition, financial records (invoices/draw downs) were also reviewed upon funding reimbursement requests. No none compliance issues/inconsistencies were detected during the numerous communications.

### **Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)**

Perth Amboy requires all rental and homebuyer projects/programs containing five (5) or more HOME-assisted housing units to develop and follow affirmative marketing procedures. The affirmative marketing procedures must be approved by Perth Amboy prior to marketing any HOME-assisted housing unit. The affirmative marketing procedures must continue throughout the period of affordability and must contain the following:

1. Targeting: Identify the segments of the eligible population which are least likely to apply for housing without special outreach efforts.
2. Outreach: Outline an outreach program which includes special measures designed to attract those groups identified as least likely to apply and other efforts designed to attract persons from the total population.

3. Indicators: State the indicators to be used to measure the success of the marketing program as well as the manner and frequency in which those indicators will be reviewed.

4. Staff Training: Demonstrate the capacity to provide training and information on fair housing laws and objectives to staff.

Projects/Programs are required to make a good faith effort to carry out the provisions of their approved affirmative marketing procedures. Good faith efforts are documented activities such as:

1. Advertising in print and electronic media that is used and viewed or listened to by those identified as least likely to apply.

2. Marketing housing to specific community, religious, or other organizations frequented by those least likely to apply.

3. Developing a brochure or handout that describes the facility and any services to be provided as well as the accessibility for persons with physical disabilities.

4. Insuring that the sales/management staff has read and understands the Fair Housing Act and the purpose and objectives of the affirmative marketing procedures. In addition, all programs/projects should use the Equal Housing Opportunity logotype or slogan in press releases and advertisements and display a fair housing poster in their management office. The program/project must keep files documenting affirmative marketing efforts which will include: copies of correspondence, public advertisements, lists of areas in which flyers have been distributed, contacts with other Equal Opportunity agencies, and any other relevant documents. During the routine HOME monitoring visits, Perth Amboy will review the affirmative marketing files as well as the indicators that the program/project used to measure the success of the affirmative marketing procedures. Perth Amboy will indicate any corrective action that is required in the County's monitoring report. In the event that a project/program violates the Perth Amboy Consortium's Affirmative Marketing Policy, Perth Amboy will counsel the owner about the proper program procedures to ensure future compliance. If there is a second incidence of noncompliance, or in any event of willful noncompliance, the owner will be required to seek counseling from the Perth Amboy Fair Housing Center. Upon further noncompliance, the owner will be disbarred from future participation in Perth Amboy HUD-funded programs and face possible foreclosure of the lien.

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

The City does not generate any program income from any activities associated with HUD funding.

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

The City of Perth Amboy continues to use CDBG and HOME resources to both preserve and increase the supply of affordable housing. Its Residential Rehabilitation Program provides assistance to low- and moderate-income homeowners to make needed repairs that enable them to remain in their homes. Home funds provide assistance to private and non-profit (including CHDOs) developers of new

affordable housing and the acquisition/rehabilitation/resale of deteriorated housing to low-and moderate-income households. The City also carefully examines its zoning ordinances to be sure there are no intended discrimination against housing for low-income residents, the physically or developmentally disabled.

In addition, the City's 2020 Annual Action Plan was amended to include the Morris Habitat for Humanity as a CHDO and the City's Fire/CODE Enforcement Rehabilitation program. The Morris Habitat for Humanity provides safe, decent, healthy and affordable homeownership opportunity for low - moderate income individuals in the City of Perth Amboy. And the City's Fire/CODE Enforcement Rehabilitation 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 in order to receive a maximum of \$4,000. These two programs foster and help maintain affordable housing by making sure homeowners and tenants are low-moderate income.

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## CR-58 – Section 3

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

<b>Total Labor Hours</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0	0			
Total Section 3 Worker Hours	0	0			
Total Targeted Section 3 Worker Hours	0	0			

**Table 14 – Total Labor Hours**

<b>Qualitative Efforts - Number of Activities by Program</b>	<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>	<b>HTF</b>
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	0			
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	0			
Direct, on-the job training (including apprenticeships).	0	0			
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0			
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0			
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	0			
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0			
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0			
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0			
Held one or more job fairs.	0	0			
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0			
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0			
Assisted residents with finding child care.	0	0			
Assisted residents to apply for, or attend community college or a four year educational institution.	0	0			
Assisted residents to apply for, or attend vocational/technical training.	0	0			
Assisted residents to obtain financial literacy training and/or coaching.	0	0			
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0			
Provided or connected residents with training on computer use or online technologies.	0	0			
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0			
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0			



Other.	0	0			
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**Table 15 – Qualitative Efforts - Number of Activities by Program**

**Narrative**

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